

Relevance and Impact of Co-operative Business Education



*Boosting co-operative performance through
education about the co-operative model*

Karen Miner



One University. One World. Yours.



CO-OPERATIVE
MANAGEMENT
EDUCATION

Claude-André Guillotte



Special mention to Larry Haiven and Daniel Cote for their advisory role and Fiona Duguid for her assistance with education program profiles.

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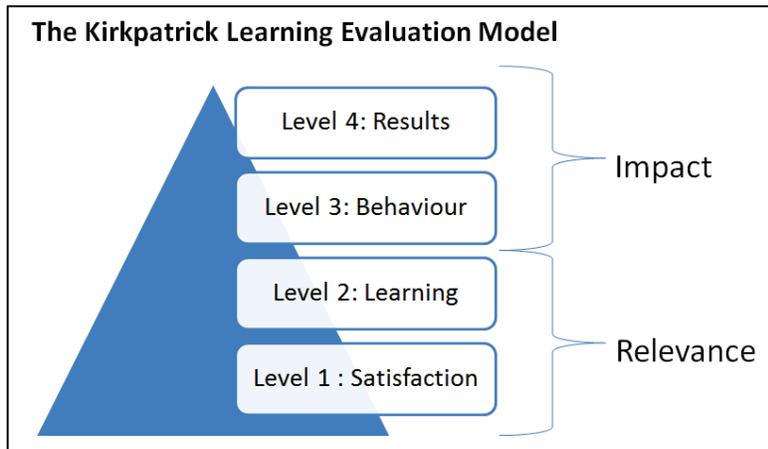
EXECUTIVE SUMMARY

CONTEXT

The 5th principle of co-operation in the **international Co-operative Identity, Values, and Principles statement** encourages co-operatives to provide education, training, and information for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. This report focuses on co-operative business education (CBE) and its ability to **boost co-operative performance**.

STRUCTURE

Because education and training are means to enhance organizational performance and achieve goals, there is value in evaluating their effectiveness. In this report, we used an adapted version of the Kirkpatrick Model of Learning Evaluation to structure our assessment of CBE programs from various countries and contexts. The first two levels of this model relate to the evaluation of training relevance. In short, Level 1 evaluated the degree of learner satisfaction while Level 2 assessed the learning content. Levels 3 and 4 addressed the impact of the training. Specifically, Level 3 focused on behaviour change and Level 4 looked at resulting changes within the organization.



SAMPLE AND METHODOLOGY

Co-operative Management Education (CME) programs at Saint Mary’s University’s Sobey School of Business and the Research and Education Institute for Cooperatives and Mutuals (IRECUS) of the Université de Sherbrooke conducted this international study. We developed profiles for CBE programs in 13 countries and collected survey responses from 167 graduates across 15 programs in 10 countries. We also incorporated data from an independent, but similar survey conducted by EURICSE (Italy) for a total of 311 graduate survey responses. We also surveyed 62 co-operative sector partners from 11 countries. In addition to surveys, we conducted interviews and focus groups. An academic committee oversaw the project from inception through to completion.

RESULTS

The main findings of our inquiry are as follows:

- CBE programs are highly recommended and valued by those involved in the programs.
- CBE graduates demonstrate an ability to transfer knowledge and skills to improve co-operative managerial practices.
- CBE programs receive limited recognition and support from the co-operative sector as a whole.
- Generally, across all programs, high levels of learning (satisfaction, learning, behaviour, and results) are achieved.

	GRADUATES	SECTOR PARTNERS
RESULTS	65% feel that they have a significant or moderately significant impact on their co-operative's performance	The areas of co-operative management practice where CBE graduates have the greatest impact are governance, strategic thinking and planning and member engagement
BEHAVIOUR	CBE programs bring about changes in attitudes towards colleagues and a transfer from theory to the day-to-day activities of their organization	60% indicated that the degree to which CBE graduates can enhance co-operative management practice is significant or moderately significant
	91% stated that CBE programs lead to a significant or moderately significant change in their co-operative management practices	CBE is considered a driver for establishing a co-operative culture and greater teamwork
LEARNING	CBE's three most important areas of knowledge are: co-operative identity, co-operative strategy and member engagement	81% believe that CBE leads to a better understanding of the co-op model
	CBE builds the relationship between co-operative identity and strong business performance	CBE is seen as a way to address the lack of co-operative knowledge within an organization
SATISFACTION	95% would recommend a CBE program	78% would recommend a CBE over a MBA program
	90% state that CBE has had a significant or a moderately significant impact on their career development	81% believe significantly or moderately that CBE can improve co-operative business performance
	The main reasons for choosing a CBE program over a conventional program are belief in the co-operative model, its values and principles, and to gain a better understanding of the co-operative model and its potential	65% believe they invest in continuing education in a significant or moderately significant way

RECOMMENDATIONS

The results of this study are extremely positive when looking at the experiences of graduates and sector partners. However, for the programs to grow and thrive we recommend the following:

- Co-operative education must be integrated into the education continuum, starting at an early age.
- Increased partnerships and engagement between CBE programs and the co-operative sector must be addressed. This will help to ensure the success of existing programs and to create new programs that best meet the needs of the sector.
- Increased collaboration among the CBE programs themselves should occur. The nascent Co-operative Business Education Consortium can play a role in this, in collaboration with other sector partners.
- Further research is required to answer two specific questions that emerged during this research:
 - 1) Why are so few co-operative managers pursuing CBE when programs exist to meet the need? and
 - 2) To what degree is Principle #5 fully implemented across the co-operative sector?

INTRODUCTION

Like any organization, co-operatives need to embrace continuous performance improvement. This can be achieved through education, training and information, one of the seven principles of co-operation.

By understanding and using co-operative values and principles to guide their decision making, co-operatives can achieve their financial, social and environmental goals, and ultimately enhance their business performance.

So why aren't more co-co-operative managers enrolling in business education programs that are customized for their business model? Co-operative education and training have historically been both a priority and a challenge in the co-operative world¹. As our study suggests, co-operators who pursue co-operative business education find the relevance and impact of such programs tangible and significant.

According to principle #5, co-operatives provide education, training, and information to their societies, communities and associated individuals to promote their development and differentiate themselves from their market competitors. However, managing a co-operative in accordance with co-operative principles and values² is a challenge when most of the education and training is based on the capitalist paradigm and overlooks other business models including co-operatives.

Co-operative business education (CBE) provides knowledge and skills to enhance leadership within the co-operative sector and includes programs that offer business school degrees and professional development certificates. Yet despite their potential to inform, influence and even inspire co-operators, CBE programs face serious challenges. Most programs struggle to recruit the number of students required to be viable. Research on co-operative business is limited and, relatively few co-operatives are aware of these programs. Therefore, CBE programs are not

Education is a fundamental element of the international Co-operative Identity, Values, and Principles statement. Principle #5: Education, Training and Information states that co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

¹ Martin, A. (2009). L'ÉDUCATION EST—ELLE TOUJOURS UN PRINCIPE FONDATEUR DU COOPÉRATISME? En ligne, http://www.usherbrooke.ca/irecus/fileadmin/sites/irecus/documents/cahiers_irecus/cahier_irecus_01_09_fr.pdf

² Witte, A.E. (2014). Co-operation - The missing value of business education. *The Journal of Management Development*, 33(4), 357-373.

included as core elements in professional development training for members, staff, and directors, etc.

To address these challenges, the Co-operative Management Education (CME) programs at Saint Mary's University's Sobey School of Business and the Research and Education Institute for Cooperatives and Mutuals (IRECUS) of the Université de Sherbrooke conducted this study on CBE programs throughout the world. The main purpose of the research project is to examine the relevance and impact of CBE on co-operative business performance.

RESEARCH OBJECTIVES

The study explored the scope and array of CBE programs in the world and their need, demand and impact on co-operative organizations.

The study seeks to achieve **two main objectives**:

1. To profile existing formal programs, including the programs tied to the new International Co-operative Business Education Consortium (referred to throughout as CBE Consortium, see textbox).
2. To gather data to analyze the relevance and impact of co-operative management education, as well as to identify the challenges and roadblocks the co-operative movement will need to focus on in the future.

As an **underlying objective**, the research aims to deepen the understanding of the potential to acquire co-operative business knowledge and convert that knowledge into practice to help co-operatives improve their business performance.

See Appendix B for the Research Methodology.

The Co-operative Business Education Consortium is a network of business education leaders who have come together to create a common global platform for the purpose of better understanding each other's programs and mandates, collaborating where mutually beneficial, avoiding overlap where possible, and ensuring program relevance to the needs of co-operative enterprises globally. See Appendix A for a one-page summary of the CBE Consortium's Terms of Reference.

OVERVIEW OF PROGRAMS

This section profiles the CBE programs that fall within the scope of this study, as defined in the introduction. First, we profile the CBE programs offered by colleges and universities. Second, we discuss the importance of co-operative sector-led programming.

PROFILING CBE PROGRAMS

This report profiles CBE programs offered by universities and colleges (See Table 1). We targeted the institutions where CBE is the main focus of a program, certificate, diploma, or degree programs, including professional development and university credit programs. Institutions offering non-co-operative specific programs (programs that included one or more courses on the co-operative business model) were not included within the scope of this study. The study was limited to programs that were known to us in the early phase of the project, Not all were included, however, simply because of a disconnect in the research timeline or a program's lack of capacity to participate. Additionally, other programs that were uncovered in later phases, were not included due to the study's time constraints.

Nevertheless, it is positive to note the many programs that warranted inclusion. We hope to continue our work to profile and raise awareness of these remaining programs, in alignment with the mandate of the CBE Consortium.

The 18 programs described in Table 1 share common ground as all are committed to the objectives of CBE and their target audience is comprised of both students and professionals. The broad spectrum of programs illustrates a diversity of program types, formats, and approaches (e.g. some being more research focused, others being teaching focused). Most institutions also provide targeted training to the co-operative sector as requested (e.g. specific modules or short courses for one or more co-operatives).

Table 1
Co-operative Business Education Program Examples

ORGANIZATION	PROGRAMS	COUNTRY	PURPOSE	FORMAT
Ambo University	<ul style="list-style-type: none"> • Bachelor of Arts Degree with two streams: 1) Co-operative Business Management; 2) Co-operative Accounting and Auditing (since 2003) • Post Graduate program in Co-operative Management (since 2006) • Masters of Arts Co-operative Accounting (2008) 	Ethiopia	To produce highly-qualified workers in the areas of co-operative management and accounting. In turn, leading to a skilled and knowledgeable co-operative workforce to support sustainable socio-economic development	Full or part time, in person, English
Cipriani College of Labour and Co-operative Studies	<ul style="list-style-type: none"> • Bachelor of Arts Degree in Co-operative Studies (5 years running) • Associate of Arts Degree in Co-operative Studies (16 years running) • Certificate in Credit Union Management (10 years running) • Ten Saturdays Program: Introduction to Co-operative Management 	Trinidad and Tobago	To respond to the demand from the local sector for enhanced management and supervisory capability of the co-operative movement and for greater efficiency in the operation of credit unions in particular and co-operative societies in general	Full or part time, in person
EURICSE (European Research Institute on Co-operative and Social Enterprises)	<ul style="list-style-type: none"> • Master in Management of Social Enterprises. (Since 1996) • Innovation in co-operative and social enterprises • Executive.coop • Leadership in co-operative and social enterprises • Targeted training offered to the sector 	Italy	Each program has specific goals for the target audience around co-operative management (e.g. innovation, enhancing performance, growth and expansion)	Italian Master's: fulltime and university credit Others: part time

ORGANIZATION	PROGRAMS	COUNTRY	PURPOSE	FORMAT
IRECUS, Université de Sherbrooke	<ul style="list-style-type: none"> • Master's degree in Management and Governance of Co-operatives and Mutuals (since 1981) • Bilingual Certificate in Co-operative Management – in partnership with Saint Mary's University³ 	Canada	To offer a co-operative perspective through the co-operative and mutual business model and enhance the management capacity of new and existing managers and members	Fulltime, in person, French
Mondragon University	Master's degree in the Social Economy and Co-operative Company	Spain	To provide the necessary competencies to create, develop, manage, research and lead co-operative companies and the social economy, as well as to facilitate co-operation between them	Two (2) years, 60 university credits, Spanish
Ponticífica Universidade Católica do Parana (PUCPR)	<ul style="list-style-type: none"> • Professional Master Program in Co-operative Management • Business Certificate (Innovation and Strategic Management Program for Co-operative Management) (Started March 2014) 	Brazil	To generate solutions for complex problems in the co-operative sector and for professional development in co-operative management	Part time, in person
Saint Mary's University	<ul style="list-style-type: none"> • Master of Management, Co-operatives and Credit Unions (since 2003) • Graduate Diploma in Co-operative Management (since 2013) • Bilingual Certificate in Co-operative Management in partnership with U. de Sherbrooke 	Canada	To enhance the management capacity of existing managers and executives within co-operatives globally	Part-time and online Master's and Diploma: English Bilingual Certificate: French/English

³ See the Saint Mary's University row for all Bilingual Certificates in Co-operative Management information.

ORGANIZATION	PROGRAMS	COUNTRY	PURPOSE	FORMAT
Sheffield Hallam University	MSc Co-operative and Social Enterprise Management (no longer recruiting) (since 2009)	UK	To increase professional engagement with co-operative (democratic) management at work and in wider society	Part time, in person
The Co-operative College	A wide range of courses and programs directly related to co-operatives (since 1919) A couple examples: <ul style="list-style-type: none"> • Advanced Certificate or Diploma in Co-op • Co-operative Apprenticeship Framework • Chartered management programs 	UK	Putting education at the heart of co-operation and co-operation at the heart of learning	Various formats: Part time, in person and/or online some can be for college credit
Universidad Autonoma de Queretaro	<ul style="list-style-type: none"> • Bachelor's degree in management and development of social enterprises (since 2008) • Technical diploma in co-operative enterprise management (since 1986) 	Mexico	To educate highly-qualified leaders in co-operative management and accounting and the social economy To train professionals who will become change agents, providing innovative and creative leadership for co-ops and ass.	Full time and in person
Universidad de La Habana	<ul style="list-style-type: none"> • Master's degree in management and development of co-operatives • Diplomas: Introduction to co-operatives Co-operative Management Advanced courses in co-operatives • Undergraduate course : Introduction to co-operativism (Since 1993) 	Cuba	To develop capacity to enable the co-operative sector to attain a greater economic efficiency and democratic functioning	Full or part time In classroom

ORGANIZATION	PROGRAMS	COUNTRY	PURPOSE	FORMAT
Universidad de Santiago de Chile, CIESCOOP	<ul style="list-style-type: none"> • Diploma in social entrepreneurship and solidarity economy • Master's degree in financial economics with social economy and co-operative content 	Chile	<p>To train and generate knowledge and apply it to the social and co-operative economy, thus contributing to academic reflection from an interdisciplinary perspective</p> <p>To create valid and dynamic models for the development of associative organizations in both market and non-market sectors</p>	<p>Diploma is part time, in person and online</p> <p>Master is 2 year full time</p> <p>Spanish</p>
Universidade Federal Rural de Pernambuco	Post-graduate program of associativity for research, teaching and extension (PAPE) focused on the co-operative model (since 1989)	Brazil	<p>The program is specialized on co-operative model education and is part of the department of education. The program was created in 1989.</p> <p>30% of the courses focus on the history of co-operatives, self-management and co-operative education. The remaining 70% focuses on management</p>	Part time, Portuguese
Universita Di Bologna	Master in the Economics of Co-operation (since 1996)	Italy	To meet the training and development needs of those wanting to work in businesses, associations, local structures and the co-operative movement	Full or part time, in person, university credit

ORGANIZATION	PROGRAMS	COUNTRY	PURPOSE	FORMAT
Université de Bretagne Occidentale	Master 2 of Mutualist Enterprises and Co-operatives (since 2000)	France	To train versatile business managers destined to work in the context of co-operative culture The courses prepare them to coordinate and facilitate the development of organizations in various sectors (financial, insurances, industrial, health, agriculture, etc.	Part time, in person, French
University of Gloucestershire	MBA (Co-operative Enterprise) (Starting in 2014)	UK	A unique, tailored pathway for students from co-operative enterprises that incorporates active and experiential learning	Full or part time, in person
University of Helsinki, Ruralia Institute	Co-op Network Studies (CNS) is a university network (8 universities), founded in 2005, which offers students the possibility to take co-operative and other social enterprises as a minor focus. CNS is coordinated by the Ruralia Institute	Finland	Offering students the opportunity to study co-operatives and other social enterprises as a minor focus 80% of the curriculum is on co-operatives; 20% is on how co-operatives are connected to other social enterprises	Part time, online, university credit
University of Winnipeg	<ul style="list-style-type: none"> Bachelor of Business Administration, Concentration in Co-operatives (in development, expected by 2015)	Canada	Offering students the option to choose co-operative-centered courses to work towards a concentration in co-operative business The courses are 100% about co-operative business management, both within the co-operative enterprise as well as in relation to the social, political and economic context	Part of Bachelor program, part time, in person

Note: For an expanded program matrix, see Appendix C.

The programs listed above are but a subset of the programs that exist globally. The limitation on being featured in this report was our awareness of their existence and/or their ability to participate in the study, due to capacity, timing, etc.

In addition to those included in Table 1, we provide the following list of additional centres, courses, and programs to highlight the diverse and dynamic nature of CBE and related education. All of these listed are current members of the Co-operative Business Education Consortium (as are many of the organizations listed in Table 1):

- Cape Breton University, MBA in CED (some co-operative specific content) (Canada);
- Moshi University, College of Co-operative and Business Studies, undergraduate and diploma programs (Tanzania);
- On Co-op (in collaboration with York University, Schulich School of Business), Certificate in Co-operative Management (Canada);
- Sungkonghoe University, Department of Management of Co-operatives, Master of Management and PHD (Korea);
- University College Cork, Centre for Co-operative Studies, undergraduate and graduate programs (Ireland);
- University of Exeter Business School, co-operative specific courses (UK);
- University of Missouri, Graduate Institute of Co-operative Leadership (USA);
- University of Saskatchewan, Centre for the Study of Co-operatives, interdisciplinary teaching and research (Canada);
- University of Sydney, School of Business, new 2015 postgraduate course on co-operative business (Australia).

We asked each program profiled in Table 1 to outline their primary strengths and challenges. There was a wide range of responses, but common threads emerged. In terms of strengths, the most common responses were:

- Strong relationship with sector partners (individual co-operatives and associations that contribute to student enrollment, program funding and program design.
- Content that addresses co-operative management improvement while being grounded in the co-operative business model.
- Applied learning approaches that include work-based learning, case studies, study tours, and internships.
- Instructors that are directly involved in the sector are highly skilled and experienced, have fresh, new ideas, and can make a direct link between research and practice.

The common strengths listed above **reinforce an approach to program content, design, and delivery that is co-operative sector focused**. The programs underscore the importance of aligning CBE content and approach with the needs of the co-operative sector. In doing so, CBE can deliver programs that have the potential to strengthen the sector and improve co-operative business performance.

The most common challenges identified by respondents include:

- Recruiting enough students to ensure long-term sustainability and having insufficient funds for marketing and promotion.
- Lacking funds to hire extra staff, provide greater infrastructure, etc.
- Building new partnerships in the co-operative sector and strengthening existing ones.
- Identifying adequately qualified persons to deliver courses given the limited number of business instructors that are knowledgeable of the co-operative model.
- Attracting students to formal university credit programs because of their time requirement (i.e. programs are too long; require too much effort, etc.).

The common challenges faced by many programs put the sustainability of such programs at risk. In particular, **without more partnerships, students and funding, valuable programs will fail.** Yet, in many cases, the challenges can be easily and jointly addressed by the co-operative sector and education programs.

CO-OPERATIVE SECTOR LEAD CBE

In addition to the profiled CBE programs offered by universities and colleges, we recognize the importance of various programs that are designed and delivered directly by co-operatives and sector associations. Highlighting sector-led programs was not the focus of this study, and it was a challenge to find CBE related examples as information on internal training and education programs within co-operatives does not feature prominently in the public realm. We selected a few examples to illustrate co-operative-specific or sector-specific offerings (see Table 2).

Table 2
Co-operative Sector Led Business Education Programs

ORGANIZATION	PROGRAMS	COUNTRY	PURPOSE	FORMAT	AUDIENCE
La Coop fédérée	Co-operative, a world to discover (La coopération, un monde à découvrir)	Canada	To develop pride within employees for the co-op nature of the organization	One day, in person	Available to all employees
Website: www.lacoop.coop/academiecoop/CoursDetail.aspx?ID=COE-95					
Midcounties Co-operative Society	Management Development Programme	UK	To up-skill all managers to a consistent level. To improve business performance and drive the society forward, and to increase colleague engagement levels through its managers	3 year program, workshop based	Mandatory for all managers (353 completed in 2013 which was the first graduating class)
Website: www.midcounties.coop					
Mondragon University	Expert course on co-operative development	Spain	To train key people to promote and strengthen co-operative revitalization strategies (e.g. theoretical base and practical knowledge to understand and analyze the co-op difference; provide resources to implement improvements in his/her work in a co-op)	Sessions of 8 or 16 hours per month for 10 months	A diverse group with lots of experience: Members of co-operative bodies and executive of Mondragon
Website: www.mondragon.edu/es/estudios/curso-experto-en-desarrollo-cooperativo/curso-experto-en-desarrollo-cooperativo					

ORGANIZATION	PROGRAMS	COUNTRY	PURPOSE	FORMAT	AUDIENCE
NRECA (National Rural Electric Cooperative Association)	MIP (Management Internship Program)	USA	To advance proficiency of senior executives in critical areas of co-operative management To support succession planning for the industry	In person, intensive, six-week program (three, two-week units)	High potential employees from member organization (first graduate in 1970; 1253 graduates from 1999-2014 alone)
Website: www.nreca.coop/education-events/cooperative-employee-education					

Note: The co-operatives above offer other training programs, but for the purposes of this report, only one program is highlighted.

It is our observation that when a program is designed and developed within a co-operative or association, the target audience, content delivery, and program design are tightly focused. For example, an agricultural co-operative will focus on business aspects directly connected to the agriculture industry. The primary benefit of this approach is that the most important sector-specific knowledge areas are embedded in the program content. However, this approach does limit students' exposure to the depth and breadth of the co-operative sector at local and global levels.

On the other hand, programs that are designed and delivered by a co-operative or sector organization can be much more nimble than the broad-based, institutionally-housed programs listed in the previous section. If the co-operative or sector organization wants to make a change to a program, it is much easier to do so. Finally, recruitment is focused and controlled, thus ensuring sufficient students and associated financial sustainability. The NRECA MIP program, for example, has been successful for more than 40 years; it is fully subscribed and is achieving its purpose. Rather than worrying about enrollment, the MIP program's chief concern is meeting demand.

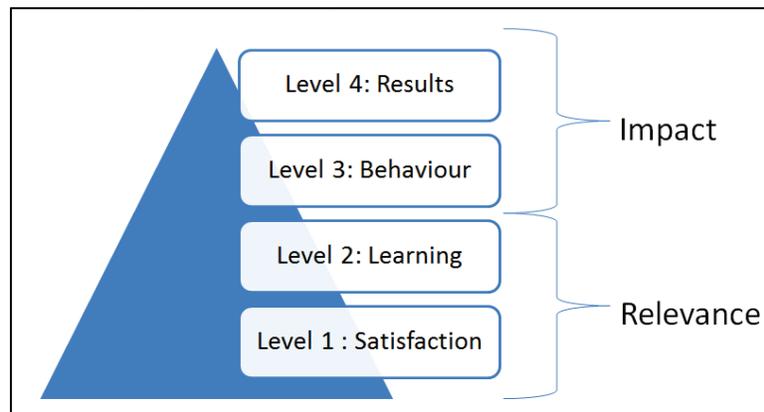
The remainder of this report focuses on the formal, institutionally based CBE programs versus sector-led programs such as those mentioned above.

DEMONSTRATING RELEVANCE AND IMPACT

We have used a framework for training assessment as a clear structure to report on relevance and impact. The framework is known as the Kirkpatrick Model⁴, namely the Four Levels of Learning Evaluation. The aim of this model is to evaluate the impact of employee training on an organization. As our mandate was to assess the relevance and the impact of the CBE, we opted to build our research methodology and our reporting around the four levels of learning evaluation. The Figure 1 summarizes the model:

The research addresses the learning evaluation in two main stages. Levels 1 and 2 focus on the relevance of CBE programs: satisfaction and learning. Levels 3 and 4 focus on the evaluation of the impacts of CBE programs: changes in student behaviour and results within co-operative organizations.

Figure 1
Model for Evaluation of Relevance and Impact



Level 1 (satisfaction) refers to the level of satisfaction, engagement, and relevance shown by students. How do they feel about the program? What is the perceived transferability of the learned items in the program?

Level 2 (learning) concentrates on the evaluation of the learning experience. It measures the increase in knowledge, skills, attitudes, confidence, and commitment as a result of the learning experience. In our research, we focused on the learning content regarding co-operatives and the competencies favoured in the programs.

Level 3 (behaviour) focuses on the degree to which the students have applied the learning and changed their behaviour according to the content and competencies learned in the program.

⁴ The Kirkpatrick model was developed in 1954 in Donald Kirkpatrick's PhD dissertation. It has become a standard for learning evaluation. Its underlying question lay in the relevance and impact of training for an organization. For references, consult: Griffin, R. (2013). Means and end. *Training Journal*, January 2013, 9-12; Hagy, D. (2013). Learning: It's only Level 2. *Training and Development*, April 2013, 8-9 and <http://www.businessballs.com/kirkpatricklearningevaluationmodel.htm>.

Did the learned behaviours transfer to new practices in their co-operatives? The model does not verify whether the transfer took place, but it focuses on the processes and systems within a co-operative to reinforce the transfer of knowledge into action.

Level 4 (results) concerns the results within the organization itself. Were the employees who took the CBE programs able to impact the co-operative and its performance? In what way? What are the contributions made by graduates in the co-operative workplace?

The Learning Evaluation model served as the framework to design surveys, focus groups, and interviews to gather data. This data helped answer the main question as to whether CBE programs have relevance and impact on their co-operatives.

The Co-operators: In Focus

Throughout this report, we present excerpts from a case study written by Dr. Daniel Côté on The Co-operators.

Founded almost 70 years ago, The Co-operators is a leading Canadian-owned, multi-product insurance and financial services co-operative with more than \$35.1 billion in assets under administration.

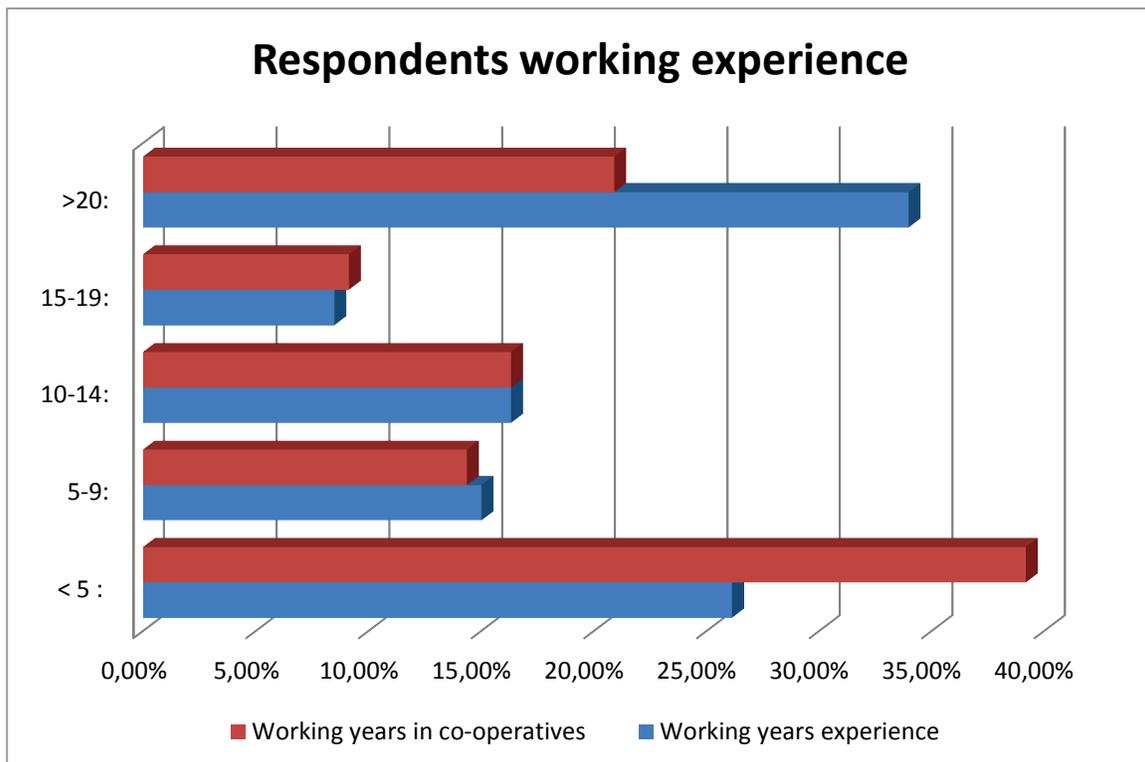
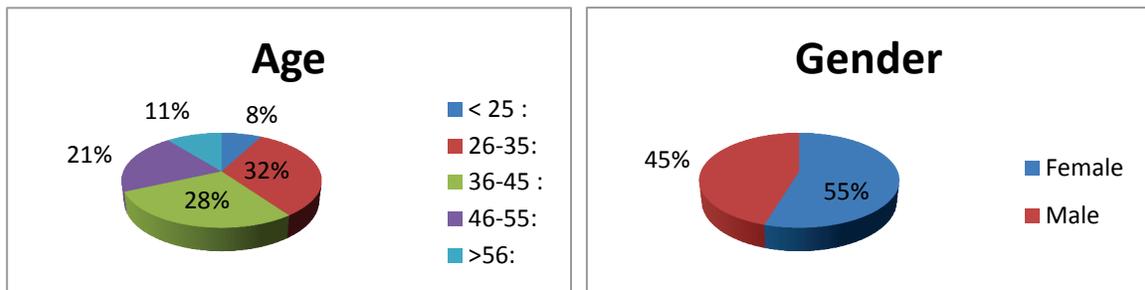
The insurance co-operative has dedicated resources to co-operative business education and has been involved in various CBE programs, including Saint Mary's University. 20 students and graduates are tied to Saint Mary's programs.

A full summary of the case study can be found in Appendix D.

STUDY SAMPLE: GRADUATES

Our sample of graduate respondents was 167. With the addition of the complementary EURICSE survey results, the total number of respondents was 311.

Among those respondents, 68% currently work for co-operatives. This indicates the remainder have left the co-operative sector, retired, or work in a related field they do not equate with the co-operative sector (e.g. social enterprise, community economic development, etc.).



INSTITUTIONS REPRESENTED	% OF TOTAL
Saint Mary's University (Canada)	21.2%
IRECUS, Université de Sherbrooke (Canada)	19.6%
University of Mondragon (Spain)	13.8%
On Co-op / York University (Canada)	6.9%
Université de Bretagne Occidentale (France)	6.9%
Universidad de Santiago de Chile (Chile)	6.9%
Universidad Autonoma de Queretaro (Mexico)	6.9%
Università di Bologna (Italy)	6.3%
Cipriani College of Labour and Co-operative Studies (Trinidad and Tobago)	5.3%
Sheffield Hallam University (UK)	2.6%
University of Helsinki, Ruralia Institute (Finland)	1.1%
University of Saskatchewan (Canada)	1.1%
Universidad de Habana (Cuba)	0.5%
The Co-operative College (UK)	0.5%
EURICSE (Italy)	0.5%
	100%

Note 1: The results in this table do not incorporate the 144 EURICSE survey respondents.

Note 2: The list of institutions above does not match the list of institutions in Table 1 (programs profiled). The list above represents the programs tied to graduate respondents in our survey; some respondents were from institutions for which we did not create program profiles. In terms of the programs profiled in depth (Table 1), we invited all members of the CBE Consortium to participate; some institutions chose to participate in the completion of a program profile template and some did not.

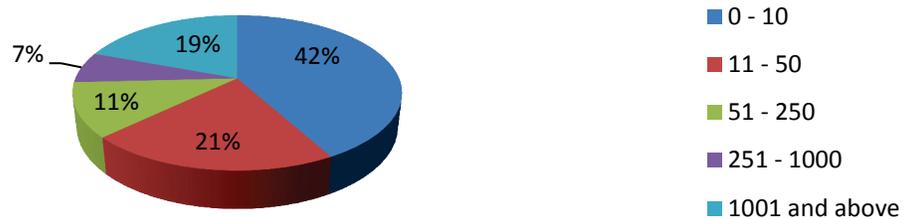
STUDY SAMPLE: SECTOR PARTNERS

Our sample of co-operative sector partners was 62 co-operatives from 11 countries.

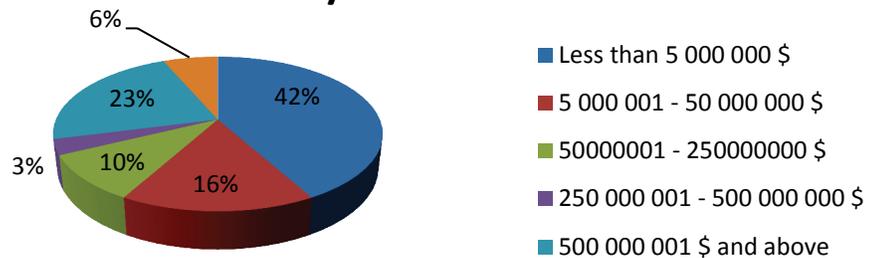
Number of members



Number of employees



Turnover / Revenue



COUNTRY	NUMBER OF RESPONDENTS
Belgium	1
Brazil	6
Canada	9
Chile	13
Germany	1
Indonesia	1
Italy	10
Paraguay	1
Trinidad and Tobago	3
United Kingdom	16
United States	1

CBE PROGRAMS REPRESENTED IN SECTOR PARTNERS SURVEY RESPONSES	
Saint Mary's University (Canada)	8
The Co-operative College (UK)	6
Sheffield Hallam University (UK)	6
Università di Bologna (Italy)	6
EURICSE (Italy)	5
IRECUS, Université de Sherbrooke (Canada)	3
Cipriani College of Labour and Co-operative Studies (Trinidad and Tobago)	3
Universidade Federal Rural de Pernambuco (Brazil)	3
Universidad de Santiago de Chile (Chile)	2
Pontificia Universidade Católica do Paraná (PUCPR) (Brazil)	2
Co-operative Education Trust Scotland (CETS)	1
On-Co-op / York University (Canada)	1
Universidad de Habana (Cuba)	1
Universidad Bamberg, IFL (Munich) (Germany)	1
Universidad Autónoma de Asunción (Paraguay)	1

RESULTS: RELEVANCE AND IMPACT

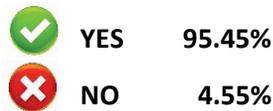
For each of the four levels of the learning model, we present the graduate and sector partner results. The following results concern the first and second level of the Learning Evaluation Model and report on CBE program relevance.

SATISFACTION LEVEL

Level 1 (satisfaction) refers to the level of student satisfaction, engagement, and relevance they feel the program had to their co-operative. How do they feel about the program? What is the perceived transferability of the learned items in the program?

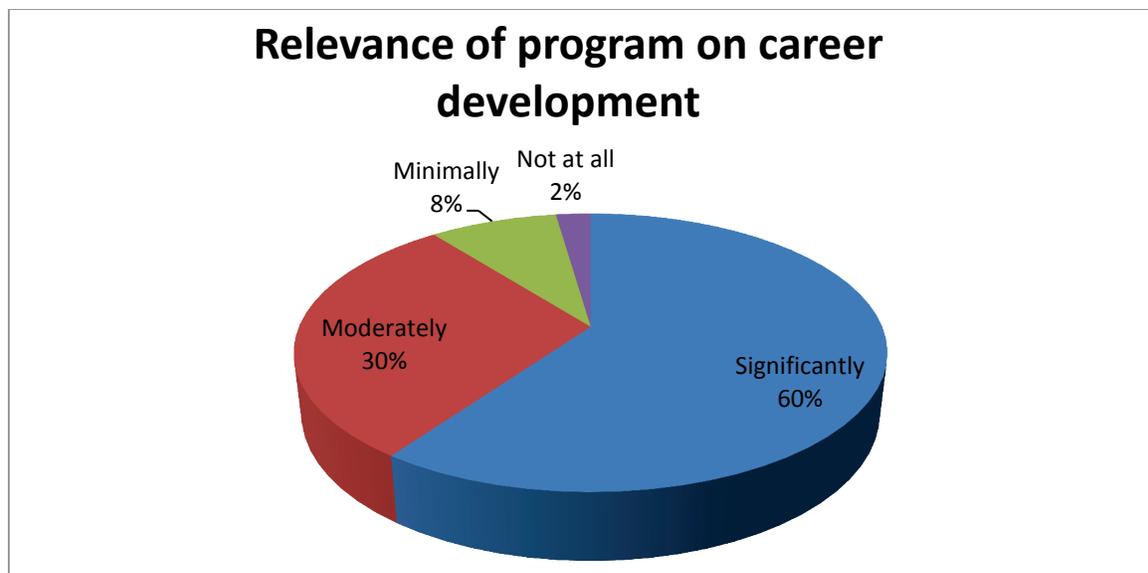
In our graduate survey, two quantitative survey questions relate directly with level of satisfaction.

Would you recommend your program to colleagues or others?



The results above are similar to the EURICSE study result which found that if 90% of graduates could go back in time would still choose to take the Master's program.

Has the program been relevant to your career development?



Commentaries from interviews and focus groups further substantiate these results:

- The program gave me a new perspective about other organizations, the economy and the environment.⁵
- The program is different from others; it is useful and keeps us in contact with society, and about the social aspects of organizations.
- I recommend the program because we need education to build a sustainable world and co-operatives are a good means to achieve this goal.
- It is useful, and necessary to know who we are and where we are from as co-operators.

To further our understanding of the data, we used cross tabulations to see how variables in the survey interact. The following are the results:

- Even though some respondents said the program was not well recognized in their organization, 89% would still recommend the program to others.
- 70% of the respondents who found the program to be significant in their career development said the program was well recognized in their organization.
- 94% of those same respondents are still in contact with their institutions through various ways such as newsletter, research projects, consultancy, etc.

Given that CBE programs are in the minority compared to traditional business education options, it is critical for recruitment purposes that we identify the reasons students elect to take them. In an open question, we asked the respondents to explain why they chose to enroll in a program dedicated to CBE. The most common responses range from philosophical and values-based reasons to more practical concerns:

- Personal interests and by choice;
- Belief in the co-operative model;
- Obtain a better understanding of the co-operative model and its possibilities⁶;
- Improve knowledge of co-operative management ;

The Co-operators in Focus

At The Co-operators, CBE is valued for its ability to address the need to (1) understand the co-operative difference, (2) develop co-operative specific skills, (3) distinguish co-operatives from other forms of business, (4) better understand the organization they work for, (5) better understand the culture that drives this organization, etc.

CBE is important because it is a values-based program that also provides tools graduates can apply to day-to-day managerial practice within the co-operative.

⁵ Throughout this report, comments made by survey, focus group, and interview respondents have been paraphrased and generalized to present overarching themes. This approach has been taken to avoid overwhelming readers with an overabundance of direct quotes.

⁶ The EURICSE survey indicated that “interest in co-operative model” was the key factor.

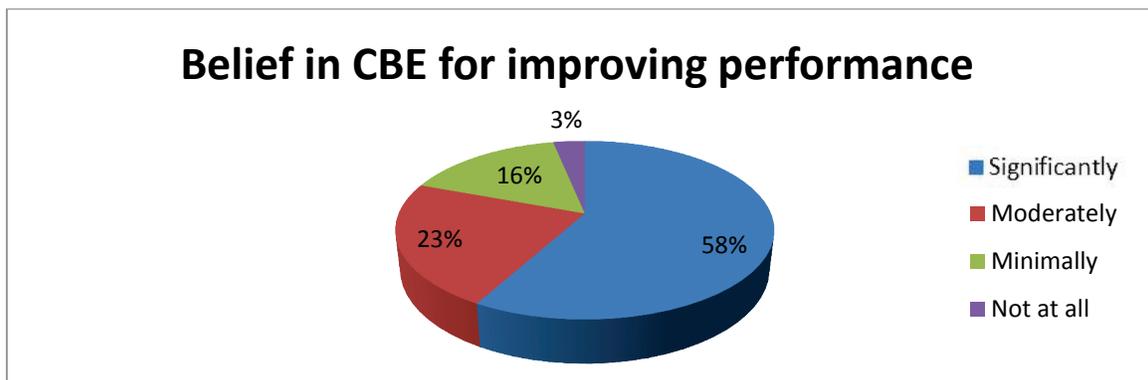
- Career progression and/or job opportunities.

We also asked the respondents why they would recommend the program to others. Here are the most frequent answers given:

- For the education and experience it provides (ethics, principles, co-operative fundamentals).
- To broaden one’s perspective, gain a better understanding of the world we live in and understand the leadership role that co-operative organizations play in building a better world

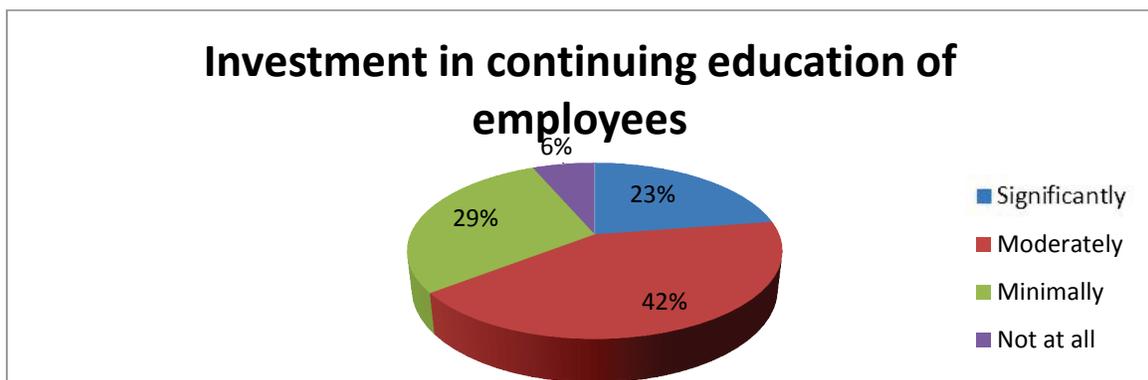
In addition to the graduate responses, the complementary co-operative sector partner survey provided us with additional insights.

In the sector partner survey, we asked: **“To what degree they believed CBE led to an enhanced understanding of the co-operative model and associated improvement in the performance (social and financial) of their organization?”**



To summarize this point, graduate and sector responses point to a high level of satisfaction regardless of country, institutions, and program format. There is a strong and firm belief in CBE by those who have had direct experience with programs.

We also asked the organizations: **“To what degree they invest in continuing education of their employees generally?”**



Given the respondents were personally connected with CBE programs, it was surprising to note that 35% reported minimal or no investment in the continuing education of employees. It was a small sample size, so we do not suggest generalizing these results. However, it does support anecdotal evidence suggesting that some co-operative organizations don't or are not able to invest heavily in professional development, and by extension, this may be part of the challenge in implementing all elements of co-operative principle #5.

To summarize the section on satisfaction (level 1), CBE programs achieve high satisfaction ratings. On one hand, graduates make strong recommendations for programs and consider these programs to be relevant for their career development. On the other hand, sector partners have a strong belief that CBE can improve their business performance.

LEARNING LEVEL

Level 2 (learning) concentrates on the evaluation of the learning experience. It measures increase in knowledge, skills, attitudes, confidence, and commitment as a result of the learning experience. In our research, we focused on the learning content regarding co-operatives and the competencies favoured in the programs.

In the survey of program graduates and sector partners, we asked them to indicate the three most valuable knowledge areas for their co-operatives (see Table 3).

Table 3
Most Important Knowledge Areas

Area of knowledge	GRADUATES		SECTOR PARTNERS
	Results for all respondents	Results for respondents who indicated CBE as significantly or moderately relevant to career development ⁷	Results for all respondents
Co-operative identity (principles and values)	54.55%	72.0%	67.74%
Co-operative business strategy	39.77%	53.4%	50.00%
Co-operative organizational structure and function	32.95%	45.8%	32.26%
Member participation	26.70%	33.9%	53.23%
Sustainable development (triple bottom line)	21.59%	27.11%	32.36%
Co-operative finance and accounting	19.32%	26.3%	37.10%
Co-operative marketing	12.50%	16.1%	8.06%
Co-operative people management / HR	10.80%	13.6%	20.97%

⁷ The results in this column represent 168 of the 189 graduate respondents.

The graduate results were interesting as co-operative identity, business strategy, and organizational structure and function rated highest with even higher results when cross-tabulated with CBE's relevance to career development. Given that we asked all participants to select three areas (not ranked in importance), the selection of member participation and sustainable development (triple bottom line) is also worth noting. In the case of the EURICSE survey results, they reported strategy, people management / HR, and structure and function as the three most valuable knowledge areas. It is also interesting to note that member participation ranked much higher for the sector partners than the graduates (ranking as #2 for the sector versus #4 for graduates).

We also learned some nuances about the importance of the different knowledge areas in interviews and focus groups. Here are the key elements:

- The importance placed on identity, strategy, and organizational structure and function, and member participation is tied to the quest to connect co-operative identity with strong business performance.
- Some respondents expressed surprise that people management (e.g. human resources) was not one of the three most valuable knowledge areas (i.e. "We manage Human Resources (HR) in its technical aspects, but we do not manage HR for what is the most important for human beings"). In the EURICSE inquiry, people management / HR was one of the three most important knowledge areas.
- Some respondents mentioned the importance of the organization's fundamental purpose: to co-operate together within an organization, and among organizations, to achieve a collective goal. It is not just about one person's role within a co-operative. It's about taking personal and collective responsibility for the co-operative as a whole, and extending beyond a single co-operative to the sector.

The Co-operators in Focus

Graduates at The Co-operators reflect on the application of the co-operative identity:

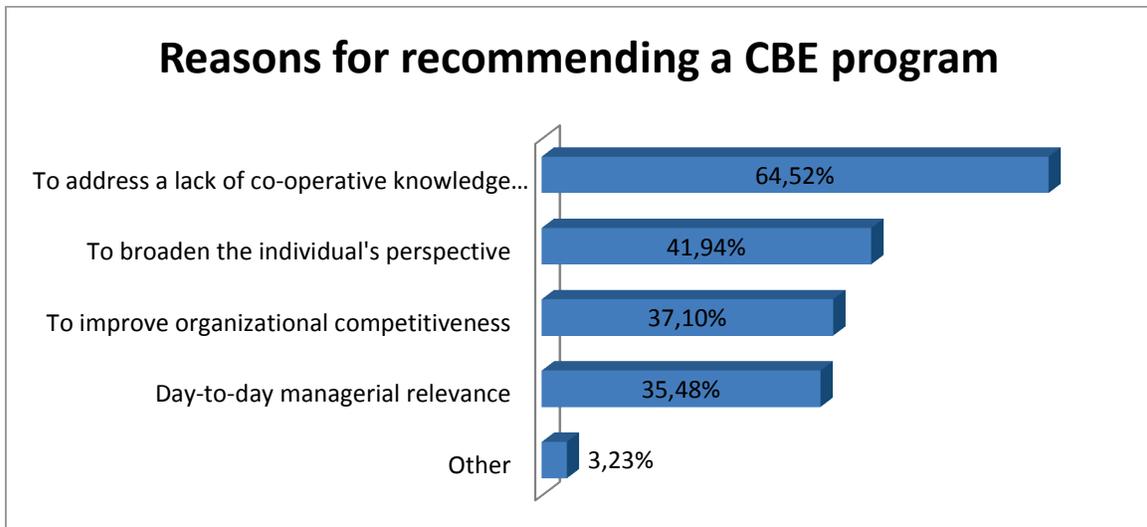
- *Explaining how decisions are made differently than they would have been in an investor- owned firm.*
- *Taking a different strategic focus connected with co-operative values and principles.*
- *Deepening one's understanding of co-operative governance was seen as a "big eye opener".*
- *Believing in the co-operative identity as a foundation from which to differentiate themselves.*
- *Embracing profit and people and the need to balance these two essential ingredients.*

They learned that a co-operative is an ethical business model, filtered through values and principles.

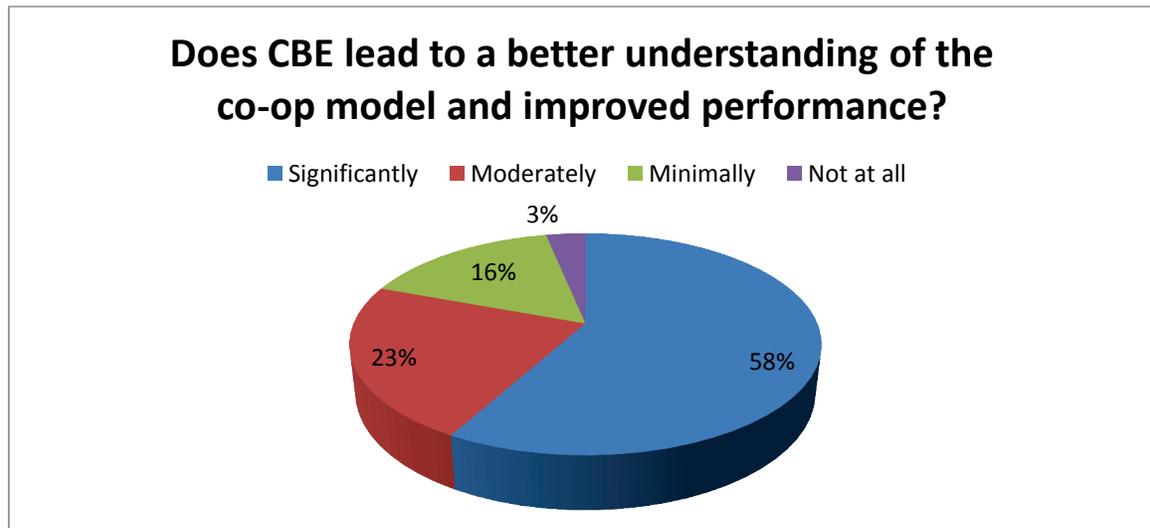
Data from the sector partner survey revealed the following about the relevance of CBE. To the question, “**Would you recommend a co-operative business education program over a traditional MBA?**”, the answers were 77% yes and 22% no.



To the question, “**Why would they recommend a CBE program over a traditional MBA?**” sector partners selected the reasons shown in the chart below:

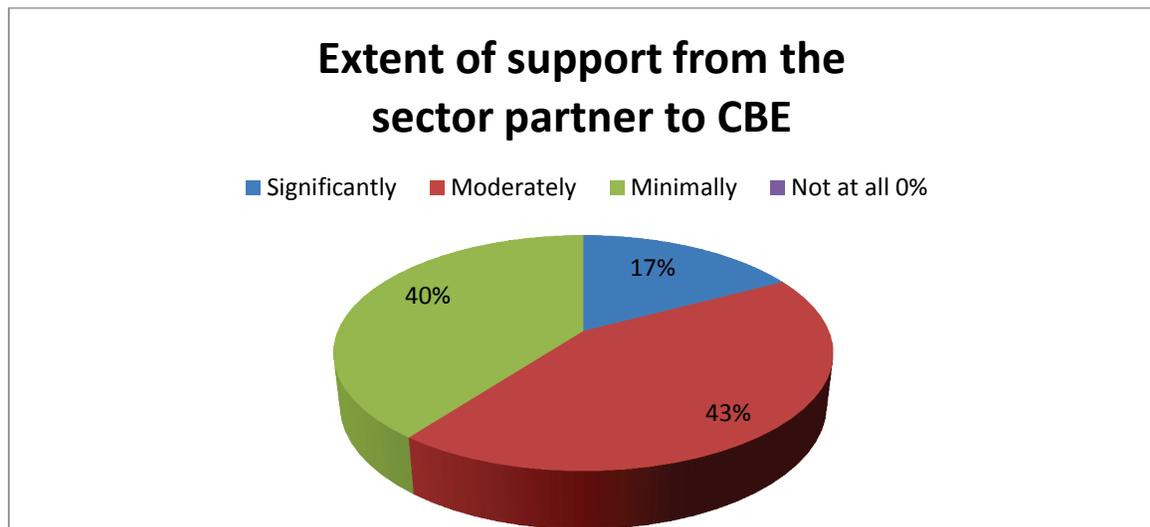


To confirm the relevance of the CBE programs, the sector partners survey asked the following question: **“To what degree do these co-operative business education programs lead to an enhanced understanding of the co-operative model (principles and values) and associated improvement in the performance (social and financial) of your organization?”**



These results suggest that sector partners believe in CBE for performance improvement. Also, regarding the reasons to recommend a CBE program, sector partners reinforced the importance of the following: 1) deepening the understanding of the co-operative; 2) broadening perspective; and, 3) improving competitiveness.

However, it would be wrong to assume strong sector support based on these findings. In fact, the opposite is true, according to the sector partner survey, which revealed **limited sector support for CBE as shown in the chart below:**



Moreover, from the sector partners' perspective **co-operative business education programs need improvement, specifically with respect to:** 1) the program content, in order to allow a more direct application within co-operatives and, 2) the availability and awareness of the existing programs.

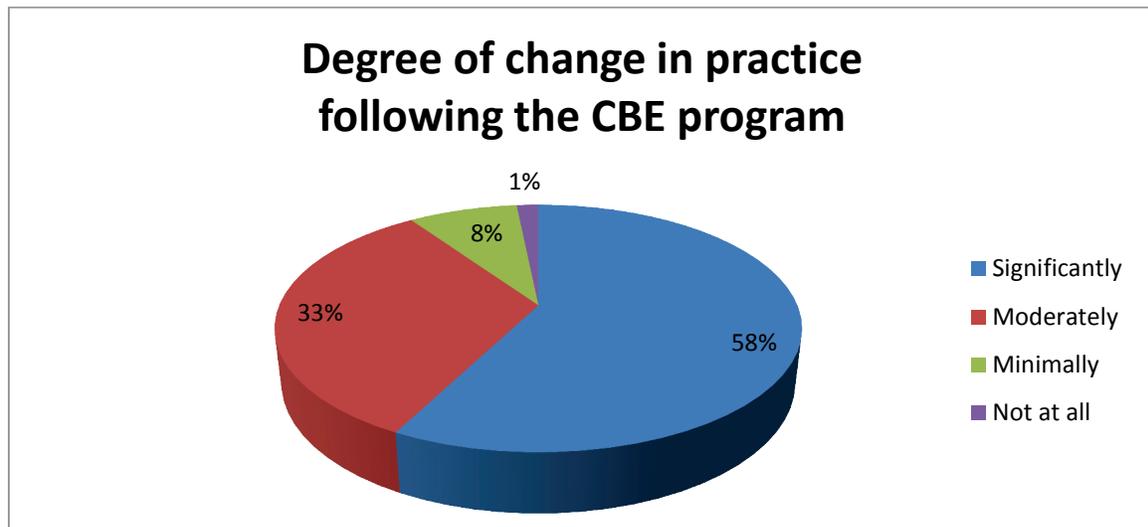
To summarize Level 1 (Satisfaction) and Level 2 (Learning), it appears that both graduates and sector partners appreciate CBE programs. Data also shows a significant level of satisfaction with the content, competencies and attitudes learned in those programs. The surveys reveal a significant belief, both from partners and graduates, in the potential to improve co-operative business performance through CBE.

BEHAVIOUR LEVEL

To assess the impacts of CBE programs on co-operative practices and performance, we look to Level 3 concerning behaviour changes and Level 4 regarding organizational performance.

Level 3 (behaviour) focuses on the degree to which the students have applied their learning and changed their behaviour according to the content and competencies learned in the program. Did the learned behaviours transfer to new practices in their co-operatives? The model does not verify whether the transfer took place, but it focuses on whether the processes and systems within a co-operative translates knowledge into action.

To what degree did the program change your approach to your activities in co-operatives?



We asked respondents in the graduates' survey to **provide one example of a managerial practice implemented as a result of their CBE studies.** Here are some examples:

- A more member-focused strategy.
- Ensuring that member control is intrinsic in the co-operatives.

- In decision making, empowering others to look for solutions before asking for answers.
- Implementing employees' evaluation criteria based on co-operative principles.
- Implementing a co-operative education development program for members and employees so we all speak the same language and share the same objectives.
- More teamwork.

We cross tabulated answers to this question with those of relevancy for the career development and knowledge areas. Our findings show that 92.9% of the graduates who feel the program has been relevant to their career development also believe the program changed their approach (significant and moderately significant) toward their co-operative activities.

The open survey questions, as well as the interviews and the focus groups, added some details about **how the program changed the approach of the respondents toward their co-operative activities:**

- led to “big picture awareness” for the world in which we live and the co-operative potential;
- resulted in changes to the way respondents act with their colleagues such as becoming more responsible towards co-workers and the organization they work for;
- provided guidelines to make decisions through principles and values, which are deeply studied and understood;
- created clear linkages and greater cohesion between the business and member-facing elements of the co-operative;
- gained knowledge of co-operation from a philosophical and educational perspective which carried through to day-to-day competencies. Learned that co-operating requires a participatory and a consultative approach both within the organization and among other co-operatives.

The sector partner survey suggests a strong belief in CBE to enhance co-operative practices. Specific behaviours were not identified but answers to open questions emphasize the need for a co-operative culture linked to management practices. This involves greater teamwork, and a stronger connection between the practices and goals of co-operatives, etc.

The Co-operators in Focus

Graduates from CBE programs at The Co-operators have changed their practices in three main aspects:

- 1. Their capacity to act as an advocate of the co-operative model.*
- 2. A unique approach to the business in terms of taking a long term view and being member focused.*
- 3. Thinking more strategically (in a co-operative context) about the organization and one's department.*

In brief, it increases the employee's engagement tied to a much deeper understanding of the organization's purpose.

Here are some quotes from open questions to the sector partners' survey **related to the behaviours and co-operative practices**:

- If we want the future to include co-operation we need to promote a co-operative way of doing business to current and future generations.
- Co-operative management requires a power-sharing mentality (mutuality in full) rather than a command-and-control mentality. It is no small step to design programs that have this at their core.
- We need CBE to professionalize employees in order to transmit values and co-operative knowledge throughout their organizations.

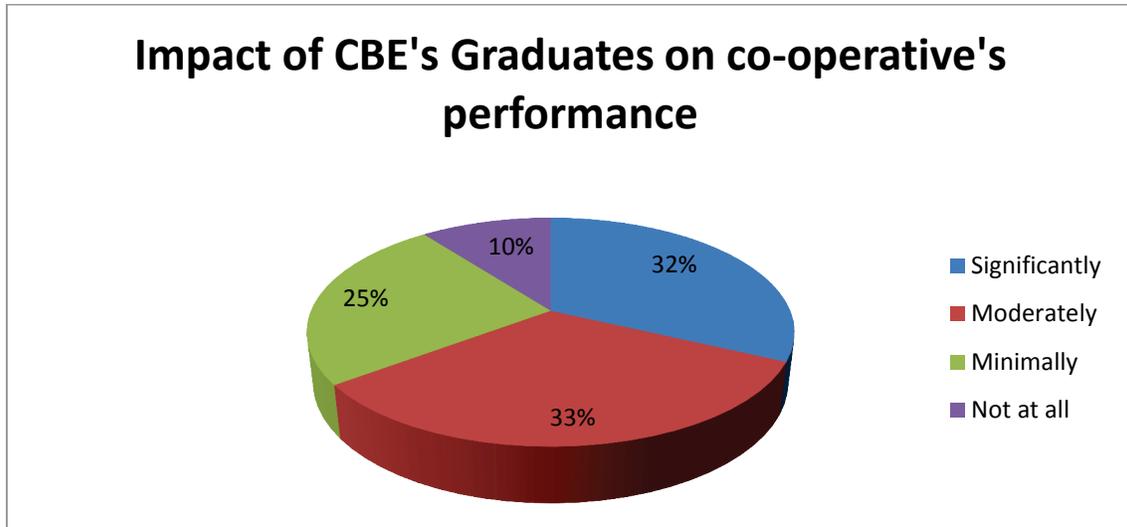
We also asked sector partners, who had responded minimally or not at all to the question about the degree to which CBE can enhance co-operative managerial practices to explain their response. The main answer received was linked to a lack of deep understanding of the co-operative model and low co-operative culture inside their organizations. Respondents from the sector partners suggested that building stronger relationships within the co-operative, increasing employee awareness of the model and establishing co-operation as a common approach could enhance their business performance. All of these comments suggest that at the behaviour level, more co-operative education can lead to stronger co-operative management practices.

To summarize the Level 3 (Behaviours) section of the report, the data suggests that CBE allows the students to transfer co-operation from a theoretical perspective, e.g. globalization and co-operative history, to the management of organizations through co-operative principles. The approach of the graduates within their organization has changed and the results demonstrate that knowledge translates into competencies. The sector partner survey indicates that graduates do enhance co-operative practices, thereby confirming a transfer from the learning into behaviour.

RESULTS LEVEL

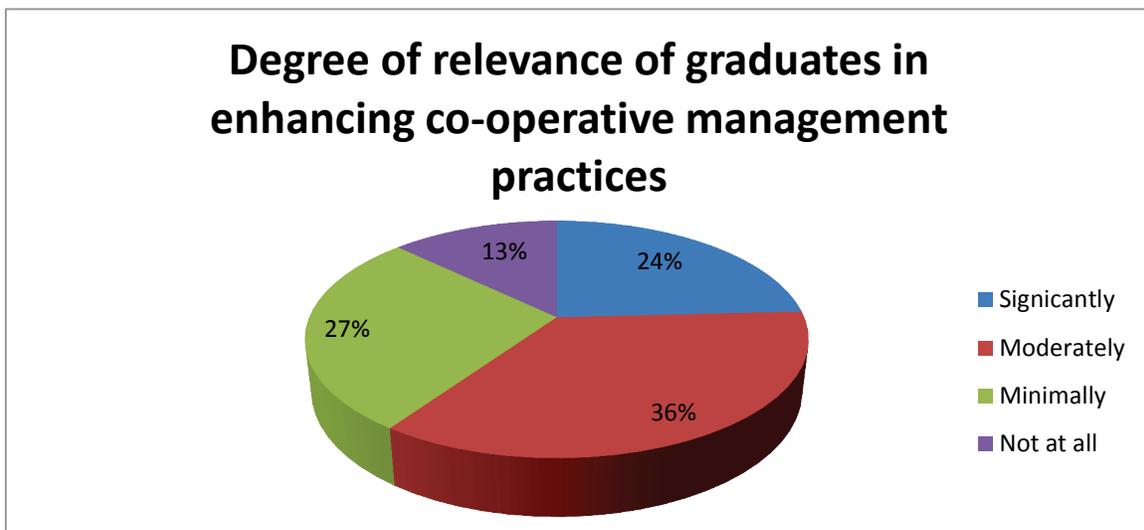
Level 4 (Results) concerns the results within the organization itself. Were the employees who took the CBE programs able to impact their co-operative and business performance? In what way? What are the contributions made by graduates in the co-operative workplace? A few of our survey questions focused on results.

Taking into account the type, size and culture of your co-operative, to what extent have you been able to impact the performance of your co-operative as a result of the co-operative business education program you completed?



In the EURICSE survey, the majority of graduates felt they could significantly impact the performance of their organization through the skills, competencies and knowledge they learned in the CBE program.

From the sector partners' perspective, we asked: "To what degree have the graduates employed/hired been relevant to their organization in enhancing co-operative management practices?"



The data for both the graduate survey and sector survey indicate 35% and 40% of respondents respectively felt that graduates were minimally or not at all able to impact the performance (graduate responses) or enhance co-operative management practices (sector survey). Our research cannot definitively point to the reasons for this aside from anecdotal evidence that suggests the position held within a co-operative (e.g. leader, decision maker), the size of the co-operative and the degree to which the co-operative business model is embraced by a co-operative, influence the success in implementing changes to co-operative management practices, which ultimately impacts business performance. Furthermore, a typical education program does not play a direct

role in implementation. This raises an interesting question for educators and co-operatives: how do we accelerate and support the implementation of leading management practices?

The interviews and focus groups provided the following insights:

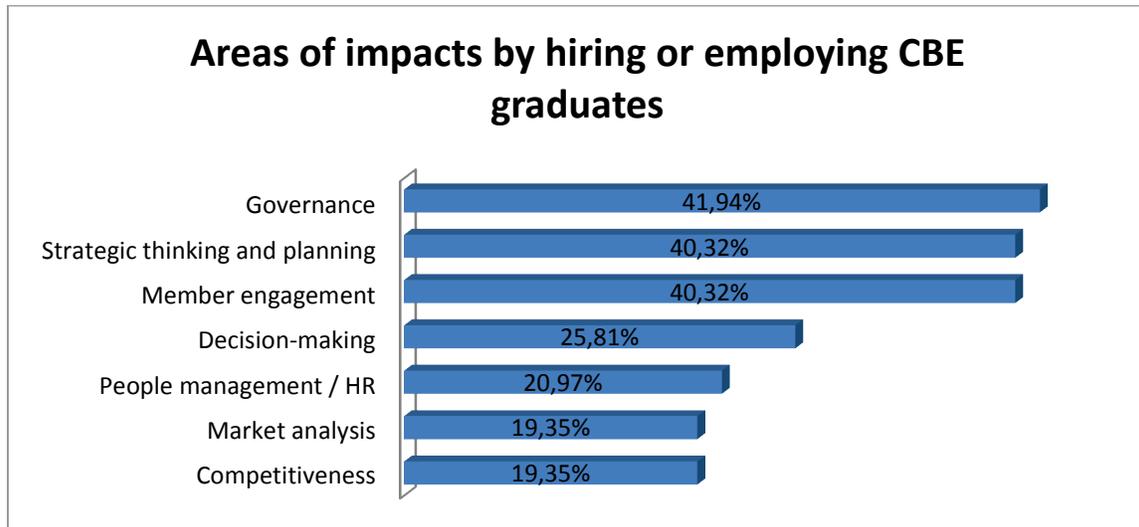
- CBE brings equilibrium between the powers of the executives and those of the board. The social dimension of the organization can counterbalance the financial dimension.
- Dedicating resources to co-operative education helps to achieve common goals. Employees, when informed and asked about their understanding of their organization and its co-operative nature and purpose, are more sensitive to the objectives of the organization.

The Co-operators in Focus

What does CBE contribute to organizational performance? At the Co-operators, respondents feel that even if only 20 people out of 4,500 employees experience CBE programs, they have the capacity to reflect the co-operative difference, and influence employee engagement more broadly. They serve as a significant multiplier for the co-operative difference within the organization.

Graduates do underline the fact that the capacity to reflect the co-operative difference is limited by the existence of two paradigms within the organization that each adopts a different language: a co-operative business education language and an MBA language. CBE programs would be stronger if they develop even more metrics to support the evidence of the co-operative model and its difference.

This is corroborated by the sector partners' survey where we asked them: "If you employ or have hired graduates, where have you seen an impact on your organization?"



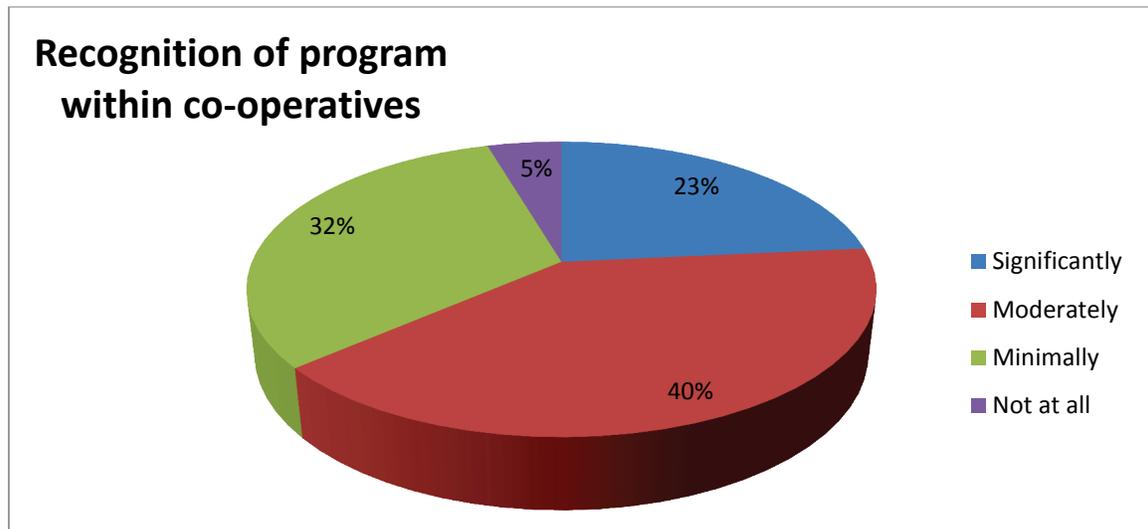
We asked respondents in the graduates' survey to **provide one example of a managerial practice implemented**. Here are some examples:

- Open book management and collaboration among teams
- Triple bottom line accounting helped our members and our community understand better all aspects of our organization, and what the impacts are. There were also benefits to our marketing
- The structure of the general assembly is very participatory: the animation structure is one of the managerial practices that has an impact

To strengthen and validate the assertions made by graduates, the open questions sector partner survey results indicate:

- Each co-operative has its core business in a specific sector (finance, agriculture, food, etc.). It is therefore necessary to hire employees in our business sector. A CBE diploma becomes a plus for cohesiveness and organizational culture.
- If the sector partners were to hire graduates from CBE, they would do it for the following reasons: education purposes, strengthening the co-operative identity and linking the strategy to co-operative fundamentals.

To the graduates, we asked **how well recognized the program is in your organization?**



Given that awareness levels for CBE programs is quite low across the co-operative sector, we were not surprised to see that more than 36.3% of respondents reported that the CBE program was not well recognized within their organization. Reasons given for the level of recognition indicated the following nuances:

- For the organizations recognizing the relevance of the CBE programs, respondents mentioned that :
 - The executives see value in the program and support the enrollment of their employees, or hire CBE program graduates
 - All university training or learning is highly valued
- For the respondents whose organizations do not recognize the value of CBE programs, the reasons mentioned were:
 - Being an expert on co-operation does not speak as loudly as being a chartered accountant or a financial analyst, at least not currently
 - When informed and educated about the co-operative purpose, its philosophy and its potential, and the links between human, finance, organizational objectives, a shift may occur. But there are too few CBE graduates to have significant impact given the size of our organization, at this stage
 - Needs more buy-in from the executives, directors, and HR
 - Lack of awareness from our executives and employees

Level 4 (Results) can be summarized in three points. First, CBE graduates believe they can impact the performance of the organization, and this is consistent with Level 3 (Behaviours) data, which shows they believe they can enhance co-operative management practices). Second, sector partners believe significantly that CBE can impact their co-operative's business

performance. The main areas of impact are governance, strategic thinking and planning as well as member engagement. Qualitative data confirms and broadens this conclusion with examples linking impacts to the principles and value (transparency, triple bottom line, etc.). Yet, both graduates and sector partners acknowledge the low level of recognition of CBE programs by the sector. Both mentioned the few number of CBE graduates and the lack of awareness of the potential of co-operative education.

SUMMARY CONCLUSIONS: RESULTS

Given the length and depth of the relevance and impact results sections of this report, we provide a short summary here.

We conclude that graduates learn valuable skills and knowledge in CBE programs and that the majority are successful in transferring this knowledge to co-operative organizations in ways that can impact the co-operative's performance. Respondents consider CBE to be the driver for enhanced co-operative managerial practices and improved results. Moreover, there is a strong belief in the potential of CBE programs to enhance co-operative managerial practices. Sector partners cited areas with the potential for the greatest impact as governance, strategy, and member engagement. However, because CBE programs receive relatively limited recognition and support from the co-operative sector, their long-term sustainability and success are at risk. See the next section for recommendations to address this challenge.

Generally, across all programs, high levels of learning (satisfaction, learning, behaviour, and results) are achieved.

	GRADUATES	SECTOR PARTNERS
RESULTS	65% feel that they have a significant or moderately significant impact on their co-operative's performance	The areas of co-operative management practice where CBE graduates have the greatest impact are governance, strategic thinking and planning and member engagement
BEHAVIOUR	CBE programs bring about changes in attitudes towards colleagues and a transfer from theory to the day-to-day activities of their organization	60% indicated that the degree to which CBE graduates can enhance co-operative management practice is significant or moderately significant
	91% stated that CBE programs lead to a significant or moderately significant change in their co-operative management practices	CBE is considered a driver for establishing a co-operative culture and greater teamwork
LEARNING	CBE's three most important areas of knowledge are: co-operative identity, co-operative strategy and member engagement	81% believe that CBE leads to a better understanding of the co-op model
	CBE builds the relationship between co-operative identity and strong business performance	CBE is seen as a way to address the lack of co-operative knowledge within an organization
SATISFACTION	95% would recommend a CBE program	78% would recommend a CBE over a MBA program
	90% state that CBE has had a significant or a moderately significant impact on their career development	81% believe significantly or moderately that CBE can improve co-operative business performance
	The main reasons for choosing a CBE program over a conventional program are belief in the co-operative model, its values and principles, and to gain a better understanding of the co-operative model and its potential	65% believe they invest in continuing education in a significant or moderately significant way

THE PATH FORWARD: RECOMMENDATIONS

Having demonstrated relevance and impact of existing CBE programs, we conclude with a set of summary observations and recommendations that we believe will lead to a strong global co-operative business education offering, hence supporting the long-term leadership needs of the co-operative sector.

Education continuum: This study was focused on a narrow component of the co-operative education continuum both in terms of who is educated, how they are educated, and where they are educated. CBE, as we defined it, was limited to formal, adult education. Many people recognize the limitations in developing the co-operative movement when exposure to co-operatives doesn't occur earlier in one's lifetime. Therefore, treating co-operative education broadly (and CBE specifically) as a necessary continuum throughout one's schooling is believed to be an important initiative in building understanding and interest in the co-operative enterprise model – from elementary, middle, and high school through to undergraduate and graduate education, and other professional development throughout one's career (both with CBE and co-operative business content integrated into traditional education and training).

Funding: Currently, CBE programs are not available in every country where co-operatives are active. The data collected confirms that support from the sector is not consistently high. One solution is to establish funds for students to access programs in other countries (e.g. bursaries and scholarships). Given the excess capacity within a number of the existing CBE programs, a centralized fund to support student participation in any of the established programs would support the long-term sustainability of existing programs while enhancing cross-cultural co-operative exchanges.

Co-operative Sector Involvement: Based on our study, all programs rely on meaningful relationships with co-operative sector partners. At the same time, more and deeper partnerships are needed by some programs to ensure program sustainability. There is a role for more organizations and individuals to play (from the international to the local level) and this role is one of direct engagement with existing programs. Globally, even an insignificant increase in sector involvement with programs could have a rapid effect on the number of students and graduates being exposed to CBE. This in turn would inject the associated benefits back into their co-operative organizations.

Educators: It is clear that there are many complementary programs around the world, more than are represented in this report, as we become aware of other programs regularly. This is the only contemporary study of this type that we are aware of, and we believe that in beginning to catalogue existing programs alone, the report has provided a valuable service.⁸ Some

⁸ During this study, we did not uncover any other global scans of co-operative business education. However, it is possible that such a complementary study has been done elsewhere.

collaboration does take place between programs and institutions, but there is untapped potential. Educators should take concerted steps to collaborate to build stronger programs and provide the sector with the best possible options. The nascent Co-operative Business Education (CBE) Consortium has the potential to be a convenor and global platform for CBE programs. Obvious benefits of a collaborative approach include sector-wide promotion and awareness raising, cross-sector and global content, cross-cultural perspective, multilingual offerings, among others.

Unanswered Questions: Beyond answering a number of important questions about relevance and impact, this study also raised unanswered questions that deserve further study. Specifically, the following areas of inquiry have risen to the surface:

- **Why are so few co-operative managers pursuing CBE when programs exist to meet the need?** This is a critical question but one that was not answered by this study given the study's focus on program graduates and existing sector partners; the target audience was not appropriate for answering this question as they are already directly involved with programs and see their inherent value. We do not know why most co-operatives are not engaging in CBE, and low awareness levels of existing programs may be part of the challenge. However, experience also shows that institutionalizing support for CBE programs within a co-operative can require a great deal of effort. In order to determine the most effective means for increasing sector involvement in CBE, the reasons for the low levels of engagement at present need to be validated.
- **To what degree is Principle #5 fully implemented across the co-operative sector?** We speculate that education, training, and information on the co-operative business model and about co-operation broadly, is not a strong component of the educational efforts of many co-operatives. While we recommend deeper co-operative sector involvement in CBE programs in our list of recommendations above, a clear understanding of the "state of principle 5" across the sector would indicate whether there is a deeper systemic challenge facing our sector. How are the leaders and laggards addressing principle 5 (in particular with regards to CBE) and is there proof that compliance with this principle results in better co-operative performance? If co-operatives believe they are strong on principle 5 but do not include CBE, why is this perceived to be unimportant?

APPENDIX A

CO-OPERATIVE BUSINESS EDUCATION CONSORTIUM

SUMMARY TERMS OF REFERENCE

Version: June 26, 2014

Initiated and co-ordinated through Co-operative Management Education (CME), Sobey School of Business, Saint Mary's University (Canada) in collaboration with the Centre for the Study of Co-operatives, University of Saskatchewan (Canada) and IRECUS at the Université de Sherbrooke (Canada).

Purpose:

To have a global common platform from which the “leaders” in business education for co-operatives (credit unions, mutuals) can better understand each other's programs and mandates, collaborate where mutually beneficial, avoid overlap where possible, and ensure program relevance to the needs of co-operative enterprises globally.

Justification:

At present, the connections among existing business education programs for co-operatives are fragmented. There are pockets of collaboration, new programs are being developed, and while there is interest in collaboration it can be difficult to move from concept to action.

Awareness among co-operatives (credit unions, mutuals) and support for existing programs is quite low. Imagine what momentum we could create to develop our existing and current co-operative leaders into high performing co-operative managers if the sector was more aware and supportive. The existing programs do need more sector support, and Consortium aims to have the sector deepen its engagement with co-operative business education programs.

Working together we can offer the best possible options to co-operatives for development of current and future co-operative managers.

Who should participate:

Full Members: Institutions providing business education programs for co-operatives. Specifically, programs that are geared to the co-operative business model and institutions that are keen to participate in this Consortium toward the mandate outlined in this terms of reference.

We request that each institutional member select a primary representative for the Consortium to facilitate communication and planning. However, all Leaders within an institution are encouraged to participate fully.

Associate Member: We have created an Associate Member category for institutions or individuals that are very engaged in co-operative business education but do not offer a formal program as of yet. At a minimum, the institution or individual should be teaching courses in this field and show that they are actively working to embed more co-operative business education within their sphere of influence.

APPENDIX B

METHODOLOGY

RESEARCH OBJECTIVES

The study explored the scope and array of CBE programs in the world and their need, demand and impact on co-operative organizations.

The study seeks to achieve **two main objectives**:

1. To profile existing formal programs, including the programs tied to the new International Co-operative Business Education Consortium.
2. To gather data to analyze the relevance and impact of co-operative management education, as well as to identify the challenges and roadblocks the co-operative movement will need to focus on in the future.

As an **underlying objective**, the research aims to deepen the understanding of the potential to acquire co-operative business knowledge and convert that knowledge into practice to help co-operatives improve their business performance.

RESEARCH OBJECTIVE #1: PROGRAM PROFILES

To develop succinct and complete profiles for each program, researchers relied on: 1) existing information at the organization level (e.g. website research and program promotional material); 2) other complementary research recently completed or in progress; 3) a template completed for each program contact (available in English, French, Spanish, and Italian); 4) creation of a standardized profile based on template content; 5) confirmation of profile contents with the program contact.

RESEARCH OBJECTIVE #2: RELEVANCE AND IMPACT

The second objective refers to the **relevance and impact of co-operative business education programs**. To properly assess the various programs and initiatives, the research team worked through two stages.

First Stage: This phase collected data through an anonymous survey of graduates and sector's partners.

The graduate survey addressed such topics as:

- Demographic profile
- Educational background (e.g. degrees held, highest level of education)
- Career experience (e.g. sectors, positions before and after graduating)

The survey to sector's partners addressed such topics as:

- Co-operative profile: location, type, sector, size, number of employees, etc.
- Why the co-operative considers CBE to be important
- Rationale for hiring CBE graduates and/or offering (and valuing) this type of program to their employees
- History in hiring and promoting CBE graduates
- Impact of having managers understanding the co-operative business model and applying this knowledge within the organization

All survey participants were asked to respond to such topics as:

- Relevance and direct impact in decision making, strategic planning, HR management, etc.
- What the existing programs are lacking in terms of relevance and impact.
- Soliciting specific recommendations as to needed improvements to programs.
- Views on whether co-operative sector support is lacking and what more the sector could/should do to elevate CBE.

Second stage: Survey respondents were asked if they were willing to participate in a focus group or interview. Focus groups and semi-structured interviews allowed researchers to expand on survey information and obtain more subtle data. This qualitative stage developed tangible examples of what changed for graduates in their co-operative practice and careers. Also, focus groups and interviews assisted in validating the findings of the survey (first stage) with particular focus on how to improve relevance and impact, and how to engage the sector more broadly in CBE.

To address the challenges of distance and languages to conduct the interviews and focus groups, the research team worked with the members of the CBE Consortium and other institutions involved in CBE to have those institutions conduct interviews and focus groups.

Focus groups were conducted in Canada (Québec, Ontario, Nova Scotia), Spain, Trinidad & Tobago, and the United States.

OBJECTIVE #3: ENHANCING IMPACT

As an **underlying objective**, the research aims to deepen the understanding of the potential to acquire co-operative knowledge and convert that knowledge into practice within co-operatives to improve performance.

Based on the data collected for objectives #1 and #2, the synthesis of this information is critical. The essence of objective #3 is to develop concrete recommendations and to contribute to the reflection process for CBE globally.

DATA COLLECTION AND ANALYSIS

The Université de Sherbrooke's Research Ethics Committee provided approval and oversight for the proposed data collection and analysis process.

Information was gathered on the perspectives and experiences of sector organizations, managers, scholars, and graduates that have a direct connection with CBE. Our approach relied on a flexible design that “make some use of methods which result in data in the form of numbers (quantitative) as well as in the form of words.”⁹

Analysis of the data was performed by an academic committee formed of Dr. Larry Haiven (Saint Mary's University), Dr. Daniel Côté (HÉC Montréal), Université de Sherbrooke Ph.D. candidate Wilfried Kouamé, under the coordination of Karen Miner and Claude-André Guillotte.

SCOPE AND LIMITATIONS

The scope of this research is global. However, it was limited to well-established programs and initiatives that were known to the researchers and were identified through the Co-operative Business Education (CBE) Consortium. Some programs that are known to us were not included in the study for several reasons: difficulties in reaching institutions; a disconnect between the timeline for this research; or lack of capacity to participate in our study. In addition, some institutions had privacy rules that would not allow us to contact their graduates. Further, additional programs were uncovered in later phases, but were not included due to the study's time constraints.

As for the profiles, we have collected information through profiles, surveys, interviews, and focus groups involving close to 30 institutions.

We surveyed graduates and sector partners to get a broader and more complete perspective on the relevance and impact of CBE. We reached 167 graduates and 62 co-operative sector respondents from 11 different countries. We conducted 12 semi-structured interviews and 7 focus groups and workshops to discuss the results and obtain additional insights.

Our research was also enriched by the results of an in-depth study conducted in 2013 by the European Research Institute for Co-operatives and Social Enterprises (EURICSE) among their graduates. The relevant information from this study is merged with our results to increase the sample of graduates from 167 to 311 respondents where there was alignment with our survey questions.

This study was conducted in English, French, Spanish, and Italian, allowing for global coverage, but also leading to some gaps in (i.e. populous countries where there are large co-op sectors were not included because they do not communicate in any of the four languages.

⁹ Robson, C. (2002). *Real World Research*. Blackwell Publishing, p. 5.

APPENDIX C

SUMMARY MATRIX OF PROGRAM PROFILES

Co-operative Business Education Program Profile Matrix

Information is reflective of programs as of July 2014

Organization	Programs	Country	Purpose	Format	Audience	Total Graduates	Strengths	Challenges	Website
Ambo University	<ul style="list-style-type: none"> Bachelor of Arts Degree with two streams: 1) Co-operative Business Management; 2) Co-operative Accounting and Auditing (since 2003) Post Graduate program in Co-operative Management (since 2006) Masters of Arts Co-operative Accounting (2008) 	Ethiopia	To produce highly-qualified workers in the areas of co-operative management and accounting. In turn, leading to a skilled and knowledgeable co-operative workforce to support sustainable socio-economic development	Full or part time, in person, English	Co-operative sector staff (e.g. managers and auditors) as well as staff from the co-operative promotion bureaus, non-government organizations, and the government	<i>Total figure not provided.</i> Example: 2015 expects 70 undergraduates and 15 graduate students	Need-based curriculum Sector partnerships Co-operative-sponsored staff	University staff turnover Low research capacity Lack of infrastructure (smart classroom, digital materials on co-ops, etc.)	www.ambou.edu.et
Cipriani College of Labour and Co-operative Studies	<ul style="list-style-type: none"> Bachelor of Arts Degree in Co-operative Studies (5 years running) Associate of Arts Degree in Co-operative Studies (16 years running) Certificate in Credit Union Management (10 years running) Ten Saturdays Program: Introduction to Co-operative Management 	Trinidad and Tobago	To respond to the demand from the local sector for enhanced management and supervisory capability of the co-operative movement and for greater efficiency in the operation of credit unions in particular and co-operative societies in general	Full or part time, in person	Elected officers and employees in the co-operative sector	27 (between 2010-2014)	Inexpensive Program content is easily transferable to other areas of study Focused on co-operative management improvement Internship and research components	Perceived as lengthy (particularly Bachelor of Arts) Co-operative business studies not seen as premier career option by many Retaining and identifying adequately qualified persons to deliver courses	www.cclcs.edu.tt
EURICSE (European Research Institute on Co-operative and Social Enterprises)	<ul style="list-style-type: none"> Master in Management of Social Enterprises. (Since 1996) Innovation in co-operative and social enterprises Executive.coop Leadership in co-operative and social enterprises Targeted training offered to the sector 	Italy	Each program has specific goals for the target audience around co-operative management (e.g. innovation, enhancing performance, growth and expansion)	Italian Master's: fulltime and university credit Others: part time	Recent graduates, young researchers, managers and practitioners	Master's: 18 graduating classes, 273 graduates Innovation: 3 editions, 82 participants Executive: 1 edition, 14 participants Leadership: 2 editions, 36 participants Targeted training: >550, 90 organizations over 5 years	Tight connection between new research and training Co-planning and targeted training with the sector and students.	Looking towards Europe and the European co-operative sector and learning needs Understanding the economic context Co-operatives are heading towards in the future	http://euricse.eu/it/formazione

Organization	Programs	Country	Purpose	Format	Audience	Total Graduates	Strengths	Challenges	Website
IRECUS, Université de Sherbrooke	<ul style="list-style-type: none"> • Master's degree in Management and Governance of Co-operatives and Mutuals (since 1981) • Bilingual Certificate in Co-operative Management – in partnership with Saint Mary's University¹ 	Canada	To offer a co-operative perspective through the co-operative and mutual business model and enhance the management capacity of new and existing managers and members	Fulltime, in person, French	All types of students, from all backgrounds and professional experiences (co-operative sector affiliation is not a prerequisite)	350 across 30 graduating classes	Sector partnerships Instructor involvement in sector (research and practice)	Need for more students and sector partnerships	www.usherbrooke.ca/irecus/education/
Mondragón University	Master's degree in the Social Economy and Co-operative Company	Spain	To provide the necessary competencies to create, develop, manage, research and lead co-operative companies and the social economy, as well as to facilitate co-operation between them	Two (2) years, 60 university credits, Spanish	Students of all disciplines Graduates with experience who want to re-launch their professional careers	New format starting 2013-2014 14 for the first year	Part of MONDRAGON, a major, international co-operative group Widely-recognized and integrated with the European Higher Education Area Period of hands-on study in the Basque country Flexible, online format	Recruitment of students Facilitate access to students who can't afford the cost	http://www.mondragon.edu/en/studies/master/social-economy-and-cooperativism/
Pontificia Universidade Católica do Paraná (PUCPR)	<ul style="list-style-type: none"> • Professional Master Program in Co-operative Management • Business Certificate (Innovation and Strategic Management Program for Co-operative Management) (Started March 2014) 	Brazil	To generate solutions for complex problems in the co-operative sector and for professional development in co-operative management	Part time, in person	Co-operative managers and executives	Not applicable (new program) Current students 25 in Master's 30 in Certificate	Additional professors who are open to new ideas Sector partnerships Mature and experienced Student body	Developing professors in the area of co-operativism and teaching techniques Long-term sustainability Developing relevant and applicable projects in the area	http://www.pucpr.br/posgraduacao/gestaocooperativas/

¹ See the Saint Mary's University row for all Bilingual Certificates in Co-operative Management information

Organization	Programs	Country	Purpose	Format	Audience	Total Graduates	Strengths	Challenges	Website
Saint Mary's University	<ul style="list-style-type: none"> • Master of Management, Co-operatives and Credit Unions (since 2003) • Graduate Diploma in Co-operative Management (since 2013) • Bilingual Certificate in Co-operative Management in partnership with Universite de Sherbrooke (pilot, since 2013) 	Canada	To enhance the management capacity of existing managers and executives within co-operatives globally	Part-time and online Master's and Diploma: English Bilingual Certificate: French/English	Managers and executives from any country, sector, and type of co-operative	73 across 8 graduating classes	Online, part time, international, and cross-sector Study tour to Italy or Spain Sector partnerships	Need for more students and sector partnerships	www.ManagementStudies.coop
Sheffield Hallam University	MSc Co-operative and Social Enterprise Management (no longer recruiting) (since 2009)	UK	To increase professional engagement with co-operative (democratic) management at work and in wider society	Part time, in person	Postgraduates who are social entrepreneurs, co-operators, managers or consultants in the social economy sector	5 MSc, Co-operative and Social Enterprise Management	Quality of research/teaching	Recruiting students Program is heavily constrained by central corporate marketing of the university who will not promote or brand individual courses	www.shu.ac.uk
The Co-operative College	<p>A wide range of courses and programs directly related to co-operatives (since 1919)</p> <p>A couple examples:</p> <ul style="list-style-type: none"> • Advanced Certificate or Diploma in Co-operation • Co-operative Apprenticeship Framework • Chartered management programs 	UK	Putting education at the heart of co-operation and co-operation at the heart of learning	Various formats: Part time, in person and/or online some can be for college credit	Co-operative members, managers, co-operative school governors and staff, trade union members	Not available	Centrality of co-operative values and principles Co-operative pedagogies Work-based learning and competency approaches Skill, experience and professionalism of the college staff	Sustaining learner engagement in long-term and part-time programs Marketing and publicity Recruiting sufficient students	www.co-op.ac.uk

Organization	Programs	Country	Purpose	Format	Audience	Total Graduates	Strengths	Challenges	Website
Universidad Autónoma de Querétaro	<ul style="list-style-type: none"> Bachelor's degree in management and development of social enterprises (since 2008) Technical diploma in co-operative enterprise management (since 1986) 	Mexico	<p>To educate highly-qualified leaders in co-operative management and accounting and the social economy</p> <p>To train professionals who will become change agents, providing innovative and creative leadership for co-operatives and associations</p>	Full time and in person	Students from all disciplines with a special interest on co-ops	Not provided Bachelor: 120 students in progress; 50 graduate candidates September 2014	28 years' experience Recognition of Queretaro's expertise in co-operativism in Mexico	<p>More staff to develop the program and create links with the sector</p> <p>More links with international universities to broaden the students' and professors' experience</p>	fca.uaq.mx/files/lic_emp_soc_generalidades.htm
Universidad de La Habana	<ul style="list-style-type: none"> Master's degree in management and development of co-operatives Diploma: Introduction to co-operatives Diploma: Co-operative Management Diploma: Advanced courses in co-operatives Undergraduate course : Introduction to co-operativism (Since 1993) 	Cuba	To develop capacity to enable the co-operative sector to attain a greater economic efficiency and democratic functioning	Full or part time In classroom	Professionals from many different fields willing to take part in enlarging and developing the Cuban co-operative sector	3 graduating classes, 47 graduates	An applied approach Genuine interest and commitment to contribute to the co-operative sector development in Cuba	Reaching different parts of the co-operative sector	www.flasco.uh.cu
Universidad de Santiago de Chile, CIESCOOP	<ul style="list-style-type: none"> Diploma in social entrepreneurship and solidarity economy Master's degree in financial economics with social economy and co-operative content 	Chile	<p>To train and generate knowledge and apply it to the social and co-operative economy, thus contributing to academic reflection from an interdisciplinary perspective</p> <p>To create valid and dynamic models for the development of associative org. in both market and non-market sectors</p>	Diploma is part time, in person and online Master is 2 year full time Spanish	Diploma: professionals, officials, authorities and beneficiaries of the co-operative and social economy	Diploma: 50 Open courses on management and law: 685 since 2009	Reputation of the university and the quality of teaching	<p>Raising awareness for potentially interested people</p> <p>Recruiting outside the metropolitan region for financial reasons</p>	www.ciescoop.usach.cl

Organization	Programs	Country	Purpose	Format	Audience	Total Graduates	Strengths	Challenges	Website
Universidade Federal Rural de Pernambuco	Post-graduate program of associativity for research, teaching and extension (PAPE) focused on the co-operative model (since 1989)	Brazil	The program is specialized on co-operative model education and is part of the department of education. The program was created in 1989. 30% of the courses focus on the history of co-operatives, self-management and co-operative education. The remaining 70% focuses on management	Part time, Portuguese	Managers and consultants	650 graduates across 18 cohorts	Intervention projects conducted in the end of the program take place in the co-operatives Courses are diverse e.g. participation, management, marketing, production, commercialization The only program in the northeast of Brazil and covers 6 states in the region		www.ufrpe.br
Università Di Bologna	Master in the Economics of Co-operation (since 1996)	Italy	To meet the training and development needs of those wanting to work in businesses, associations, local structures and the co-operative movement	Full or part time, in person, university credit	Co-operative staff University students	450 graduates, across 18 cohorts	Relationships and high level of integration with the Italian co-operative system	It is an overall challenge for the Italian co-operative movement to support the growth of the Italian economy	http://www.unibo.it/it/didattica/master/2013-2014/economia-della-cooperazione-muec
Université de Bretagne Occidentale	Master 2 of Mutualist Enterprises and Co-operatives (since 2000)	France	To train versatile business managers destined to work in the context of co-operative culture The courses prepare them to coordinate and facilitate the development of organizations in various sectors (financial, insurances, industrial, health, agriculture, etc.	Part time, in person, French	Experience in co-operative, mutual groups, and associations Erasmus international students program	168 across 13 graduating classes	A strong co-operative and mutual group presence near the university Weak competition in co-operative education in the region	Respect in the academic world where the focus is on traditional businesses Recognition by the general population	www.univ-brest.fr/iae/mut-coop

Organization	Programs	Country	Purpose	Format	Audience	Total Graduates	Strengths	Challenges	Website
Université du Québec à Montréal (UQAM)	Short Program in Management for Social and Collective Enterprises Executive MBA – Specialization in social and collective enterprises	Canada	Focusing on the specific needs of managers involved in collective enterprises with a social mission such as charities, cooperatives, mutuals, associations and NGOs	Diploma is part-time in person, week-ends, three semesters over one academic year MBA: Part time, in person, one weekend per month for two years	Short program: Co-operative, mutuals and social economy future managers MBA: Co-operative, mutuals and social economy chief executive officers, middle managers	Short program 11 graduate since launching in 2012 MBA: 54 graduates since 2002	MBA and Short program: Professors with experience in co-op and nonprofit management and research Weekend format MBA: Program with international reputation	Appropriate case studies and teaching material	Diploma : http://mba.esg.uqam.ca/fr/mba-specialises-emba/entreprises-collectives.html Master: http://www.etudier.uqam.ca/programme?code=0623
University of Gloucestershire	MBA (Co-operative Enterprise) (Starting in 2014)	UK	A unique, tailored pathway for students from co-operative enterprises that incorporates active and experiential learning	Full or part time, in person	Co-operative managers, people wanting to start or grow co-operative enterprise, and international students	Not applicable (new program)	Designed collaboratively with partners Curriculum designed to be flexible and reflect cohort experiences Employer has ongoing input Development of supplementary activities a part of planning	Recruiting students	http://www.glos.ac.uk/courses/postgraduate/coe/Pages/Co-operativeEnterpriseMBA.aspx
University of Helsinki, Ruralia Institute	Co-op Network Studies (CNS) is a university network (8 universities), founded in 2005, which offers students the possibility to take co-operative and other social enterprises as a minor focus. CNS is coordinated by the Ruralia Institute	Finland	Offering students the opportunity to study co-operatives and other social enterprises as a minor focus 80% of the curriculum is on co-operatives; 20% is on how co-operatives are connected to other social enterprises	Part time, online, university credit	Existing university students Open to University of Helsinki students	Not measured as it is minor focus degree 75 students in courses (2013/14)	Students choose between either individual courses or more comprehensive study units Close connection with research on co-ops, social economy and business E-learning	Making the network unnecessary when the co-op business model is taught as a normal part of university curricula	http://www.helsinki.fi/ruralia/index_eng.htm

Organization	Programs	Country	Purpose	Format	Audience	Total Graduates	Strengths	Challenges	Website
University of Winnipeg	Bachelor of Business Administration, Concentration in Co-operatives (in development, expected by 2015)	Canada	Offering students the option to choose co-op-centered courses to work towards a concentration in co-operative business The courses are 100% about co-operative business management, both within the co-operative enterprise as well as in relation to the social, political and economic context	Part of Bachelor program, part time, in person	Bachelor of Business program students interested in co-ops Foreign students interested in co-operatives	Not applicable (no graduates with concentration yet)	Support and involvement of co-operatives, credit unions and the provincial government Quick ability to mobilize and scale up efforts towards new courses, library development, seminars and research	Sustainability over time (i.e. need for human, financial, teaching and training resources) Ongoing support from the department to see the concentration is not in competition for scarce resources	In construction

APPENDIX D

THE CO-OPERATORS CBE CASE STUDY (CANADA)

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Between 2003 and 2014, The Co-operators supported the enrollment of 20 managers (including 2014 intake) in the Saint Mary's Co-operative Management Education (CME) programs (Master of Management, Co-operative and Credit Unions and Graduate Diploma in Co-operative Management). In the context of the Relevance and Impact of Co-operative Business Education study prepared for the 2014 International Summit of Co-operatives, it is appropriate to investigate the dynamic associated with the decision to support Co-operative Business Education (CBE) within the organization.

This study addresses the issue of co-operative education, not in terms of “member’s education”, but in terms of employee’s co-operative education, from the point of view of managers’ training. Facing the unique character and complexity of the management of a co-operative, this has to be considered as a major concern, which is why The Co-operators offers an opportunity to look at this issue from a unique perspective.

To document this case, I used the framework based on the Kirkpatrick model, as briefly described in the body of this report. Nine interviews were conducted, eight with managers who have graduated from the Master’s degree, and one with a supervisor of one of the participants in the program.

This case is written in two parts: first, a (brief) introduction of The Co-operators; and second, a synthesis of the conversation held with the managers of The Co-operators.

About The Co-operators

The Co-operators has been in existence almost 70 years. Very proud of its co-operative history, it was created when a group of farmers in Saskatchewan were not able to get life insurance from the regular market. This group of farmers started a life insurance co-operative to fill a need in their community.

The Co-operators is a leading Canadian-owned, multi-product insurance and financial services organization with more than \$35.1 billion in assets under administration. Within its three core areas of operation — Property and Casualty (P&C) insurance, Life insurance, and institutional investments — they employ 4,632 people. They are supported by a dedicated financial advisor

network with 2,513 licensed insurance representatives throughout Canada. They also serve more than 350 credit unions with nearly 5.3 million members.

The legal structure has changed significantly over the past 60 years. The Co-operators Group is comprised of eight companies and is owned by more than 40 member co-operatives and like-minded organizations. The company manufactures insurance products that are distributed through agencies located all across Canada. Agencies are owned and managed by agents who exclusively distribute The Co-operators products. As such, there are two groups of staff – corporate and agency.

A strong historical focus on financial objectives has led The Co-operators to become the largest Canadian-owned insurance company and the third largest insurer in Canada behind two multinationals. This is a successful organization which is the result of strong business practices. While it started as a first-tier co-operative, it is now a second-tier co-operative.

What have we learned from these interviews?

Why the Saint Mary's program: expectations and appreciation

When asked this question, there is definitely a consistent and common theme: the need to **better understand the co-op business model**. Managers then stressed: (1) the need to understand the co-operative difference that is perceptible at The Co-operators; (2) develop co-operative specific skills; (3) be able to distinguish co-operatives from other forms of business; (4) better understand the organization they work for; (5) better understand the culture that drives this organization, etc.

No surprise then that the key expectation was to learn more about the co-operative business model, its differences, how it works, its success and failures, how it evolves. Several managers mentioned wanting a master's degree. Many had looked at MBAs but wanted a values-based program that could provide tools they would be able to apply at The Co-operators. The expressed desire to acquire co-operative knowledge was an important factor in their decision.

Once in the program, participants testified to a strong learning experience based on three different levels. First, they acknowledge key learning that came from the professors. Secondly, they recognize having learned a great deal from other participants. This was made possible since all the training is distance learning. Participants were required to participate in group discussion (monitored by the instructor), and since all are experienced managers, they were constantly invited to contextualize ideas, concepts and models. It is this constant exchange of reflection on one's own context that helps multiply the learning experience. Both levels, from the professor and the participants, led to, as one participant puts it "lots of ah ha moments." The third level comes from the caring of people enrolled in the program (by professors and program managers). It is also an important factor facilitating and making learning more enjoyable. This is of great importance since all participants were part-time learners and full-time managers.

Having to deal with such demanding tasks requires flexibility and understanding which the program provides.

Learning...a few key ideas picked up from the program

In the devoted time for interviews, it was not relevant to look at any specific knowledge area learned during the course of the program (history, economics, finance, marketing, HR, IT, management and strategy). Instead, I focused on the “big ideas” they picked up from the program.

They realized that **the co-operative identity is very challenging**. With that big idea in mind, each participant described what this meant to them in more specific terms:

- How to explain decisions made and why they were made differently than they would have been in an investor owned firm.
- A different strategy focus and its connection with the co-operative values and principles;
- Better equipped to focus on generating member value.
- The co-operative governance as a “big eye opener”.
- The co-operative identity as a foundation from which to differentiate themselves.
- Profit and people: how to better balance those two essential ingredients.
- An ethical business model, filtered through values and principles.

Along the same line, they also learned **how the co-operative model works** through numerous case studies and the visit to either Mondragon (Spain) or Emilia Romagna (Italy). All proved to be very useful, giving them a clear(er) view on how the co-operative values and principles can be applied in a different co-operative context from their own.

Finally, a third key idea that emerged was participants became aware that they are **part of a worldwide co-operative movement**. The fact that participants come from different co-op sectors and various countries allow all of them to constantly discover this worldwide reality first hand. This was reinforced by the use (in different courses) of co-op cases on different sectors and countries. Finally, participants can enrich their worldview of the worldwide co-operative movement when travelling (either) in Italy or Spain as mentioned before.

Behaviour changes

If a training program is to be successful, it has to lead to behaviour change. Among the participants interviewed, the major behaviour change deals with their **capacity to act as an advocate of the co-operative model** tied to their enhanced understanding. This new behaviour has been mentioned by all the participants even though it was expressed somewhat differently:

- *...before, I used to be reluctant to talk about it. Not anymore.*
- *...I have become an ambassador for the organization.*

- *The program gives us more credibility (to talk about the co-operative nature of the business). We are recognized as experts.*
- *I am better able to transmit to my staff the co-operative values by addressing issues and decisions through that lens; I almost see a light bulb in their eyes when they understand. It helps them see the difference.*
- *...people like it when we put our business discussion in the co-operative context since they often did not understand where some decisions came from. Now I have the capacity to engage the staff into a conversation about that.*
- *I am equipped to vocalise the co-operative difference.*

This capacity to engage in a conversation about the co-operative difference in the context of the co-operative business model is received very positively by the staff. As one participant put it, it increases the employee's engagement since it gives them a better understanding of what the organization is for.

A second behaviour change that is being mentioned deals with the **unique approach to the business**. That takes different forms depending of the job done. Here are a few examples:

- *Our approach to risk analysis is different because we are a co-operative.*
- *We have a longer view of the industry compared to investor-owned firms.*
- *I have developed a capacity to develop new products and services through a co-operative lens, and the capacity to explain it to the staff.*
- *The program increases the desire to promote our member-owners' activities.*
- *I am looking to do the right thing instead of trying to maximize profit.*
- *I am more capable to be more ethical in the best interest of members, and be more client centric.*

A third behaviour change has to do with the capacity to **think more strategically** about the organization and one's department. This new behaviour takes different forms such as:

- A better capacity to express one's opinion.
- A capacity to better support the sustainability strategy of the organization. That is how and why The Co-operators attach a great deal of importance to its triple bottom line (planet, people and profit), and its commitment to communities.
- A better understanding of how this triple bottom line approach is linked to the values and principles of co-operation.
- More confidence about the co-operative perspective and the capacity to express it in meetings.
- A better understanding of their behaviour in the insurance industry...and how they can differentiate themselves.
- ...also how The Co-operators downsized a few years back, but it did it balancing people and profit.

- A different strategic management of key clients.
- Reaching out to members has been a significant shift.

What differences for the organization...

The last aspect of the Kirkpatrick deals with the differences the program brings to the organization. However, this is a difficult aspect to address.

The main impact seen by the participants is definitely related to the capacity to reflect the co-operative difference, and more engagement of the staff to that end. However, most managers interviewed mentioned the difficulty to do so since only 20 people (out of 4,600 employees) have completed or are in progress in the Saint Mary's program. As seen in the previous section, however, managers who graduate from the program serve as a significant multiplier since they become advocates of the co-operative difference with their staff.

This capacity to reflect the co-operative difference is limited by the existence of two camps within the organization that speak two different languages: a co-operative business education language and an MBA language. Even though the program helps face the tension between these two camps, there is a need to find proper metrics to support the results linked to the co-operative model and its difference. There is also a need to teach more employees about the co-operative model since very few are hired with any knowledge about it.

Conclusion

As shown in this case, the main focus of the participants has to do with the co-operative business model: the choice of the Saint Mary's program and the participant's expectations aimed at better understanding this unique model. The managers interviewed for this case all testify to a strong learning experience.

Among the "big ideas" extracted from the Saint Mary's programs, the challenging complexity of the co-operative model is central. However, managers have been exposed to how the model works through numerous cases and field trips.

Graduates of the program point to key behaviour changes, mostly because they have become advocates of the co-operative model (mostly with their staff). They also have been able to develop a (more) unique approach to the business. Finally, they have become more strategic using the co-operative lens.

Finally, in terms of results for the organization, they claim a stronger capacity to reflect the co-operative difference. However, serious barriers limit their capacity to optimize the results of the program on the organization.