

## **Mutualism and cooperative**

### **The types of cooperatives**

Cooperative companies are active in a number of economic sectors, although we tend to underestimate their importance in the Quebec economy. On September 30<sup>th</sup> 2000, Quebec's 2,336 cooperatives provided Quebecers with over 30,000 jobs. Their economic activities generated an overall turnover of more than \$6.2 billion in 1998. But who are these companies? For one thing, there are different types of cooperatives. Let's take a closer look at their characteristics.

There are five types of cooperatives: for producers, consumers, workers, worker shareholders or partners and those jointly united for solidarity purposes. They differ from one another in the objectives they seek.

### **Producer Cooperatives**

These are created by producers who unite for economic reasons to procure the goods and services they need to accomplish their work. What kinds of goods and services are we talking about? It could be the equipment needed to process products, marketing services or the supply of certain goods. They are often found in Quebec in the agri-food sector, the arts and entertainment field and the taxi industry. A few familiar names include Agropur, Agrinove and Méduse.

### **Consumer Cooperatives**

Consumer cooperatives supply goods and services directly to their members for their personal use. These are the cooperatives we run into most often. They are found in sectors as varied as savings and credit, food, housing, cable distribution, funeral services, recreation, etc.

There's one you've certainly heard of. Do you know the one I mean? SSQ! With its mutual principles, SSQ ranks among the leading financial service cooperatives. Its members provide for themselves the life insurance services or investment products they need. Several other consumer cooperatives can be found in our immediate surroundings. We just have to think of the IGA coop and the numerous funeral, housing and cable cooperatives in our neighbourhoods, not to mention those in the field of education.

### **Worker or Worker Shareholder Cooperatives**

Worker cooperatives have really reorganized the workplace and transformed our traditional way of doing things. In this kind of company, the workers are both the owners and the employees. Together they assume the ownership and management of the organization. The objective of these companies is to provide work to their members. In