

ACCU 40th Anniversary and Asian Credit Union Convention
Global Competitive Advantage of Credit unions
April 27 - 28 2011, Thailand

**Principle of “Cooperation among Cooperatives”
How to practice this principle at all levels?**

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Introduction

At the outset, I deem it important to emphasize that very few organizations, if at all, have made serious efforts to stage a discussion forum specifically on the subject of “*Co-operation among Co-operatives*”. Important as this Co-operative Principle obviously is, many organizations seem to have taken this sixth Co-op Principle more or less for granted. There is an assumption that the Sixth co-op principle is adequately represented and acted upon every time there is a seminar, forum, assembly or a workshop. These days we are seeing governments, educational institutions, federations and even bilateral and multilateral agencies conducting various co-operative events in advance of the UN International Year of Co-operatives 2012. While these co-operative events are relevant and vital for co-operative development, “the coming together” do not automatically translate into “the working together”. The principle of ‘co-operation among co-operatives’ is not one that is happening automatically. Co-operation among co-operatives must be pursued rigorously and realistically within a specific co-op sector or among several co-operative sectors, in order to fulfill a shared co-operative vision or purpose.

Credit Unions have done remarkably well in the field of liquidity pooling, group insurance and many other joint activities to provide superior services to members. Likewise, consumer co-operatives have successfully carried out co-operative activities such as joint buying, joint marketing and promoting food safety and security. At the national and international level, co-operatives are virtual bridge-builders to connect communities from various socio-economic, socio-political and socio-cultural backgrounds.

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I therefore applaud the Asian Confederation of Credit Unions for having launched this initiative and to discuss in earnest the Sixth Co-operative Principle during its 40th Anniversary. Although the session on this topic during this event may be a relatively short one, the discussions that ensue will hopefully motivate co-operators to appreciate better the importance of this Sixth Co-operative Principle within their respective co-operative sectors.

Better still if “Co-operation among Credit Unions” could be promoted by ACCU and practiced by members in various upcoming ACCU events so as to make the practice of this Sixth Co-op Principle the norm rather than just a passing coincidence. Invariably, the practice will not only help promote the global competitive advantage of credit unions and co-operatives in the field of economy and business, but also in promoting peace and engendering human development.

Co-operation among Co-operatives – the “WHY” and “WHEN”

Co-operation means the process of working and acting together. It is an arrangement in which co-operatives – while maintaining their respective organizational roles and responsibilities – work together to accomplish a common/collective goal and a shared purpose for their members’ benefit as well as for the entire movement. Co-operation is needed when provision of superior services to members exceeds the capacity of one single co-operative to solve. Just as member-owners form cooperatives to achieve common goals, cooperatives themselves must join forces to unify for more efficient and effective services to members. That is the reason why co-operatives and credit unions set up secondary structures to help primary co-operatives work together to solve problems and accomplish their shared purpose such as liquidity pooling, joint marketing, supply acquisition, technology sharing and other joint (cooperative) efforts to reach their common goal and shared purpose. Co-operation allows the pooling of risks and opportunities of co-operatives at the local, national, regional, as well as international levels. In addition to cutting costs, cooperation among co-operatives will also harness innovation and creativity.

The notion that the co-operative movement is one of the three important economic sectors (i.e. private, public and co-operatives) often remains as an intellectual concept for the promotion of co-operatives rather than for the pursuit of cohesion & unity of the entire movement. Co-operation among co-operatives is a remarkable co-op/CU principle that was originated by the ICA Commission in 1966 to enhance the social and economic well-being of communities. There is yet scarce evidence, especially in developing countries, in that co-operatives are representative of a significant economic sector inasmuch as many still lack of cohesion and unity.

The following examples clearly show how co-operation among co-operatives can actually work and contribute significantly to the socio-economic well-being of communities.

In 2003, retail co-operatives in the United Kingdom maximized their food buying power by working together and joining the Co-operative Retail Trading Group, which enable them to share the buying muscle of this powerful \$10 Billion trading group which coordinates most food purchasing within the co-operative movement in the United Kingdom. Also, many co-operatives offering travel services to members will join together and have these services operated under the management of Travelcare, a serious national travel operator under the control of the Co-operative Wholesale Society (now called the Co-operative Group).

JCCU (Japan Consumer Co-operative Union) ensures that consumer co-operatives in Japan work together closely, as they have more than 22 Million members which account for more than 30 % of the total Japanese households. JCCU increases efficiency of merchandise procurement by way of joint purchasing because food products sold account for an overwhelming 73.4% of total sale, whereas non-food products account for only 22.7%. Consumer co-operatives have a 5.5% share of food sales in Japan, and to increase efficiency co-operatives work together to have food delivered at home, which is an advantage over other private retailers.

The Credit Union Central of Canada has recently shown how the fundamental principle of Concern for Community could also be applied by linking it closely with the Principle of Co-operation among Co-operatives. Credit unions in Canada have a rich history of developing and launching socially conscious, eco-friendly programs that help to build strong communities. Building on this core strength, Credit Union Central of Canada (Canadian Central) has launched an information exchange portal designed for credit unions to engage in discussions and share best practices on how to develop socially responsible activities within their communities. The Credit Union Social Responsibility *InfoHub* is an online community that joins each of Canada's 396 member-owned credit unions with CSR experts from Canada and around the world. The *InfoHub* provides credit unions the ability to work together and exchange knowledge through a discussion forum, access tailor-made resources that outline proven strategies and best practices, share success stories, and examine case studies from credit unions around the globe. It is here where credit unions are connecting and talking about the difference they are making in their communities and sharing in their latest ideas and innovations.

The above three experiences in the UK, Japan and Canada clearly show that Co-operation among Co-operatives is a proven practice and works well at both local, national as well as international levels. Co-operation among co-operatives, especially at the international level, tends to be more difficult when member cooperatives come from different political backgrounds. This is not so much the case when co-operating within the realm of business activities, but more so when dealing with regulatory or membership issues.

International Co-operative organizations are therefore doing their best in ensuring that all seven co-operative principles combined actually encourage co-operatives to work together regardless of their political or religious/ethnic backgrounds. History has shown that co-operation among co-operatives, be they through shared educational efforts, joint planning, joint purchasing and any other activities (within and across sectors) is indeed indispensable in order to deal with increased challenges coming from the globalizing economy, changing member expectations, and the revolution of information & communications technology, including social networking.

Why is “Co-operation among Co-operatives” so specifically defined and incorporated in the co-operative and credit union principles? There were important reasons why early co-operators placed “Co-operation among Co-operatives” as one of the key co-operative principles in 1966, inasmuch as this principle was not included in the 1937 version. A reference was obtained from the Report of the ICA Commission on Co-operative Principles (1966), which explained that co-operation among secondary structures became more visible during the 1960s.

It was felt that greater unity and cohesion will be gained among co-operators as the co-operative movement worldwide began to consolidate, coordinate, concentrate and integrate. And with the recognition that competition from large scale capitalistic enterprises will not diminish in its severity, a strong and united co-operative movement will manifest itself to successfully act against growing business monopolies. Not only will co-operation among co-operatives at secondary and international levels be able to better deal with competition coming from these monopolies, but co-operation also means raising the level of human wellbeing towards a major transformation from a system dominated by capital to one that is based on human dignity and equality (Wikipedia, “Rochdale Principles”). The recommendation by the Commission on this new principle of “Co-operation among Co-operatives” was duly adopted by the ICA Congress in 1966.

The rationale conceived by the Commission in 1966 is still highly relevant today because competition, as opposed to cooperation, has become the way of life in today’s world. Following the demise of Communism, globalization tends to encourage competition over cooperation, with the claim that competition will improve products and services, but which consequently widened the gap between the winners and the losers. The winners are big companies who overpowered the smaller ones, hence gained a monopoly over products and services, in the same manner that capital rich people also wins over the economically weak ones.

That is the reason why the worldwide Credit Union movement also declared the International Credit Union Operating Principles wherein “Co-operation among Co-operatives” is specifically defined under its social goal. This principle is in keeping with their philosophy and the pooling practices of cooperatives; hence credit unions – within their capability – will actively cooperate with other credit unions, cooperatives and their associations at local, national, and international levels in order to best serve the interests of their members and their communities.

Co-operation among Co-operatives – the “WHAT”

The full statement of the Sixth Co-operative Principle reads: *"Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures."* In other words, *"All cooperative organizations, in order to best serve the interests of their members and their communities, should actively cooperate in every practical way with other cooperatives at local, national and international levels."*

Although clearly stipulated in both the ICA Co-operative Principles as well as the International Credit Union Operating Principles, this Sixth Principle has been by and large overlooked in many co-operative discussions and debates. The Sixth Co-op Principle is invariably perceived as being very important because co-operatives in advanced economies such as Europe and North America managed to face and overcome vigorous competition from large private sector companies successfully. Having seen these success stories in the West, many co-operative leaders unwittingly believe that “co-operatives will naturally co-operate at all levels”. But material reality shows quite a different picture in developing countries. Leaders tend to take things too much for granted and still believe in the wrong notion that co-ops/CUs will automatically co-operate and support each other voluntarily so as to survive the competition from other economic sectors (state and private). The truth of the matter is that over all these years we have seen many primary co-operatives that are not co-operating with their peer co-operatives, but instead were side-tracked to co-operate with private, capital-based, business competitors.

History has shown that many co-operatives in developing countries inherited their faulty formation from past colonial powers in order to become suppliers of farm commodities to their imperial masters and hence avoid middle traders. They became virtual extensions of co-operative movements of Western colonial powers and were mostly organized “from the top-down”. After independence many of these co-operatives continued to be fostered by governments to meet their selfish needs rather than members’ needs. Consequently, government policies tend to encourage large successful businesses to co-operate with co-operatives in order to expedite production of raw materials that will be processed by large private industries. In the final analysis, co-operatives became losers (as objects) rather than remaining as equals (as subjects), and ultimately co-opted to become mere distribution channels of products and services of the private sector. Members are usually not involved in the decision making of such ‘nucleus plasma model of cooperation’, and merely driven by a Board who falsely predict growth that could happen instantly. Some co-operatives, led by private sector minded managers, deviate entirely from its original mission, and eventually demutualize the co-operative structure into becoming private businesses. Worst still, the latter became competitors of existing self-reliant and autonomous co-operatives. It is an irony that we often see barriers being created by people who acknowledge that cooperation is a good principle, but not practicing it accordingly.

Therefore, co-operation among co-operatives – at all levels – must be actively pursued by leadership of the co-operative movement and should not be left to chance. Although it may take a reasonably long process of deliberations, leaders must first agree on a collective goal and a shared vision, subsequent to which members can collaborate and negotiate for what they really want and need. Secondary structures are meant to facilitate such cooperation among their members, by educating leadership of primary credit unions to understand the obvious benefits of having a common goal and shared vision. Hence the first step is for the leadership of co-operatives-credit unions to come to an agreement on the short term benefits of cooperation but always with a long term view, i.e. a firm and unified purpose. In addition to having open-minded and strong leaders to work together effectively, co-ops-credit unions working together must never neglect the other principles, and must remain autonomous and independent so as not to be easily co-opted by self-serving agencies or individuals with short term economic and/or political interests.

Co-operatives must be aware that even big businesses have begun to appreciate the art of co-operation. Barry Nalebuff, a Yale business professor co-authored “Co-opetition: a Revolutionary Mindset that combines Competition and Co-operation”, pushing the notion that in order to succeed in today’s market requires co-operation in creating value, and competition in dividing it.

Co-operation among Co-operatives – the “WHERE”

Co-operation is not the monopoly of co-operatives alone. Ironically, while private business enterprises favor competition to increase productivity and provide better services to their customers, they do cooperate as well. The main difference, however, is that these private enterprises usually agree to co-operate only to reach a short term goal – i.e. to maximize profits – and not structured to attain a long term goal or a shared vision for superior service to members. Customers are merely objects in the private sector, whereas members are subjects in the co-operative sector. The creed of private business enterprises favors competition over cooperation, because competition for profit is considered a driving force for excellence by capital-based businesses. In the business of a cooperative, profit is merely a means and not an end. What is interesting, however, is that many provisions are available in most Company Acts to allow private business enterprises to work together through strategic alliances, to do mergers, and even to exercise legal takeovers in order to beat market volatility and increase stock prices.

Provisions for co-operation among co-operatives are not spelled out clearly in most Co-op/CU laws, apart from incorporating the Co-operative principles in the preamble of the Co-operative Law wherein the sixth co-op Principle could be found. While incorporating the seven co-operative principles into the co-op/credit union law is important, it is certainly not sufficient. For Co-operation among Co-operatives to succeed it is crucial that governments’ regulators incorporate a special provision regarding “Co-operation among Co-operatives” in the co-op/credit union law.

Doing so would only raise better awareness among co-operatives to take advantage of more cooperation among co-operatives to increase quality services to members; The incorporated Article should encourage clustering and natural amalgamation between/among co-operatives where deemed important to protect poor co-op/CU members from unhealthy competition by private enterprises. Free markets everywhere are reducing trade barriers and lowering transaction costs so as to make it easier for large global companies to penetrate local markets, leaving little room for co-operatives to face such large scale competition from the private sector enterprises. Hence it is imperative that co-ops/CUs be encouraged by the Law to work together in order to build and gain their economies of scale so they can compete on a level playing field.

Though not explicitly mentioned as the Sixth Co-operative Principle, the Canadian Co-operatives Act (Bill C-5) incorporates provisions governing amalgamations between federally incorporated co-operatives and other co-operatives that would be harmonized with those of the *Canada Business Corporations Act*.

Working together makes co-operatives stronger, increases their buying power, and intensifies marketing, lending, and business services to members. A shared vision of building and empowering communities to be in control of their own destinies implies that co-operatives can accept differences without necessarily becoming divisive. Successful co-operation means getting better deals, eliminating duplication, cutting costs, increasing quality, expanding services to members, and eventually strengthening the movement as a whole.

The importance of Co-op/CU Leadership – the “WHO”

As mentioned earlier we need open-minded and enlightened leadership in co-ops/CUs in order for good cooperation to occur. The Chinese has an interesting saying, i.e. “*Same bed, different dreams*”. Co-operative leaders may work together as a team towards a common goal, but what is often ignored is that “working as team” does not always translate into “togetherness in the team”. Working together as a team is a difficult enough responsibility because of diverse and often divergent leadership traits coming from a variety of co-operatives backgrounds. Yet, all this is still easier than “trust”. Trust among leaders is what make “togetherness” work best. The belief that the “*co-operative is about people, more than money*” means that co-operative leaders should be predisposed to trust their peers as human beings. This is because as co-op leaders they do not work just for themselves but for others (i.e. members).

The purpose of the co-operative is to serve members; hence leaders are expected to make a conscious effort to give up something in order that they can show their dedication and honest devotion to the co-op/credit union. Such selfless dedication and honest devotion is what make leaders gain the trust from others, regardless of their personal styles.

Leadership styles can only be exasperating, but not damaging or detrimental to working together. We have often seen divergent leadership styles and interests that could only slow down the process of creating a common goal or shared vision. But for so long as leaders trust each other, co-operation can work very well. There are co-operative and credit union leaders who are inclined to stick to their power base because of their charismatic nature, unwilling to co-operate easily because they rarely face deep resentment from members or their junior leaders (within their own local or national federation). But this type of leadership is usually decisive and is usually firm to withstand external influences. There are co-operative leaders who are effective cooperators, and they cooperate effectively because they are unbiased and willing to acknowledge the importance of each and everyone. This leadership style could move deliberations forward towards a collective goal and shared vision.

There are also leaders who tend to compromise and help find a shared vision that will only satisfy everyone partially. These leaders are quite acceptable to make cooperation work, especially when there are too many divergent views and interests among other co-operative leaders in the team. There are also co-operative leaders which are accommodating, willing to meet the needs of others even if their own need is not fully met. This type of leaders is useful in a team when the cost of disagreements is high enough to cause failure, so that a common goal could still be reached and hence a standstill could be prevented. And, lastly, there are those leaders who tend to avoid any disagreement or conflict at all costs. This latter kind of leadership, who usually cannot say no, tend to be weak and ineffective, but can be suitable in situations when a common decision or consensus is impossible to reach

All in all, regardless of the styles of leadership, “Trust” among leaders is still the main prerequisite in making cooperation among co-operatives work. But mutual trust is often more easily said than done. Co-operation among co-operatives will work more effectively if leaders trust one another within their team while at the same time adhere faithfully to the co-operative values and principles. They should be willing to influence each other democratically, i.e. not simply by enforcing authority, and thrive to reach a common goal by recognizing the differing leadership styles in the process.

A successful co-operative holds its leaders accountable not only for short term growth but for sustainable growth, and one who can build cultures tolerant to debate and dissent, for understanding environments and systems which are becoming more complex in this globalized economy. A good leader understands that personal behaviors and interactions are crucial. Good leaders are followed by members. If they steal, members steal. If they show and practice trust and responsibility, members will respond accordingly.

The need for team co-op/CU leadership at the international level is even more crucial because of the diverse cultural backgrounds and political make up of the countries wherein co-ops/CUs subsist. Although co-operative is a democratic institution and has neutrality from religion, politics, ethnic and racial backgrounds, it is still hard to get members to work together when dealing with non-business issues such as regulatory, membership, or leadership issues.

An example within the ICA, and also within ACCU, has to do with the complexity of membership in the Asia Pacific region coming from such intricate political backgrounds which makes working together not so easy. Co-operative leaders at the international level must therefore be very far-sighted and discreet in ensuring cooperation can still work among co-operatives within their membership.

Co-operation among Co-operatives – the “HOW”

As mentioned earlier, the Sixth Co-op Principle is somewhat easier to apply and to put into practice at the local or national levels because of geography, socio-cultural and political make up, as well as socio-economic conditions that exist in the corresponding country. At the international level, however, it may be more difficult to practice this Principle because the diverse cultural, political, socio-economic backgrounds of members and affiliates in various countries and even continents. In such a situation COMMUNICATION has become an important cornerstone.

For cooperation to become efficient and effective, co-operatives/credit unions need to reach common understanding about their collective goals and shared vision, and even their tasks and roles. The only way to do this is by communicating with each other, and the richer, more interactive and more frequent this communication is, the better are the chances for the co-operatives to reach and maintain its common understanding across time and space until their collective goal and shared vision is fulfilled.

Sometimes we describe co-operation among co-operatives from a purely institutional standpoint. But co-operatives being a democratic structure and represented by elected leaders as well as appointed managers, ‘co-operation among co-operatives’ as institutions is more of an abstraction. Cooperation always happens among people, and in such case between people representing their co-operative organizations. This makes them dependent on a constant inflow of new and relevant information from their environment.

Hence the need for a collective approach where cooperation allows these representatives/leaders to access all information they need from their co-operative network. The process of communication is the process of knowing. And the network is the amplifier of knowledge, so the more intensive the communication is, the less redundancy and sub-optimization there is. This will avoid bad decision making and misinformation among co-operatives.

Co-op leaders need to know what is going on elsewhere, and here is where the role of co-operative organizations at the international level such as ACCU, WOCCU, ICA, ICBA, IRRU, etc. becomes crucial to be able to filter out the kind of information that is most relevant to these cooperators so their decisions can be made more sharply and also timely. As openness and transparency of information increases, international level organizations becomes the platform for fast sharing of the relevant information required, which information derived from their multiple member organizations located in various countries. This is the crucial role for the international level structures to provide the most relevant and up-to-date information so as to build stronger ties and sense of belonging among member organizations, hence increase trust among their leaders. The Credit Union Social Responsibility *InfoHub* of the Canadian Central is one example which could be replicated as an online community that joins cooperators with a collective goal and shared vision on a particular co-operative project.

On a more practical and technical level, and besides the important features of the communication platform and info-hub, the following Five Phases of Inter-Cooperative cooperation is recommended:

1. Phase 1: Agree on shared vision

Invite the first two or more leaders/representatives from co-operatives/credit unions eager to work together, and visualize common end-result they wish to achieve. A shared vision would then be identified.

Before confirming the shared vision, it is important to build trust among co-op/CU leaders/representatives by giving each and everyone the opportunity to disclose in some detail the background situation of their respective co-ops/CU, and what special interests they may have; subsequently, they need to find out if there are any perceived differences of interests of the individual co-operatives/credit unions. Once the vision is shared and confirmed, these advanced representatives formulate the short term goals that need to be reached, and the action steps necessary to reach these short term goals. This will then be submitted to their respective Board of Directors.

2. Phase 2: Obtain board commitment and empowerment

The initial shared vision and common goals (including the required human/financial resources) will then be discussed by respective co-operative/credit union Board of Directors, and the Boards will sanction their respective leaders to represent the co-op/CU in the new TEAM to begin formal planning. This is a commitment of the co-op/CU to empower and authorize their representative to co-operate with their co-op/CU peers.

3. Phase 3: Build an effective inter-cooperative Team

A formalized team composed of reps/leaders from the co-ops/CUs will then be constituted to begin formal planning, and facilitated (and if necessary chaired) by a representative from the Secondary Co-op/CU Organization (depending on the level – be it National or International). In building the inter-coop team, organizational roles, authority and commitments should be defined and confirmed, and a process for handling future disagreements must also be developed. The team will define the structure, roles, staff allocations and operating resources. Also to be defined are decision-making procedures, communication channels, criteria for assessment and, where necessary, rewards for successful project completion.

- a) Be sure everyone knows what is expected of her/him and how that links to common group goals
- b) Articulate how each individual's talents contribute to success of the whole team (*how do I contribute to success of the effort?*)
- c) Identify means for problem-solving and accountability as a team (*what will we do when problems and barriers show up?*)
- d) Specify methods for reporting and communicating progress (*how will we know it's done?*)

4. Phase 4: Develop Business Plan

- A Business Plan will be drawn up by the Team to:
 - a) Name the Project by describing primary features, advantages, benefits, contributions from each participating Co-operative/Credit Union;
 - b) What each co-op/CU plans to do with it;
 - c) Ensuring the plan is credible and, if necessary, supported by a feasibility study or survey;
 - d) Define strategic goals and justifications;
 - e) Include market analysis: benefits for members (for credit union and retail co-op), and for production co-ops it must define users and how/why users will buy the product, and how it will be promoted;
 - f) Identify indicators of progress toward each goal;
 - g) Collect information regularly about movement on each indicator.

The Business Plan must also include: a) Staffing, i.e. the expertise needed to create and then operate the project; b) Management: how the expert staff will be organized, coordinated, led, paid and evaluated; d) Budget: cost to establish the project, operate it, supported by a cost-benefit analysis;

5. Phase 5: **Develop Results-based Management procedures**

Manage the teamwork by: a) clearly defining vision and desired results, accountability standards and procedures, collaborative work habits; b) creating joint systems by allocating resources and responsibilities, formalizing links within program and between it and home co-op/CU organizations; c) making sure reciprocal benefits are clear and continuing; d) evaluating the results, starting with clear evaluation plan, criteria and steps for monitoring work and assessing results; d) renewing the effort, celebrating successes and using findings to improve work and outcomes

6. Phase 6: **Implement Project**

At the implementation stage team members must share understanding, purpose and commitment to shared goals based on “trust” and as guided by the co-op/CU values and operating principles. There must be open communication of ideas and feelings, active participation and distribution of leadership, flexible use of decision-making procedures, constructive management of conflicts/disagreements, equality of power and influence, high group cohesion, strong problem-solving strategies, interpersonal effectiveness and positive interdependence.

7. Phase 7: **Monitor and evaluate Project**

Monitoring should start with reviewing the goals of each activity, and observing the indicators of progress towards each of these goals; a criteria for assessing work should be specified, and a formal appraisal method needs to be designed, using standardized forms; scheduled reviews need to be reminded to all concerned.

Evaluation should begin with recording accomplishments, exhibited strengths and limitations, as well as recommendations for improvement. In the process, use observed behaviors of individuals concerned and not hearsay or rumor; team’s input, self-assessments, accomplishments, needs for improvement need to be recorded.

In both the monitoring and evaluation processes, the Team must: a) provide honest, constructive feedback based on own observations; b) note all disagreements because they are acceptable; c) gain informal feedback as work in proceeding; d) allow all stakeholders to add own statement at end of form, and e) conclude with next steps for improving performance, resources, and expectations – so much so that ‘change’ can be demonstrated.

Last but not least, below is simple illustration how to best maximize the facilitating factors and minimize the hindering factors as one co-operates with other co-op Team members.

Facilitating factors	Hindering factors
Clear mission and high performance standards.	Members compete for scarce resources or rewards.
Every team member knows what the team is trying to achieve and how well s/he has to perform in order to achieve it.	Members are under high levels of stress and face uncertain or incompatible demands (role ambiguity and role conflict).
Members share common values, beliefs or goals.	Leader’s action is inconsistent with organizational vision and goals.
High levels of communication between members of the Team	There is a lack of communication between the concerned parties.
Spread news of successes, show appreciation for others	Team members surprised by new decisions by team leader (don’t understand reasons of decisions)
Discuss progress of assignment	Misalignment of resources and expectations
Having regular meetings to check and recheck important but unaddressed problems	Inconsistent or uninformed leadership
Giving constructive Feedback	Disagreement about who does what
	Authoritarianism

Closing remarks

For ACCU's members to interact and make collective decisions on a specific project such as Stabilization Fund, ACCESS Branding, or any other new innovation, the creation of an info-hub or platform needs to be considered. This is particularly useful for ACCU's membership services such as coordinating leadership exchange program in Asia, or strengthening the interaction between government and movement, as well as advocacy on policy and legislation that will protect and serve the best interest of the credit union/co-operative movement.

Co-operation among co-operatives is meant to add productivity to the co-op movement, and will in turn harness innovation and creativity. Research has shown that any group that shares interests and develops a management style based on collaboration is usually preferred over competitive and combatant styles. Leaders who can trust each other, separate people from the problem, focus on shared vision and interests, generating options for good solutions, and base their decision on objective criteria, are bound to aid cohesion to the Team and make cooperation with other co-ops/CUs a more triumphant one.

Interdependence among co-operatives will overcome limitations imposed by the development of independent primary co-operative organizations. Even strong and self-supporting co-operatives need to work together with other emerging co-operatives to overcome indolence at some point, and by doing so help elevate the weaker ones in order to strengthen the movement as a whole.

Once again, ACCU is spearheading an intelligent innovation by putting forward the Sixth Co-operative Principle for review and discussion. By so doing new innovations may emerge from the combined synergy that goes above and beyond the already significant regional services provided to its members.

A happy 40th Anniversary!

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Ottawa, March 2011*

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