

## TYPES AND ACTIVITIES OF SELF-HELP ENTERPRISES (SHEs)

COMMUNITY SERVICES
<p style="text-align: center;"><b>Community health service association</b></p> <p>Members can include healthcare professionals, residents, and supporting agencies. Income to cover the cost of health services is collected by regular payments from members.</p>
<p style="text-align: center;"><b>Cooperative clinic</b></p> <p>Owned and run by health professionals or jointly with the community. Like associations (above)</p>
<p style="text-align: center;"><b>Electricity and communications supply co-op</b></p> <p>Jointly owned equipment run by the cooperative to supply electricity and/or communications services used by members on a fee-paying basis.</p>
<p style="text-align: center;"><b>Flood warning group</b></p> <p>Self-help groups supply members with a two-way information service that supports the quick transmission of early warnings about natural disasters to their members.</p>
<p style="text-align: center;"><b>Food for work venture</b></p> <p>The group organizes the required labour and the distribution of food to those who have undertaken the work.</p>
<p style="text-align: center;"><b>Community development co-op</b></p> <p>This type of co-op draws members from all parts of the community, including consumers, workers, and local organizations. The services offered will depend on the needs of the community but can include village shops, local pubs, health services, schools, local transport, and income earning ventures.</p>
<p style="text-align: center;"><b>School and learning co-op</b></p> <p>Members of the community, often in collaboration with other bodies, offer educational services for their members and their families.</p>
<p style="text-align: center;"><b>Transport services co-op</b></p> <p>Transport supplied by the cooperative to member-users, often based on a contract with individual vehicle owners.</p>
<p style="text-align: center;"><b>Village improvement society</b></p> <p>The society will have members from all parts of the community and will undertake projects, which improve village life and the living environment.</p>
<p style="text-align: center;"><b>Water users' association</b></p> <p>The association organizes and supports the local water supply.</p>
<p style="text-align: center;"><b>Wildlife protection society</b></p> <p>The society organizes the management of wildlife and usually contracts with governmental conservation agencies to protect wildlife in the interest of the community and the nation.</p>
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CONSUMER SERVICES
<p style="text-align: center;"><b>Consumer co-op</b></p> <p>Cooperatives run retail shops and other services needed by their consumer members. (often working with other cooperatives to jointly supply their own wholesaling services)</p>

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<b>Defence and advocacy association</b>
The association supplies legal advice to its members; it may be an organization jointly owned by local people or legal professionals. The association supplies defence against exploitation or attack from any source.
<b>Food and nutrition buying club (food co-ops)</b>
Members bulk their purchasing power to obtain lower-cost nutritional food. Sometimes, they adopt a 'box system', this means that they obtain a variety of foods according to seasonal availability.
<b>Funeral service co-op</b>
The cooperative undertakes the funeral arrangements for the member; sometimes this is a separate organization, or club, into which the member subscribes on a regular basis. In other cases, funerals are only one of the services offered by a consumer cooperative.
<b>Pharmacy services co-op</b>
Operated by its members as a consumer cooperative, often running as an adjunct to a cooperative clinic or health centre.
<b>Renewable fuel/energy supplies co-op</b>
Several types of cooperatives, especially agricultural supplies cooperatives and consumer cooperatives provide members with renewable fuel/energy supplies.
<b>Disadvantaged groups</b>
Where members are from a specified vulnerable group, needing to secure access to services, such as employment opportunities, credit for productive purposes. And. vulnerable groups, for example - children, older persons, disabled, or other similar groups.
<b>AGRICULTURAL PRODUCERS/ FISHERY SERVICES</b>
<b>AGRICULTURAL cooperative bank</b>
A bank usually jointly owned by several agricultural cooperatives or credit societies, which will either lend mainly to farmers, through its member organizations or direct to farmers.
<b>Agricultural credit co-op</b>
Provides seasonal farming credit, and usually involves collective guarantees for loans from banks or credit agencies.
<b>Agricultural marketing co-op – agency model</b>
Markets produce on behalf of members, but ownership stays with the individual member, rather than the co-op, until the sale of the produce to a buyer.
<b>Agricultural produce buying co-op</b>
The cooperative takes ownership of produce when bought from members, often linked to processing or packaging to add value to crops.
<b>Artificial insemination (AI) services co-op</b>
Collective purchasing of artificial insemination and other veterinary services, the cooperative may employ its own staff or contract for services.
<b>Crop and livestock insurance mutual/co-op</b>
Mutual cover for risks to crops and/or livestock which usually needs laying-off risks by reinsurance.
<b>Farm input supply co-op</b>
The cooperative normally runs depots that carry stocks of farm inputs for sale to members as needed by them.

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<b>Farmers' association</b>
An association of agricultural producers is often undertaking advocacy and representation on behalf of producers; it may also become involved in offering economic services to members.
<b>Farmers' market</b>
The association or cooperative runs a market where farmers or their family members sell their own produce direct to the public.
<b>Fishery co-op</b>
The cooperative will normally supply its individual members with fishing equipment and market their catch.
<b>Fish farming association/co-op</b>
Offers fish for stocking fishponds, etc. to members and may market fish on behalf of members.
<b>Forestry co-op</b>
Markets forestry products on behalf of members and may offer a forestry management service to members.
<b>Grain or cereal bank</b>
Members place grain in collectively owned storage which is used to store crops for their own consumption when needed, and or for selling when prices have risen to higher levels than at harvest time.
<b>Land settlement association</b>
Offering joint services, such as input supply, machinery, and produce marketing, to individual farmers, usually renting or owning adjoining plots.
<b>Livestock association</b>
Individually owned livestock jointly managed by the association, this may involve trekking to new pasture, holding grounds and arranging veterinary services.
<b>Livestock marketing co-op</b>
May involve the cooperative in providing members with any of the services as above (by an association) but will usually include marketing on behalf of the individual member, in most cases the farmer will be paid on the dead weight of their animal.
<b>Machinery ring</b>
A joint enterprise of owners of farm machinery, which may be contractors or individual farmers. Some supplying machinery services to farmers, and booking services, for which they will collect a small fee, from both the machine owner and the farmer using the service, to cover costs.
<b>Multi-purpose agricultural co-op</b>
A cooperative that supplies a wide range of services to its members, which can like those offered by specialised co-ops.
<b>Purchasing group</b>
Joint purchasing of agricultural inputs, by bulking orders and negotiating a price with the supplier: the group often holds no stocks of supplies.
<b>Water/irrigation management association</b>
The association that jointly manages water supplies, often, sharing out the available resource, supporting pumps and other equipment and offering irrigation services.

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<b>FINANCIAL, RISK MANAGEMENT/SOCIAL PROTECTION SERVICES</b>
<b>Building society (Savings &amp; loan association in the USA)</b>
The society collects savings from members on a regular basis and makes loans to members to buy housing or the materials to build homes.
<b>Cooperative bank</b>
Supplying banking services to members, also see agricultural cooperatives banks. Note: the various types of cooperative banks are described at the end of <i>Chapter 10</i> .
<b>Credit and savings society</b>
A society of persons who make regular savings and can qualify to take loans from the society. There are several distinct types of credit and savings societies, many based on the Raiffeisen system developed in Germany in the 19th century.
<b>Credit Union</b>
A type of credit and savings cooperative, based on self-help practices, needing members to save before they borrow and encouraging them to use loans only for productive and provident purposes.
<b>Friendly society</b>
The society collects regular payments from its members and makes payments to members in times of sickness, unemployment, or other hardships.
<b>Insurance mutual/co-op</b>
Members pay regular insurance premiums to the insurance mutual/cooperative, and in return members receive payments to cover the loss and costs incurred if an insured risk occurs; members may receive bonuses if surpluses are available for distribution.
<b>Reinsurance Mutual</b>
An insurance mutual/cooperative that spreads the risks that its member organization cover by reinsurance, sharing the risk between mutual insurers. Internationally, the International Cooperative and Mutual Insurance Federation (ICMIF) helps arrange reinsurance for its member- organizations.
<b>Sickness and accident club</b>
Like a Friendly Society (see above)
<b>Local currency provider</b>
Operates a members-only closed currency in a defined geographical area with the aim of improving the local economy.
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### LAND, CONSTRUCTION AND HOUSING SERVICES

#### **Community land trusts**

Acquiring and managing land for the benefit of the community Enabling communities to solve their own problems through self-help, community action, especially land used for housing or community assets.

#### **Construction brigade/co-op**

Construction workers organized into a brigade or co-op to undertake major construction tasks, which may include giving training for young workers and new entrants.

#### **Housing co-op - Ownership model**

Members jointly own housing, which it jointly manages, and is often used to secure housing finance by joint guarantees from banks and other credit agencies.

#### **Housing co-op - Tenant management model**

Housing stock often owned by the government or local authorities but managed by residents. The cooperative may collect rents, supplies common services, and undertake repairs, and in some cases help by offering employment and childcare facilities etc. for members.

#### **Housing co-op - Self-build model**

The cooperative jointly secure buildings, land, finance, and supplies construction materials, and may supply construction advice and employ technical specialists to help members with their building project. After the completion of the housing, it may change its role to that of managing all common parts and provide joint services.

#### **Refugee, returnee or ex-combatants association**

The association organizes refugee (or demobilization) camp services and seeks to offer income-earning employment. The same or a separate association supplying services to help re-settle refugees or ex-combatants when they return home.

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<b>EMPLOYMENT AND ENTREPRENEUR ORGANIZATIONS</b>
Enterprise marketing and service co-op. Shopkeepers or others jointly buy supplies for their enterprises, and/or jointly market their individual products.
<b>Craftsmen and artisans' co-op</b>
Jointly buy supplies needed for their trade, and or jointly market the individual products of artisans or artisans and can offer other services such as managed workspace and accountancy services.
<b>Eco-tourism /farm tourism co-op</b>
Jointly market accommodation and other tourist services and sustain main tourist assets/attractions to develop and sustain tourism in the area.
<b>Employment mutual</b>
The mutual help to find employment for its members and to support them when they are seeking work. The members may be self-employed people who receive help from the mutual marketing of their services to individuals or firms that can make use of their services.
<b>Market operator co-op</b>
A marketplace runs jointly on behalf of vendors and/or individual craftsperson or small-scale producers.
<b>Migrant labour and remittance service co-op</b>
Migrant labourers arrange to remit safely part of their members' earnings to their families; this is often a service offered by a credit union.
<b>Mutual guarantee society</b>
Jointly offer security to secure enterprise loans from banks and other credit agencies.
<b>Pharmacists' co-op</b>
The members of the cooperative are pharmacists who buy drugs and other goods jointly; sometimes they offer cover when the pharmacist is absent. The most successful, manufacture drugs under their own label.
<b>Taxi and transport operators' co-op</b>
Offers central services, such as dispatching, often negotiating contracts with hotels etc. on behalf of taxi owners.
<b>Worker co-ops</b>
Enterprises that are owned and run by the people that work in them. Such co-ops can be engaged in any kind of activity that has the potential to be a viable enterprise.
<b>SOCIAL, CULTURAL AND SPORTING SERVICES</b>
<b>Social and sporting clubs</b>
Members self-supply recreational, social and entertainment facilities for members.
<b>Supporters trusts</b>
Providing supporter-members with a stake in the sports, they follow.
<b>Musical enterprises</b>
Where musicians, who are members, jointly run their own band or orchestra, on a cooperative basis.
<b>Artists and entertainers' co-op</b>
Offering services to members, who are artists and entertainers, these services may include acting as an agent, joint marketing, management, and other services.