

# Centre for the Study of Co-operatives

SEMINAR SERIES 2013-14

## Do Co-ops and Credit Unions Contribute to Rural Community Viability?

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Many co-operatives in rural areas of Canada had their beginnings in providing services to communities that were underserved in terms of marketing and processing products, accessing inputs, and in the provision of mutual insurance and co-operative banking services. Over time, other players performing similar functions have left rural communities, while co-operatives remain to a much greater extent. Co-operatives provide access to goods and services for small businesses, producers, and households in rural areas, as well as representing access to networks within and beyond the community. This presentation investigates whether the presence of credit unions and other co-operatives in rural communities has a positive impact on the community's ability to retain and attract population. Although our quantitative results do not support the hypothesis of a positive influence, limited qualitative results suggest that credit unions do perform a different function in rural communities than commercial banks.



PLEASE JOIN US

Monday, 25 November 2013, 3:30-5:00 pm  
Canada Room, Diefenbaker Building  
University of Saskatchewan  
Light refreshments to follow

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