

Editorial

We are very pleased to bring you an interesting collection of articles in this issue. The three international papers are all from different parts of India. The first focuses on eco-tourism in Sikkim in the North-East of India (Dam). Then we move down to the southern tip to learn about co-operatives role in promoting solar power in Tamil Nadu from research undertaken by Nalini and Natarajan. Finally a short paper (Parwaz) describes contract farming and one of India's largest milk producing co-operatives — Amul, in Gujarat, the most western part of India. To start this issue, though, we have an article from Paul Jones that considers how community finance can support the development of healthy, just and sustainable cities.

Jones has been working with and researching community-based financial services and credit unions for a number of years and the research centre in which he is based — the Research Unit for Financial Inclusion (RUFI) at Liverpool John Moores University — is recognised as a leader in credit union research. In this paper, Jones provides background information and a review of the growth and development of credit unions and considers their role as community-based, democratic and mutual financial institutions. He focuses on their role as key anchors and long-term service providers in low-income communities and specifically in area of Liverpool in the UK.

As Jones explains, Liverpool has gone through several cycles of regeneration and urban renewal over the last twenty or so years. Rink, Haase, Grossmann et al. (2012), for example, see part of this pattern of growth after shrinkage as typical of large university cities (Liverpool has two main city universities — Liverpool, and Liverpool John Moores, but also Liverpool Hope and Edge Hill universities), which have seen an influx of new and younger residents, and a growing trend of urban living. Liverpool has also seen an influx of investment and redevelopment initiatives that have been seen to re-vitalise the urban core, created a visitor economy with a new waterfront, museums, and cultural quarter leading to its designation as European Capital of Culture in 2008. However, as Jones points out with increasingly austerity, the City has also seen increased reductions in public spending and a downturn in completion of housing development with a concomitant rise in unemployment. As such, Liverpool is one of five local authorities with high levels of deprivation and where in one local community the average household income is 48% lower than the national average and where 58% of children live in poverty (Jones, p. 8). It is in communities like this where individuals are unbanked, and where mainstream services have been closing their doors, that credit unions can both support individuals and help community-based enterprises.

Jones provides a useful review of the emergence and growth of community finance. He also delves into the issues and problems that can sometimes affect credit union growth and performance. This has led to intermittent support from governments to support the expansion of community-based finance services particularly in relation to strategies to tackle financial exclusion. The latest — the credit union expansion project — is explored and Jones makes the point that the need for such a project in the sector is key for long-term sustainability. The links between financial indebtedness and mental and physical stress and ill-health are well-made. Jones argues that the potential for credit unions to reach out into communities is increasingly being recognised and provides a useful example of the Liverpool Clinical Commissioning Group pilot of providing GP practices with access to specialist money and debt advisers as part of its approach to mental health support service provision. This supports Jones' argument that rather than being the 'poor person's bank', credit unions are part of the fabric of healthy, just, and sustainable cities.

Socio-economic development of communities is part of the focus on the second paper. This article from Supriya Dam focused on responsible tourism and its impact on destination areas such as Kerala in West Bengal and the potential for other areas such as Sikkim in the North-East region of India. Tourism co-operatives are one means in developing responsible and

community-based touring organisations that could support sustainable eco-tourism. The paper draws on some of the experiences of social tourism co-operatives in Europe, for example Legacoop Tourism in Italy, which as well as operating the different stages of the tourist experience (advertising, guidance and travel itineraries, and providing accommodation), also brings together a network of associated co-operatives from hoteliers to farming and fishing co-operatives offering farm-stay and 'working' vacations. Dam provides a range of examples of smaller-scale tourism hotspots, some of which have developed out of eco-friendly production improvements. For example, the fishery co-operative using waste water to provide a habitat for fish has developed an ecosystem that has attracted both animals and birds as well as (mainly domestic) human visitors.

The paper also explores the differences and synergies between co-operative tourism and community-based tourism, as a means of helping to promote co-operative enterprise in rural areas. This is seen as a means to further protect delicate biodiversity and natural resources while providing improvement income potential for local communities. More recently government has been supporting selected rural communities to develop as tourism villages. Initially, this is being achieved through the support and partnering with non-government organisations in the region with the aim for the projects to become self-sustaining and locally managed.

Dam provides a case study of Sikkim on the borders of Nepal, Tibet, and Bhutan. In recent years the numbers of international tourists have been increasing and homestays were initially introduced in the 1990s as a way of managing tourist congestion in certain parts of the region. The development over time has prohibited building of hotels and protects tourism services and activities for the indigenous population, through community and collective ownership and operation. This, in turn, has led to increased economic benefit for communities. While many operate on co-operative lines, many are not registered as co-operative organisations and societies, and this is seen as a gap that could be addressed by government and co-operative development agencies. Again, the success of other areas that have developed this model are used to support this shift.

One of the issues raised in Dam's paper is also addressed in the next paper from Ridley-Duff and Grant who suggest that "the field of co-operative development is replete with invocations to practise participatory management" (p. 29). As a result, the paper examines one such process that its promoters (Slaen et al., 2014) claim assures 'true' participation — engaged and meaningful democratic participation that besets even the most diligent of co-operatives and democratically based organisations. The context for this research study is also about how we approach social economy and co-operative management education.

The paper provides an overview of management education approaches featuring initially appreciation and approaches to strategic management — often adapted and contextualised approaches, such as lean or balanced scorecard. One tool coming from the performance management literature of the 1980s, and still current today, is OPERA, which draws on elements of personality and behaviour to consider how to make meetings more creative, more participative, and more efficient, both face-to-face and virtually.

Ridley-Duff and Grant take us through the various steps and techniques for ensuring all voices are heard, how to support ideas generation (the OPE of OPERA — demoting ownership of independent ideas; pairing — ensuring interaction by working in dyads; and explaining — presenting ideas to others) before moving to evaluation — the R and A — ranking and arranging of ideas. They are particularly interested in how ideas are contextual and constructed, but also in the generative aspects of questioning and critical thinking and debate. In looking at the intersections between appreciative enquiry and critical appreciative processes and OPERA, the authors participated in four OPERA sessions run by Social Enterprise Europe, and then further explored the processes in their own teaching and development work. This paper presents their findings and conclusions, that although there are considerations to be made regarding facilitation of events or interventions — and facilitation is a skilled process, OPERA is useful as a mechanism to support participatory decision-making and democratic management.

Our final peer review paper is Nalini and Natarajan's discussion of the use of solar energy in Tamil Nadu and the role of co-operatives. The paper starts with the vexed problem that as one of the largest producers of electricity, India still has problems with access to power and energy, with 237 million people — many in rural communities — without access to electricity. Added to this is the majority reliance on coal. The authors suggest that solar presents as a more inclusive energy source, both in extending coverage and mitigating carbon emissions, and that energy co-operatives could be the way sustainable energy production and use could be promoted.

In recent years, central and state government in India have provided incentives and started initiatives to make solar power competitive with fossil-fuel-based power. Nalini and Natarajan point to the success of energy shifts in Germany and provide examples of where there have been some changes in behaviour through the promotion of alternative energy sources for irrigation of crops for farmers (Solar Pump Irrigators' Co-operative Enterprise — SPICE); domestic power supply (Grace Co-operative Housing Society); and a village community energy project in Rajasthan.

The paper presents a summary of a quantitative study that exposes the merits and viability of solar power — in relation to, for example, diesel generators, and also to consider off-grid/on-grid. The authors conclude with ways in which co-operatives can endorse and develop the deployment of solar power projects.

Parwez's paper on contract farming in India also poses the question of how co-operatives can support local agriculture. Here again, there is support for the introduction of co-operatives and this short article brings to our attention the Kaira District Co-operative Milk Producers Union Ltd (Amul) as an 'ideal' model for co-operative based contract farming; a model replicated over the last 30 years or so. There are now over 1,700 village dairy co-operative societies and almost 700,000 producer members and the paper provides some food for thought on the future development of dairy production, specifically in the implications for ensuring positive social and economic development.

The current issue rounds off with a review of a recent publication from Massimo de Angelis (Conaty) and Tom Gray's short review of Bivona's publication on "the structural ills of neo-liberalism".

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References

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