

# THE ROLE OF TRUST IN CREATING COOPERATIVES. Example of Europe– Selected Aspects

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*One of the important forms of cooperation is a cooperative. It is defined in the literature as undertaking activities aiming at achievement of a common goal of all the parties to such a transaction. Cooperatives should be based on trust, loyalty and acceptance of informal and formal rules of conduct by all parties to the transaction. On the basis of such background the main research purpose of the paper is to identify the issue of cooperation, cooperatives and trust on theoretical level. Research method of secondary sources survey was used to achieve the assumed goal.*

*The paper includes two parts: the first, the theoretical one, presents major assumptions of cooperation, and the second, empirical, based on secondary sources, presents selected aspects of activity of cooperatives in Europe. The paper presents at the end of the second part some results and conclusion.*

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**Key words:** cooperation, social capital, cooperative, trust, market entities

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## 1. INTRODUCTION

*D*IVERSITY OF ENTITIES OPERATING ON MARKET and relationships occurring between them imply various forms of cooperation: collaboration, i.e. positive cooperation, competition, in other words, rivalry, and fight approached as a negative cooperation (Kozuch 2008, 196). The greatest ben-

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efits can be achieved by business enterprises through cooperation. However, it demands from them creation of permanent relationships that constitute the basis for future transactions (Pachciarek 2011, 34).

Conditions that encourage business entities to collaborate and consequently to establish cooperation with others include:

- economic determinants (such as the feeling of mutual benefits resulting from cooperation);
- legal and administrative determinants (e.g. fulfilment of obligations, timeliness);
- organisational determinants (such as practicality and specificity; good previous experiences from cooperation);
- cultural determinants (work ethics, personal honesty) (Bąk, Kulawczuk 2009, 23).

Achievement of common goals and benefits is the main reason for collaboration of business entities. To achieve these common goals the cooperation must be based on trust among the partners in transactions. One of the most important forms of cooperation is a cooperative.

Therefore, the main purpose of the paper is to identify the issue of cooperation, trust and cooperative on theoretical level. Informal initiatives called cooperatives are one of examples reflecting cooperation of individuals on a local scale. Thus, the second part of the paper presents the most important aspects associated with functioning of cooperatives in Europe.

## ***2. THE ROLE OF TRUST IN COOPERATION OF ENTITIES IN THEORETICAL APPROACH***

Growing importance of trust in relationships between entities is a generally occurring phenomenon in contemporary world. Globalisation, increasing significance of workers' knowledge, uncertainty, and interdependence of entities, financial risk, and crisis are among determinants that affected the growth of importance of trust.

Trust is a complex notion and there is no explicit definition of trust. This results from the interdisciplinary approach to the notion (Grabowska-Powaga, Jakubowska, 2015, 71-83). Therefore it may represent "uncertainty, hope, conviction

or a group of convictions, capacity, as well as situational, structural or interpersonal change” (Lewicka-Strzałecka 2003). F. Fukuyama’s definition is one of the definitions of trust. It says that “Trust is the expectation that arises within a community of regular, honest, and cooperative behaviour, based on commonly shared norms, on the part of other members of that community” (Fukuyama 1995). According to N. Lin “trust is confidence or expectation that an alter will take ego’s interests into account in exchanges” (Lin 2001). According to P. Sztompka “trust is making a bet concerning uncertain, future actions of other people” (Sztompka 2007). Weber, Deepak and Murningham write in turn that “trust is a fundament of social interaction, a valuable, precious resource located in organisational and interpersonal relationships” (Weber et al 2005, s. 75-101).

Speaking about trust in a more general way, the notion of the culture of trust can be used, as suggested by P. Sztompka (Sztompka 2005, 2007). It is „ a system of rules – norms and values that control placing trust and meeting expectations, as well as trust reciprocation (Sztompka 2007) The culture of trust contributes to the fact that particular entities of the society are more open and innovative towards each other, and also willing to undertake joint actions. Trust affects expansion of the level of society freedom, enhancement of interactions between particular entities, strengthening of social bonds, and better integration of the community (Sztompka 2005).

Trust has also a great impact on relationships between business partners. It can be stated that on the one hand it is a quality of long-term relationships between entities, and on the other hand it is a factor determining relationships (connections) between cooperating partners (Światowiec 2006, 119-126).

There are a lot of definitions of cooperation in the literature on the subject. (compare tab. 1). Therefore it can be assumed that cooperation of entities represents commitment of both parties to transaction for the purpose of achievement of common benefits and is often identified by authors synonymously with interaction, collaboration, co-production, partnership, contributing to the achievement of common benefits and functioning in association with other entities (Lichtarski 1992,13).

*Table 1. Cooperation – selected definitions*

Author/Authors	Year	Definition
A. Sosnowska	1987	Cooperation is a form of relationships occurring between enterprises that supports coordination of their business activity and that leads to achievement of assumed production, distribution and development goals (Sosnowska, 1987,17).
L. Lichtarski	1992	undertaking actions mutually harmonious and complementary, that have a positive significance from the point of view of their impact on attainment of targets of enterprises (Lichtarski, 1992, 13)
A. Kaczmarek	2000	Cooperation can be discussed in general, as well as economic and organisational aspect. In general meaning it represents contributing to something or cooperating with someone. In organisational and economic aspect it concerns various types of relationships established between individuals or social groups that aim, at the same time, at achievement of a common goal or that make it possible for them to achieve different goals (Kaczmarek 2000,6).
H. Jagoda, J. Lichtarski	2002	Cooperation is identified with business activity and approached as all types of repetitive and relatively permanent relationships between enterprises that find their reflection in various forms, most frequently described as forms of cooperation, legal and organisational forms of integration, or forms of integration of enterprises (Jagoda, Lichtarski 2002, 151)
M. Szymczak	2002	work performed jointly with somebody, with others, joint work, activity performed jointly (Szymczak 2002, 715)
H. Zgółkowska	2004	work performed together with somebody else; it is an activity conducted in agreement with somebody else (Zgółkowska 2004, 169)
T. Fiedler, C. Deegan	2007	Cooperation can be defined as a process in which the parties, while recognising diversity of problems and aspects, can explain differences and search, in a constructive manner, for what is possible and goes beyond their limited vision (Fiedler, Deegan 2007, 437).
B. Kożuch	2008	Cooperation is an organised impact, of a permanent nature that includes long-term transactions of flow of resources between organisations and enabling achievement of goals; their individual implementation would require engagement of significantly larger resources and power, and in some cases it would be impossible (Kożuch 2008, 211).

Cooperation and co-acting are notions identified with each other by some authors, and sometimes approached as two different notions by others. A. Lipka states that co-acting is a cooperation aimed at attainment of a common goal and also identification with this goal. It is important that the cooperation should be based on trust, loyalty and acting for the benefit of all participants (Lipka 2004). It can also be said that cooperation is collaboration of two or more entities, and aiming at the attainment of a common goal is necessary. It must also be emphasised that trust, loyalty and acting on behalf of the common goal of all parties are essential for implementation of the goal. (compare Table 2)

*Table 2 Selected definitions of collaboration*

Author	Year	Definitions of collaboration
B.Karolczak-Biernacka,	1981	undertaking activities that are coherent for both parties, they complement each other and have positive importance because of their impact on implementation of goals (Karolczak, Biernacka 1981, 35)
H. Zgólkowska	2004	acting, joint work with somebody, functioning together with others (Zgólkowska 2004, 169)
A. Lipka	2004	cooperation aimed at attainment of a common goal and on identification with this goal. It is important that the cooperation should be based on trust, loyalty and acting for the benefit of all participants (Lipka 2004, 17).

Source: own case study

There is feedback between trust and cooperation which is reflected in the fact that the higher the level of trust, the better the cooperation. Expansion of cooperation is the result of growing trust. According to key mediating variable (KMV) model of relationships proposed by R.M. Morgan and S.D. Hunt, The Commitment, trust positively affects cooperation (compare figure 1).

Trust is just the key attribute of relationships that has a crucial impact on cooperation between entities. Beside loyalty or commitment, it determines durability and form of cooperation. Trust in economic relationships is the basis of many transactions that allows for long-term cooperation (Sulimowska-Formowicz, Stępień 2011).

One of the examples of cooperation, basically based on trust, is a cooperative which is often defined by the authors as an informal agreement of entities engaged for the purpose of achievement of mutual goals.

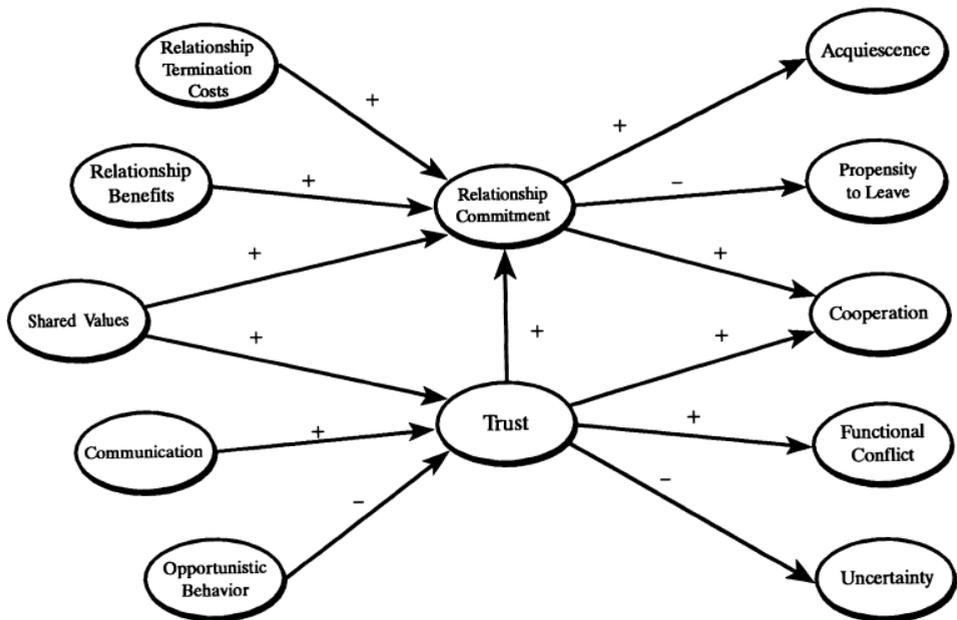


Figure 1 Key mediating variable (KMV)

Source: R. M. Morgan, S. D. Hunt, The Commitment - Trust Theory of Relationship Marketing, „Journal of Marketing”, Vol. 58, July 1994, p. 22.

According to European Commission a cooperative is an autonomous association of persons united to meet common economic, social and cultural goals. They achieved their objectives through a jointly-owned and democratically-controlled enterprise ([https://ec.europa.eu/growth/sectors/social-economy/cooperatives\\_en](https://ec.europa.eu/growth/sectors/social-economy/cooperatives_en)). On the basis of this definition a cooperative is an association, which is open, democratic and voluntary. Cooperative's goal is to serve the needs of their members who contribute to their capital. Cooperative is also equitable, fair and just distribution of economic results according to the volume of operations made through the cooperative ([https://ec.europa.eu/growth/sectors/social-economy/cooperatives\\_en](https://ec.europa.eu/growth/sectors/social-economy/cooperatives_en)).

Cooperation of entities can be analysed in various dimensions. Cooperatives are an example of cooperation of entities on a local scale. Cooperatism assumes that all weaknesses of social and economic systems result from defective mechanism of their functioning. Private economy is the reason. It assumes unfair allocation of resources. Socialisation of production and trade is one of the methods of counteracting these faulty mechanisms. In view of J. Curl “social movements turned to cooperatives in response to plundering globalisation and deep world

recession, and in order to improve the living conditions of people, and to empower them” (Curl 2010, 13).

The goal of cooperatism is to introduce justice into interpersonal relations through creation of common good from the capital (most often material). Associations are a form of such socialisation. Cooperatism assumes bottom-up actions of entities (Abramowski 2016) that act individually and take responsibility for their activities and the activities of their partners (the idea of bottom-up initiative in cooperatism is convergent with the idea of subsidiarity principle). The idea of cooperatism assumes solidarity, voluntariness and freedom of all entities participating in these types of cooperation. Thus, they are informal, voluntary associations, the members of which (at least two entities) aim at achievement of common goals. The goal of a cooperative is bottom-up acting of a group of individuals who decide to cooperate with each other. This activity has voluntary, collective, solidary and subsidiary nature. Individuals in a cooperative may have the same or different social status and cooperate with each other directly, in one location while performing the task simultaneously, or one after another. The correlation between them can have either simple or complex nature.

In practice, several types of cooperatives can be mentioned here. They are basically concerned with such sectors like: retail , agriculture and forestry, banking, consumer, industry and services, insurance, pharmacy, housing, renewable energy.

On the one hand functioning of cooperatives brings some benefits, including:

- cooperatives support social integration,
- they are aimed at strengthening of relationships between their members, which leads to formation of social capital and formation of small local communities,
- common ownership and aiming at achievement of common goals demands from cooperants bearing responsibility for themselves and others (subsidiarity principle),
- cooperative implies both economic benefits (reduction in transaction costs) and administrative benefits (reduced bureaucracy).

On the other hand, functioning of cooperative can also be limited by various factors. Cooperative is often identified with cooperative society, but it is dis-

tinguished by the number of members. In this case, two entities are enough to establish such a type of association (in the case of cooperative societies there must be more members). In the period of cooperative existence, the members may not dispose of the share in common property (for example in the case of housing cooperatives), and also sell their shares. Financial determinants are another restraint limiting activity of cooperatives (some forms of cooperatives demand bearing costs by their members, like for example in the case of housing cooperative, making contribution or taking a loan for the need of purchasing a property). (Como, Mathis, Tognetti, Rapisardi 2016, 22-25) (compare Table 3)

*Table 3 Goals, advantages and disadvantages, opportunities and barriers for cooperatives*

	COOPERATIVES
Goals	<ul style="list-style-type: none"> <li>• acting in compliance with subsidiarity principle,</li> <li>• joint and several acting,</li> <li>• a group of people whose goal is joint purchase of a real property and using it for the purpose of satisfaction of needs of all cooperative members,</li> <li>• joint decision concerning the property development concept,</li> <li>• subsidiary, joint and several acting</li> </ul>
Advantages	<ul style="list-style-type: none"> <li>• lower transaction costs ,</li> <li>• cooperation of entities is based on solidarity and subsidiarity, which leads to social integration,</li> <li>• formation of small local communities,</li> <li>• cooperation and making decisions by entities concerning development and management of common housing space implies integration of individuals, and consequently formation of small local communities ,</li> <li>• smaller, or no bureaucracy at all.</li> </ul>
Disadvantages	<ul style="list-style-type: none"> <li>• little popular form of cooperation of entities ,</li> <li>• cooperatives demand from their members some financial investments or readiness to take loan,</li> <li>• in the period of cooperative existence, the members may not dispose of their share in the common property and also sell their own shares.</li> </ul>
Opportunities	<ul style="list-style-type: none"> <li>• develop own collaborative parties to enable different types of collaboration and exchange between them,</li> <li>• increase or/and improve participation and empowerment of their members,</li> <li>• develop new models for managing the commons,</li> <li>• look at the collaborative production and open manufacturing movements,</li> <li>• develop new platforms for collaboration and exchange among cooperatives.</li> </ul>

COOPERATIVES	
Barriers	<ul style="list-style-type: none"> <li>• Established cooperative to develop and incorporate this type of innovations,</li> <li>• lack of appropriate financial and long term instruments to attract capital/ investors,</li> <li>• tendency of recently created cooperative to remain local, small in size and insufficiently interconnected.</li> </ul>

Source: own study

There are more and more cooperatives in practice. In Europe, for instance, this kind of cooperation has become one of the most popular among different entities.

### ***3. IMPORTANCE OF COOPERATIVES IN EUROPE – SELECTED EXAMPLES***

According to data provided by European Commission there are 250,000 cooperatives in the European Union. They are owned by 163 million citizens (which means one third of EU population) and they are employing 5.4 million people. Basically, cooperatives have significant market shares in such industries such as industry and services (market share is 36,6%), agriculture and forestry (30,36%), housing (22,19%), consumer (6,82%). ( [www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released](http://www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released)) (compare Table 4)

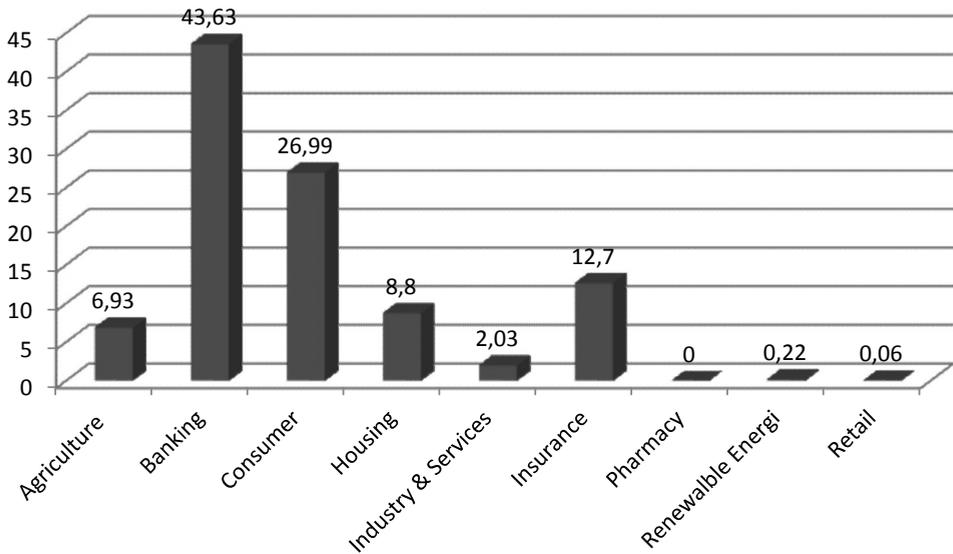
*Table 4 The most important information about Cooperatives in Europe in 2015 (in%)*

Sector	Share in Market	Members	Employees	Turnover
Agriculture and forestry	30,36	6,93	14,16	39,34
Banking	2,48	43,63	18,18	No data
Consumer	6,82	26,99	12,97	11,63
Housing	22,19	8,8	2,29	2,51
Industry & Services	36,6	2,03	27,53	9,65
Insurance	0,01	12,7	0,83	6,69
Pharmacy	0,45	0	0,06	0,09
Renewable Energy	0,74	0,22	0,02	0,11
Retail	0,35	0,06	23,95	29,97

Source: own study

Banking is the largest sector by cooperative members with more than 43% (60,440,105) of the total number of members in Europe. Consumer with nearly 27% (37,385,400) and Insurance with more than 12% (16,711,800) are in second and third place ([www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released](http://www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released)) (compare Graph 1).

*Graph 1 Cooperative members by European sector 2015 (in %)*



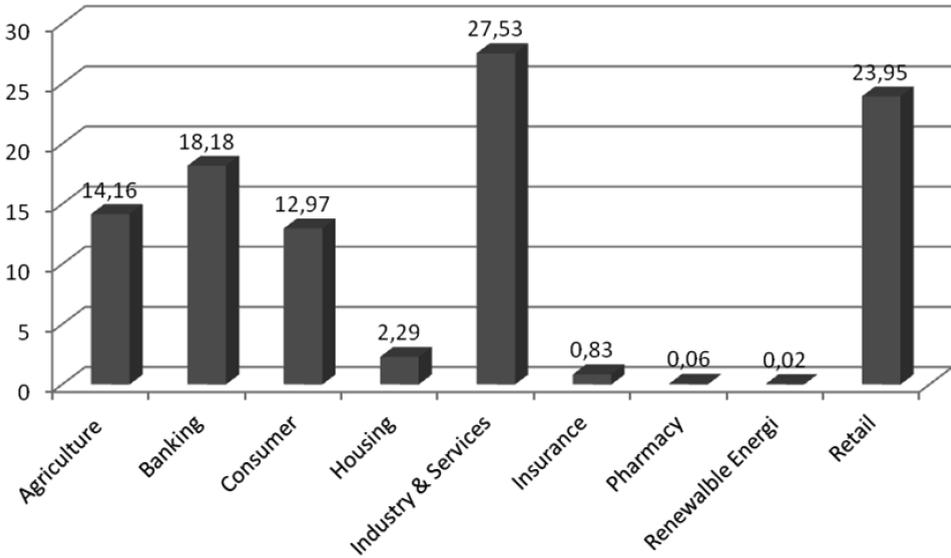
Source: own study

Industry & Services is the largest sector by number of cooperative employees with more than 27% (1,313,696) of the total cooperative employees in Europe, followed by Retail with nearly 24% (1,142,658), and Banking with nearly 19% (867,345). ([www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released](http://www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released)) (compare Graph 2).

There are some factors influence on creating cooperatives in different countries, among them: trust, willingness and tradition in cooperation, awareness that cooperation has impact on creating social capital and this one is one of the most important resource in current economies. The level of cooperation and the level of cooperative's number is different in European countries. For instance, the most cooperatives concerned with agriculture and forestry have been created in the Scandinavian countries like Finland or Sweden. Banking cooperatives are popular

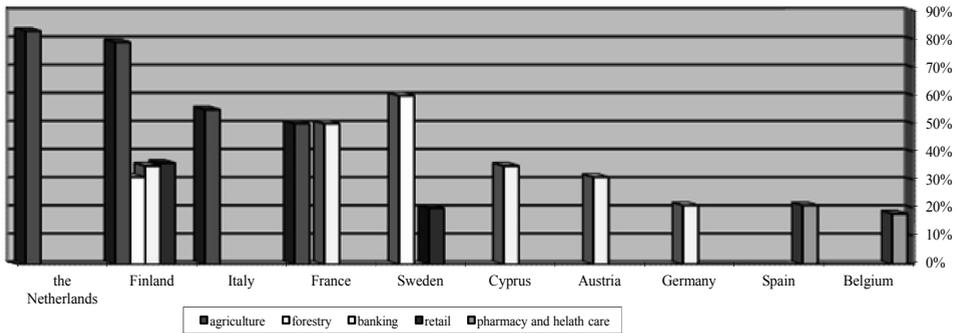
in France, Cyprus, Austria, Germany, Finland. ([https://ec.europa.eu/growth/sectors/social-economy/cooperatives\\_en](https://ec.europa.eu/growth/sectors/social-economy/cooperatives_en)) (compare Graph 3)

*Graph 2 Cooperative employees by European sector 2015 (in %)*



Source: own study

*Graph 3 Cooperatives in chosen European Countries according to the sectors*



Source: own study

The most common retail cooperatives have been established in Germany and France. WE should include to this group such cooperatives like: Rewe, Edeka, ACDLEC-E.Leclerc or Système U([www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released](http://www.coopseurope.coop/resources/news/140-million-european-citizens-are-members-cooperative-new-report-released)) (compare Table 5)

*Table 5 Cooperatives in Europe – chosen examples*

Country	Sector	Cooperative
Germany	Retail	Rewe*
		Edeka*
	Agriculture & Renewable Energy	BayWa
	Agriculture	Agravis DMK
	Pharmacy	NOWEDA
France	Retail	ACDLEC- E.Leclerc*
		Système U*
	Banking	Groupe Crédit Agricole*
		Groupe BPCE
		Groupe Crédit Mutuel
	Agriculture	Astera
		In Vivo
		Sodiaal Union
	Tereos	
	Terrea	
Denmark	Consumer	Coop Denmark
Finland	Consumer	SOK-group
	Agriculture	Metsa Group
	Banking	Pohjola Bank
Norway	Consumer	Coop Norway
	Banking	Rabobank Groep
	Agriculture	FrieslandCampina
	Insurance	Achmea
		Coöperatie VGZ
Menzis		
UK	Consumer	John Lewis Partnership PLC
		Co-operative Group Limited
Italy	Agriculture	Agricola Tre Valli
	Consumer	Unicoop Firenze
		Coop Italia
Spain	Consumer	Hispacoop
		Grupo Eroski

Country	Sector	Cooperative
Sweden	Consumer	KF
		Coop Sweden
	Agriculture	Lantmännen
Czech Republik	Insurance	Vienna Insurance Group
Poland	Groceries	Wawel cooperative Southern Cooperative
	Housing	Municipal Programs of Construction of communal houses "For Systematic"

\*these are top cooperatives in Europe

Source: own case study

Presented examples of cooperatives functioning in Europe prove the growing significance of this form of cooperation on a local scale.

In east and middle European countries like for instance Poland the idea of informal collaboration of individuals for the purpose of achievement of common goals and profits was received with great interest. Development of this type of cooperation form in countries like Poland can be associated with the revival of cooperatives and similar associations in Europe and the USA that started to occur with the beginning of economic crisis in 2008 (Bilewicz, Potkańska, 2016, 26). Low-budget collective urban practices, introduced mainly in European cities were the implications of both economic crisis and also successively occurring social crises. According to some authors (Botsman, Rogers 2010), collective low-budget practices create new forms of social and economic life of individuals belonging to the local community. This can affect the change in social and economic lifestyle in smaller territorial units such as a village or town (Grabowska-Powaga, Jakubowska 2016).

#### **4. CONCLUSION**

As results from the aforementioned discussions, cooperatives are not only a dynamically developing form of cooperation of entities on a local scale, but they are becoming increasingly more popular forms of social activity. The goal of functioning of a cooperative is not only satisfaction of social and economic needs of the community members, but also development of the culture of civic cooperation

and enhancement of social ties. Therefore, consequently, cooperatives can become a strong foundation for shaping of social capital.

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**Rezime:*****Uloga poverenja u kreiranju zadruga. Primer Evrope-odabrani aspekti***

Zadruga predstavlja jedan od važnih oblika saradnje. U literaturi se definiše kao preduzimanje aktivnosti koje ima za cilj ostvarenje zajedničkog dobra svih strana u transakciji. Zadruga treba da se zasnivaju na poverenju, lojalnosti i prihvatanju neformalnih i formalnih pravila od strane svih učesnika transakcije. Na osnovu toga, glavni cilj istraživanja ovog rada je da se identifikuje ishod saradnje, zadruga i poverenja na teorijskom nivou. Da bi se ostvario pretpostavljeni cilj, kao istraživački metod korišćena je sekundarna analiza.

Rad se sastoji iz dva dela: prvi, teoretski deo, predstavlja glavne pretpostavke saradnje. Drugi, empirijski deo, baziran na sekundarnim izvorima, prikazuje odabrane aspekte zadružnih aktivnosti u Evropi. Na kraju drugog dela rada, nalaze se rezultati i zaključak.

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**Ključne reči:** saradnja, socijalni kapital, zadruga, poverenje, tržišni entiteti

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