WORLD COOPERATIVE MONITOR

Exploring the cooperative economy

Special edition for the UN 2025 International Year of Cooperatives

EXTRACT: Impact Stories

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International Cooperative Alliance

2025 International Year of Cooperatives

Cooperatives Build a Better World

Impact stories: How cooperatives build a better world

Cooperatives are community-builders and change-makers – and they build a better world by doing business differently. The 2025 World Cooperative Monitor demonstrates the economic size and sustainability of cooperatives and mutuals on a global scale. But how can the leaders of large cooperative entities make sure they are heard at high-level policy conversations? And what does the real-world impact of this business model look like when the numbers are stripped away?

To find out, Co-op News spoke with several members of the Cooperatives and Mutuals Leadership Circle (CM50) to hear some of their impact stories: how their organisations make a tangible, positive impact on members, employees and communities. What we heard were stories of cooperatives tackling some of the world's most urgent challenges, from food security and climate resilience, to education, access to healthcare and financial protection.

The conversations capture a picture of the cooperative difference – and a diverse cooperative ecosystem that demonstrates how successful businesses can be run in a way that is democratic, sustainable, and people-centred. The common thread of the conversations is simple: cooperatives and mutuals exist to serve members and communities, not external shareholders. And this fact amplifies their impact to an astonishing degree – especially when cooperatives then cooperate across borders, and lobby with a single unified voice.

People before profit: In every sector, the conversations reveal how surplus is reinvested in members, infrastructure, or communities, ensuring benefits remain local and long-term, rather than extracted for shareholder return.

Democratic governance: Whether it is patients shaping hospital services in Barcelona or farmers sitting on the board of IFFCO in India, members directly influence decisions. This creates products and services designed around real human needs.

Resilience and solidarity: Cooperatives and mutuals consistently step up during crises. They provide rapid insurance payouts after typhoons in the Philippines, replace lost livestock in Kenya, and help rebuild after floods in Belgium. Their mutual structure allows them to prioritise human response over profit calculations.

The conversations also highlight the importance of international platforms such as CM50, which connects cooperatives across borders – which in turn strengthen innovation, technology sharing, and policy influence. They also demonstrate how the sector contributes tangibly to the UN Sustainable Development Goals.

Cooperatives and mutuals already contribute significantly to the global economy, but their potential is far greater. The conversations emphasise that what is needed now is recognition, enabling regulation, and faster scaling. If supported and expanded, the cooperative model offers not just a business alternative, but a proven pathway toward a fairer, more sustainable, and more resilient world.

The text here has been edited for length and clarity. The original conversations will be found online at cm50.coop.

CM 50 Interviews:

Howard Brodsky
Co-founder and Chair of CCA Global Partners (USA)

Graham Clark
Chief Executive of Asia Affinity Holdings Ltd (Indonesia)

Anne-Laure Desgris
Co-Chief Executive of Smart (Belgium)

Georgina Díaz
General Manager of the National Teachers' Life Insurance Society (Costa Rica)

Steven Gill
Founder CEO and CTO of Co-op Exchange (Malta)

Matheus Kfouri Marino
Chair of Coopercitrus (Brazil)

Shirine Khoury-Haq
Chief Executive of Co-op (UK)

Dr Jayen Mehta
Managing Director of the Gujarat Cooperative Milk Marketing Federation - AMUL (India)

Patrick Nyaga
Group Managing Director and CEO of CIC Insurance Group plc. (Kenya)

Dr KJ Patel
Managing Director of Indian Farmers Fertiliser Cooperative Limited – IFFCO (India)

Phil Ponsonby
Chief Executive of The Midcounties Co-operative (UK)

Noel Raboy
President and CEO of CLIMBS Life and General Insurance Cooperative (Philippines)

Debbie Robinson
Chief Executive of Central Co-op (UK)

Izak Smit
Group Chief Executive of the Professional Provident Society (Pty) Ltd (PPS) (South Africa)

Prof Petar Stefanov
President of Central Cooperative Union (Bulgaria)

Hilde Vernaillen
Chief Executive of P&V Group (Belgium)

Rob Wesseling
Chief Executive of The Co-operators (Canada)

Carlos Zarco
General Director of Fundación Espriu (Spain) and President of the International Health Cooperative Organization (IHCO)

A CONVERSATION WITH...

Howard Brodsky



Co-founder and Chair of CCA Global Partners (USA)

Tell us about your organisation.

CCA Global Partners is one of the largest purchasing cooperatives in North America. I also started Principle Six Cooperative and Cooperatives for a Better World. My passion for co-ops comes from my father, who immigrated from Ukraine and built a small flooring business. When he passed away, I took it over and realised that small family businesses can't survive without scale. Cooperatives became the way to give them that strength without taking away their independence.

The cooperative model is so powerful because it combines autonomy with collective strength. Family businesses want to stay independent, but they need to work together for buying power, technology, and training. A co-op gives them scale without losing ownership. And ownership really matters — people fight harder for something they own.

How does CCA create impact?

Think of a bike shop or a small sporting goods store. On their own, they'd struggle to get good financing or competitive prices. Through the co-op, they get credit, better insurance rates, and access to products at the same cost as billion-dollar companies. Generally, our members have done better than the large national companies in market share, which is quite remarkable.

We now support over 700,000 family businesses. Beyond that, our CCA for Social Good division works with 39,000 childcare centres serving 1.5 million children. We help with food, teacher training, insurance, and financing. Many members tell me their business wouldn't have survived without the co-op — and now their kids want to carry it on. That's incredibly rewarding.

Impact through scaling!

Exactly – and that's what principle six (cooperation among cooperatives) and our co-op, Principle Six, is about: co-ops helping co-ops. Even the largest ones need more scale with today's rapid changes in AI and technology. It lets housing co-ops learn from housing co-ops, food co-ops from food co-ops, across borders. It's also about making sure we, as co-ops, own our data and use it to get better together.

People don't really understand the scale of co-ops. Small family businesses make up 96% of all businesses worldwide, yet politicians and professionals often have very little understanding of co-ops. Co-ops already account for 10% of the world's economy, and we need a seat at the "big table" of decision-making to make sure our model is recognised as a real solution.

Is that why you got involved in the CM50?

Yes. CM50 is about bringing leaders together, learning from each other, and planting seeds for new co-ops to grow. Large co-ops have a responsibility to lift up smaller ones. CM50 can also help us influence global policy and show governments that co-ops can build more equitable economies.

The Sustainable Development Goals will be tough to meet under current conditions. Co-ops are essential for getting there — but we need faster growth and greater reach. That's why Doha and CM50 matter. It's not an end point; it's a starting line. Together, we can go further, faster.

How do cooperatives build a better world?

By creating a more equitable, sustainable, and prosperous future where ownership is shared widely, not concentrated in a few hands. I say there are two kinds of poverty: economic poverty and poverty of hope. A job alone doesn't always give hope. But ownership does. When people have a stake in the game, they feel empowered. That's what makes co-ops different.

A CONVERSATION WITH...

Graham Clark



Chief Executive of Asia Affinity Holdings Ltd (Indonesia)

Tell us about your organisation.

We work with small communities and SMEs. Our focus is to originate business — setting up everything from mutual aid groups to cooperatives — then enable them with technology and protect them with insurance, which is our core business.

In Japan, we help build mutual aid cooperatives from scratch, sometimes starting with just a hundred people and growing from the grassroots upwards. In Indonesia, we run a foundation supporting around 2,500 cooperatives, originally set up by the World Bank after the 2004 tsunami. That's given us a real gateway into grassroots communities, which are the life and breath of society.

We also farm seaweed in Indonesia — that's about climate, carbon, and food security — and we have a technology business that underpins cooperative ecosystems. So our role is unique: we're there from community origins through the value and supply chains.

What impact do you see on the ground in those communities?

The big thing is sustainability. Donor funding can be well-intentioned, but once the money stops, it takes hope with it. What makes a real impact is helping people build ongoing businesses. That means going beyond liquidity.

Education is crucial. Many grassroots communities in Asia have had little or no formal education, so we teach not just "do you want to borrow money?" but also "what does a loan mean, how do repayments work, how do you transact financially?"

The spirit of cooperation is very different from pure commercial enterprises, and it's why the cooperative model has such potential for scale and resilience, particularly as supply chains today are no longer vertical silos, they're ecosystems. Traceability connects every actor across that ecosystem.

What are your hopes for CM50?

For me, CM50 is about advocacy and raising the bar. We're faced with huge global challenges: how do we feed 11.5 billion people by 2050, how do we finance it, how do we address poverty and climate simultaneously? CM50 brings together leaders from around the world to ask: what do the Sustainable Development Goals look like post-2030? Some, like Life Below Water (SDG14), get little funding, yet oceans are critical to food security.

It's also about giving CEOs space to think beyond their immediate businesses. Ninety per cent of their time is spent on returns and performance. CM50 creates room for them to exchange ideas and build frameworks for collaborative impact.

What would you like the CM50 to achieve in Doha?

First, asks around education. It underpins everything and has to be delivered at the national level. Second, liquidity at the grassroots. Development banks play a role at the sovereign level, but SMEs in sectors like fisheries or agriculture are too risky for traditional finance. They need guarantees or mechanisms that de-risk investment, so that capital can flow to where the action is. This isn't about handouts. It's about creating conditions for long-term sustainability.

How do cooperatives build a better world?

By demonstrating what it looks like to build a modern people-centred system from the ground up. If we can do that, then cooperatives won't just be reacting to problems. They'll be shaping solutions — for food security, for livelihoods, and for communities everywhere.

A CONVERSATION WITH...

Anne-Laure Desgris



Co-Chief Executive of Smart (Belgium)

Tell us about your organisation.

Smart is a cooperative based in Belgium that enables thousands of workers — whether they are artists or project holders from other sectors — to host and develop their professional activities within a shared enterprise. Rather than working alone, members can pool resources and tools, and grow their activities in an autonomous and secure way, while benefiting from the social protection of salaried employment.

Being a cooperative allows us to place people at the heart of our economic model, with participatory governance and services designed collectively, with and for our members. Smart was founded in Belgium a little over 25 years ago and has since expanded to other European countries, including Italy and Germany.

How does Smart impact its members?

Smart enables people to formalise their income and secure their professional activity. By becoming an employee of Smart, each person can develop their project while benefiting from a protective and collective framework.

I could share many stories from theatre directors to musicians, or even a sheep shearer. Often, people struggle to manage contracts, invoices, and social and tax declarations on their own. With Smart, they can focus on their core profession while benefiting from employee status, social protection, and a supportive community.

Beyond individual support, Smart creates spaces for cooperation, solidarity, and experimentation. We host collective projects, mutual aid groups, and democratic spaces where members actively participate in shaping the future of the cooperative.

Why is the CM50 important?

Because it brings together cooperative and mutual leaders from around the world to share experiences, build alliances, and promote a more democratic economy. I chose to get involved because I believe cooperatives must, of course, support their members locally – but also contribute to global change. The CM50 is a space to amplify our voices, learn from one another, and advocate for systemic transformation.

The goal is to strengthen the cooperative movement as a political and social force – one that can respond to today's challenges with solidarity, sustainability, and democracy. We are a movement that must proudly uphold its values of equality and inclusion – across gender and origin – and its commitment to human dignity and respect for the planet.

What are your hopes for Doha and beyond?

The World Social Summit brings together activists, cooperators, and changemakers from around the globe. I hope this event will help connect the cooperative movement with broader social struggles: for climate justice, gender equality, decent work, and democratic governance.

My hope is that cooperatives will be recognised not only as economic actors, but also as political and social forces capable of transforming systems for a fairer future. Beyond Doha, I want to see lasting alliances built between cooperatives and other movements for social transformation. We need to build bridges, share tools, and create spaces where collective action can thrive. The future we envision is one where cooperation is no longer the exception — but becomes the norm.

How do cooperatives build a better world?

By proving that democracy is not just a political ideal – it can be the foundation of how we work, produce, and live together – in solidarity with one another and with respect for our planet.

A CONVERSATION WITH...

Georgina Díaz



General Manager of the National Teachers' Life Insurance Society (Costa Rica)

Tell us about your organisation.

The National Teachers' Life Insurance Society has been serving Costa Rica's education sector, both public and private, for over a century. In 2025 we celebrate our 105th anniversary, a milestone that reflects our commitment to positively impacting thousands of Costa Rican families through protection and solidarity. Our model operates as a pure mutual sharing system, unique in the country and the region, sustained by the trust and sense of belonging of nearly 190,000 members. Beyond life insurance, we provide solidarity-based assistance programmes that embody our belief in accompanying people through every stage of life. Guided by the principle of mutual aid, our goal is to remain a pillar of trust and sustainability for at least another hundred years, proving that a people-centred economy can truly transform lives and build a better future.

What sets you apart, and how do you impact your communities?

What sets us apart is that our purpose goes beyond offering life insurance; we build trust and security across generations. Our mutual life policy has supported thousands of families in difficult times, offering financial peace when it matters most. We also invest in social and educational programmes that strengthen communities, because we believe solidarity should be tangible.

One of our flagship initiatives is Yo Pienso Verde ("I Think Green"), a 12-year programme that promotes environmental awareness in schools across the country. It encourages sustainable practices such as waste management, carbon footprint reduction, water and energy efficiency, and organic gardening. Participating institutions not only reduce their environmental impact but also become role models for others. Aligned with this vision, our Green Building project is transforming our headquarters into a more sustainable workspace. The success of these initiatives is measured not only by environmental indicators (such as waste reduction or energy savings) but also by their social impact. Each action is designed to create positive change in our communities and inspire active participation from our members. We are proud to be Costa Rica's first insurer to achieve Carbon Neutral certification, in addition to holding the INTE/ISO 9001:2015 and INTE G-35:2012 certifications. We also provide financial education workshops that strengthen members' personal and economic well-being. Our ongoing digital transformation has improved accessibility through new technological solutions, complemented by a network of 14 branches nationwide that ensure personal support and proximity. All these efforts are rooted in our founding values – solidarity and commitment to the common good – which continue to guide our present and future.

Why do you think the CM50 is important?

Because it unites cooperatives and mutuals worldwide under a shared vision: proving that cooperation is a genuine force for social transformation. For us, being part of this community strengthens our collective voice, promotes the exchange of experiences, and advances a fairer, more inclusive, and resilient economic system. The ultimate goal is to inspire global actions that prioritise people over markets.

What are your expectations for Doha and beyond?

In Doha, we hope to foster dialogue that leads to concrete commitments showcasing the role of cooperatives, mutuals, and social economy enterprises in sustainable development. Looking ahead, we aim to help shape a global narrative that recognises these organisations as key players in addressing inequality, climate change, and social inclusion.

How do cooperatives build a better world?

By placing solidarity at the heart of the economy, proving that growth is possible when no one is left behind.

A CONVERSATION WITH...

Stephen Gill



Founder CEO and CTO of Co-op Exchange (Malta)

Tell us about your organisation.

Coop Exchange is the home of Member-Owned Capital: a technology platform, standards body, and distribution network that makes member-owned businesses of all sizes investable for institutional capital – pension funds, asset managers, and ESG mandates – while preserving member control and values. By defining and operating the Member-Owned Capital Market, we give issuers a recognised place to raise – and investors a single place to find – genuine member-owned instruments with investor-grade ESG indicators presented alongside financials.

How does being organised as a cooperative make a difference here?

Because the market infrastructure needed for member-owned businesses to raise capital on public markets without compromising their identity is owned by them – our success is tied to our members' success in raising capital. Instead of bespoke, one-off raises, members start from a reusable, purpose-built standard and platform, plus a portable Coop Exchange Approved mark that investors recognise wherever member-owned instruments are listed.

And this lets members raise equity without losing control.

That's right. Outside capital participates on member terms, while governance stays with members. That means clearer guardrails, comparable information for fair pricing, and more surplus staying local for wages, services, and long-term investment. Crucially, it enables debt-to-equity conversions, and when member-owned businesses share a portion of surplus with ESG and responsible pension funds, that value spreads to millions of pension holders worldwide – helping tackle wealth inequality beyond the co-op's membership. In short: members keep sovereignty; communities see tangible benefits; and the wider public shares in the upside of businesses that put people before speculation.

Why did you join the CM50?

There is a structural mismatch between the scale of values-aligned capital and the availability of investable, non-extractive, member-owned businesses. $40 trillion of values-aligned capital seeks credible, sustainable returns tied to real-economy outcomes, while three million member-owned businesses – employing around 10% of the world's working population – want growth capital that preserves their identity and mission. I joined CM50 because, together, we can unlock this capital by addressing this mismatch: normalising values-aligned investment flowing toward the cooperative and mutual economy, not just the S&P 500.

What are your hopes for Doha and beyond?

My hopes are that the World Social Summit recognises that one of the most effective ways to reduce wealth inequality is to make the majority of the world's investable businesses less extractive and more community-anchored. Member-owned businesses that exist for members' benefit while delivering fair, sustainable returns for long-term investors – including millions of pension holders – are the most realistic path. I'd like the CM50 to build on the Summit's momentum and set a five-year actionable plan with clear milestones.

How do cooperatives build a better world?

By generating dignified work and member benefits in a socially responsible way. Co-ops are one of the fairest forms of business, and by sharing a portion of annual surplus with the millions saving for retirement, can unlock unprecedented capital to grow the cooperative economy. This creates a reinforcing loop where most businesses exist for the many, not the few.

A CONVERSATION WITH...

Matheus Kfouri Marino



Chair of Coopercitrus (Brazil)

Tell us about your organisation.

We are a grower cooperative with 40,000 members. Ninety per cent of our members are small and medium-sized growers. We provide everything a farmer needs to have a good harvest — fertilisers, crop protection, seeds, tractors, machinery, oil, and services. We also deliver technical support and digital agriculture services such as drones and satellite imagery. With our team, we help farmers implement planting projects and use new technology effectively. We give them all the tools needed to achieve strong production.

How do you do things differently as a cooperative?

By supporting our members in ways that private companies do not. Our mission is to build collective power. We have the scale to negotiate with large seed, fertiliser, and machinery companies. Profitability is important, but not as an end in itself; the reason we exist is to help small and medium growers compete with large producers. Without cooperatives, many of them simply could not survive in our region.

What impact do you see agricultural cooperatives having on communities?

The impact is direct. We reach 40,000 growers and their families, and we support every part of their farming cycle. We provide inputs, buy their production, and deliver technical services. We help farmers move from traditional to digital agriculture, introducing drones, satellite imagery, and precision machinery. Our 500 specialists visit farms every day, bringing technology directly to the field.

I like to say that Coopercitrus is a university on the farm. Through the Coopercitrus Foundation, we provide free courses to our members and communities. Farmers and their children can study big data, agribusiness, agricultural techniques, tractor operation, and drone piloting. Each year, around 400 people take courses, and about 100 graduate with a degree or technical qualification.

Why are education and technology so important for sustainability and resilience?

Education is critical, especially for young people, as with training in digital agriculture, they can join family businesses and bring in new skills. It strengthens succession, keeps young people in rural areas, and ensures farms remain competitive.

Technology is the key to sustainability. With digital irrigation systems, no-till techniques, and biological products, we help growers increase productivity while protecting the environment. For example, we use sensors and drones to optimise water use, restore springs, and reduce greenhouse gas emissions. We also invest in clean energy through solar power, and we run reforestation programmes. Technology allows farmers to produce more with fewer resources, protecting soil, water, and biodiversity.

Why did you join the CM50?

In Brazil, we are represented by our national cooperative organisation, OCB, which works to strengthen our voice with the government. We need one voice internationally, too. Cooperatives are different in every country, but sharing experiences is vital. At CM50, we show the world that co-ops can create and share value, not just for members but for entire communities. In Brazil, where cooperatives are strong, you can clearly see the difference between towns with co-ops and those without. Co-ops bring investment, jobs, and dignity.

How do cooperatives build a better world?

By creating and sharing value. We give small and medium farmers the same opportunities as big players. We bring technology, education, and sustainability to communities. We ensure that economic results are shared with members and families, not extracted by shareholders. I believe cooperatives are the best way to combine economic strength with social purpose: we can compete in the market, deliver innovation, and still prioritise people.

A CONVERSATION WITH...

Shirine Khoury-Haq



Chief Executive of Co-op (UK)

Tell us about your organisation.

The Co-op Group is the world's oldest cooperative business, tracing its roots directly to the Rochdale Pioneers and Toad Lane. Today we're also one of the world's biggest co-ops and the largest in the UK, with 6.9 million members. We have annual revenue of £11 billion, are the sixth-largest food retailer in the UK, the country's leading funeral directors, and have growing legal and long-standing insurance businesses. With a presence in every UK postal area, we're deeply connected to communities – a connection that makes our co-op not just a business but a voice in national debate.

I've had a career across global businesses like IBM, McDonald's and Lloyd's of London, but leading the Co-op is a privilege. It lets me work with amazing people and ensure our values of equality and equity are visible and applied at scale.

We aim to lead by example, and even when the world seems to be rowing back, our Co-op steps forward – backed by our member-owners.

What does this stepping forward look like in practice?

The cooperative business model is unique in the value it creates for members and their communities, driving economic and social change.

In a volatile, fractured world, cooperatives can be at their best – stepping up and bringing people together to find solutions. It means being brave, whether in how we run our businesses, deliver value for members, or advocate nationally. We will always stay true to our cooperative values and principles.

What impact does this make?

It can be remarkable. Our 38 schools through the Co-op Academies Trust educate 21,000 young people in areas facing real challenges. The Trust's outcomes, rooted in co-op values, are outstanding – transforming futures compared to peers in other schools.

We're also one of the UK's most effective campaigning organisations, advocating for the change our members want. The Co-op has helped drive new laws protecting slavery survivors, tackling isolation, and safeguarding retail workers. We campaign – and usually win.

Locally, we donate vital funding through our Local Community Fund, supporting causes our members select. Since 2016, we've given over £115 million to more than 39,000 grassroots community projects.

Why did you join the CM50?

Because no one in a co-op works alone – not individuals, not businesses. We come together as cooperatives and mutuals to share ideas, trade, and stand for a better, fairer way of doing business.

The UK government has committed to doubling the size of the cooperative and mutual economy and created a Co-operative and Mutuals Sector Business Council with the UK's largest democratic businesses.

At an international level, bringing together cooperative minds with high-level policymakers and decision-makers is just as vital – and that's what CM50 does.

If we want an environment where cooperatives can thrive and deliver on our people-centred mission to build a better world, then the World Social Summit could be a turning point for global cooperation.

How has Co-op celebrated the International Year of Co-operatives?

This year has shown how our member-owned model creates fairer, more sustainable communities – and why cooperation matters more than ever. We've highlighted the power of collaboration in building social and economic solutions for a better future.

We were delighted to host 500 cooperators from 59 countries in Manchester for the Festival of Co-operatives during the International Cooperative Alliance's General Assembly week. The energy and vibrancy of the global movement gave us real optimism for the future.

A CONVERSATION WITH...

Dr Jayen Mehta



Managing Director of the Gujarat Cooperative Milk Marketing Federation - AMUL (India)

Tell us about your organisation.

Amul was formed in 1946, just before India's independence. We began with two village cooperative societies and 250 litres of milk. Today, we have 3.6 million farmer members across 18,600 villages in Gujarat, handling around 35 million litres of milk every day — roughly 12 billion litres annually. Our turnover last year was about US$11 billion.

Amul has been ranked the strongest food and dairy brand in the world. India is now the largest milk producer globally, thanks to the Amul model being replicated nationwide. India produces a quarter of the world's milk, and within a decade, that could rise to one-third.

This is the strength of the cooperative model. About 80 per cent of our farmers are landless or marginal, yet together they have built a consumer brand trusted across India and beyond. It's also a model of women's empowerment: cattle-rearing in India is primarily done by women, and over one-third of our members are women. Payments go directly to their bank accounts, meaning the income and independence are truly theirs. Amul is not just about milk — it's about socio-economic transformation and empowering rural communities. Milk has become a tool for national development.

How does being a cooperative enable you to impact communities?

The cooperative model uplifts people both economically and socially by eliminating the middleman — creating a direct bridge between farmers and consumers. Farmers receive the best possible price, and consumers get quality products at value-for-money prices.

We are market leaders in every dairy category we operate in, but our impact goes beyond economics. Our model contributes to many of the UN Sustainable Development Goals, from poverty reduction and gender equality to responsible production and sustainable communities.

Amul is a brand owned entirely by farmers. They manage everything — milk collection, manufacturing, and marketing. It's a complete farmer-owned enterprise. But Amul's currency isn't milk; it's trust — the trust of millions of producers and billions of consumers.

Why did you join the CM50?

Because it's a great opportunity to connect with cooperative leaders around the world — to exchange ideas, learn from each other, and showcase true cooperation between cooperatives. CM50 provides a platform for sharing innovations, building partnerships, and showing how collaboration can create global impact.

The International Year of Cooperatives was launched in India in 2024. How has it been for you?

It's been fantastic. Since Prime Minister Modi launched the International Year of Cooperatives in New Delhi, the message has spread across the country. The IYC logo is visible everywhere — at airports, railway stations, and even at the Kumbh Mela, the world's largest religious festival. Organisations from every sector are celebrating the power of the cooperative movement.

In 2021, our government created a national Ministry of Cooperation, led by Mr Amit Shah. It's fostering new multi-state cooperatives in areas from organics to exports and even mobility — including a driver-owned taxi platform similar to Uber or Lyft. Its vision is Sahakar Se Samriddhi — "With cooperation comes prosperity." As we've said since Amul began: Vina Sahakar Nahin Uddhar — "Without cooperation, there is no progress." After nearly 80 years, this remains our guiding principle — showing that when people work together, cooperation offers a powerful, fair, and sustainable alternative to capitalism, improving lives and strengthening communities across the world.

A CONVERSATION WITH...

Patrick Nyaga



Group Managing Director and CEO of CIC Insurance Group plc. (Kenya)

Tell us about your organisation.

CIC Group operates in four countries — Kenya, Malawi, Uganda, and South Sudan. We are a cooperative insurer, founded by cooperatives. Our biggest shareholder is the cooperative movement, and our biggest customers are also cooperatives.

That foundation makes us different from other insurers: because cooperatives are our anchor shareholders, they are very keen on seeing the organisation grow. We provide them with solutions, and they are often the first to adopt them before the wider market. There is a strong, mutual support system: we serve them, and they support us and that mutual commitment is what makes our model strong.

How do you make a difference to your members and communities?

By co-creating specialised products for cooperatives with them. For example, we provide loan guard products, healthcare insurance, and livestock and agriculture cover. These are designed to directly meet cooperative needs. We also invest heavily in capacity building. As an insurance group, we have more access to knowledge and expertise than many cooperatives, so we share that through training. We hold meetings across the country where cooperative leaders learn about risk management, governance, operations, and strategy.

We also support education through the CIC Foundation, which funds bright but disadvantaged students from cooperative families. One of the key criteria is that your parents must be cooperative members. And of course, we share our success through dividend payments to our members.

What about at an individual level?

One powerful example is through our livestock insurance. Many cooperative members are farmers with only a few cows, which are their entire livelihood: food, school fees, survival. If they lose even one cow, the family could be devastated. Our livestock cover means that if an animal dies, we compensate immediately. The farmer can replace the cow and continue their life. It may seem small, but it's very impactful for families across Kenya.

Another example is credit life insurance. Cooperative members borrow from their savings and credit cooperatives (saccos). If a member dies, the sacco could be left exposed, because relatives may not be able to repay the loan. Our cover ensures that in such cases, the loan is repaid immediately. That protects both the sacco and the family. It keeps households from being pushed into poverty, and it keeps the sacco sustainable.

Why did you choose to get involved with the CM50?

For us, CM50 is about cross-sectoral collaboration. We can learn from others, and they can learn from us. It gives us access to strategic partnerships. Together, we can achieve more than any one of us alone. CM50 can amplify our impact, show data-driven evidence of what co-ops contribute, and strengthen collaboration across borders.

In Kenya, the Ministry of Cooperatives and the Commissioner of Cooperatives work closely with us. They help by creating policies that make it possible to extend insurance to farmers. Their advocacy and collaboration are critical. With CM50, we can do this on an international scale.

How do cooperatives build a better world?

By being close to people, creating solutions for their livelihoods, and making them resilient in uncertain times. That is what we do every day at CIC – but to continue to do this, co-ops must keep providing solutions to evolving needs. We must look at unserved areas and address them. We must continue collaborating, doing research, and preparing for future challenges like climate change, which is already disrupting farming cycles here in Kenya.

A CONVERSATION WITH...

Dr KJ Patel



Managing Director of Indian Farmers Fertiliser Cooperative Limited – IFFCO (India)

Tell us about your organisation.

IFFCO was founded in November 1967, making it one of the oldest cooperatives in the country. Our responsibility is not only the production of fertilisers, but also improving the lives and living standards of farmers. That is the main motto of the government of India today — cooperation as the base for the benefit of farmers and rural communities. As a cooperative, we see ourselves as most responsible for taking care of the farmers of this country. We have five manufacturing plants in India, joint ventures abroad, and around 18 subsidiaries within India.

How does being a cooperative make IFFCO better at what it does?

At IFFCO, we are not only owned by the farmers – they are also at the centre of our decision-making and means our focus is always on the 360-degree development of farmers. That includes ensuring fertilisers are available on time, in the right quantities, and in the right varieties. We don't just supply conventional fertilisers; we also develop new products that improve soil fertility and productivity while protecting the environment. A good example is our innovative nano-fertilisers, which reduce the burden on soil and support sustainability.

Beyond fertilisers, we extend benefits through our subsidiaries in areas such as insurance, cooperative development, and rural development. For example, the Indian Farm Forestry Cooperative works on forestry and environmental projects, funded by IFFCO itself. This broad scope shows how we take responsibility not only for farm productivity but also for farmers' overall well-being.

How does this extend to direct impact on communities?

We have more than 36,500 cooperatives as members. That translates to over 50 million farmers directly connected with IFFCO's operations, who benefit directly. Each year we return the maximum dividend allowed by law, 20%, back to our cooperative shareholders. This ensures the wealth created flows directly back to rural communities.

Why is the CM50 important?

Because it is a unique platform to introduce ourselves and to learn from others. IFFCO is the largest cooperative in the world, and with that comes responsibility. We want to continue to expand and to serve our farmers, who are the roots of the organisation.

If there are new opportunities, new technologies, or new systems being developed in other cooperatives globally, CM50 gives us exposure to them. It allows us to bring back ideas that benefit our members. It is a opportunity to gather cooperatives worldwide at one point, at one location, and share experiences.

How do cooperatives build a better world?

For us, building a better world means involving people directly in cooperative action — whether in farming, environmental projects, or rural development. We extend support, we initiate programmes, and we always work to make cooperative principles more effective.

Let me share one initiative from IFFCO during this International Year: the "One Tree for Mother Earth" mission. We promoted this programme across our branches in India, and within a short time, more than one million trees were planted. Farmers, rural people, and communities all came together for this.

By doing this, we ensure inclusive development. Farmers, rural communities, and all those connected with us can see the benefits of being part of a cooperative. In this International Year, our commitment is to keep working hard to strengthen the cooperative movement and to show how cooperation can truly improve lives and build a better world.

A CONVERSATION WITH...

Phil Ponsonby



Chief Executive of The Midcounties Co-operative (UK)

Tell us about your organisation.

The Midcounties Co-operative is a family of businesses with over 150 years of history, guided by our purpose: 'through the power of co-operation, we are building a fairer, more sustainable and ethical future.'

We have over 6,000 colleagues across more than 400 trading sites, with annual gross sales of £1.5bn, and are owned by our 700,000 members. Our businesses include Travel, Food Retail, Early Years, Energy and Post Offices across the UK. Through these, we are committed to supporting the communities in which we operate, which involves working in partnership with local volunteers and community groups.

How does being a cooperative inform how you operate?

People and our cooperative values are at the heart of everything we do. Our success and the impact we make are all about building great connections with our customers, member-owners and communities. Our members can earn a share of our profits for their local community or for themselves every time they shop with us and get access to exclusive offers. But perhaps most importantly, they have a direct say in the decisions we make, whether that's shaping our long-term business strategy or choosing how we support their local communities.

What does this impact look like?

Like choosing to trade in locations where we know other retailers may decide that the financial opportunity isn't great enough. These are often more remote and more economically deprived communities, where we know that access to our stores is an essential service. Because we're a cooperative rather than a traditional company, we can both strategise for the long term and be more nimble in our decisions.

But the impact isn't constrained to our day-to-day operations. A few years ago, we launched the really successful Fairer Futures Programme, a collaboration with social enterprise Miss Macaroon to help local young people overcome barriers to employment. And our Little Pioneers children's nurseries put cooperative education into practice. We are also founding members of the Fund for International Cooperative Development, and Bright Future Cooperative – which works with employers to create real employment opportunities for survivors of modern slavery.

Partnerships are ingrained in every part of your thinking.

Absolutely – principle 6 is the movement's superpower. As individuals, we can do good in our sectors and our communities. But doing good together has a far greater reach and impact.

Is that why you chose to get involved in the CM50?

Yes. We are direct members of the International Cooperative Alliance, but it's a rare time and space that you can get so many business leaders – leaders who have a shared goal and vision – in one room at the same time, aligned on the same issue. All of the CM50 members have the same goal: to increase awareness of co-ops on the global stage, and through that nurture an enabling environment, at scale, through legislative, financial and educational mechanisms. Doha is a vital space for these conversations to be amplified because the world is complicated, and there is a business case for world governments to use the co-op model in addressing some of the most pressing challenges of our time.

How do cooperatives build a better world?

By being building blocks for a fairer, more sustainable and ethical future. And this is true on a global scale. Our cooperative values and principles have evolved with the times over the last 180 years, but they still act as a solid foundation at a time when the world needs stability. For us, the International Year of Cooperatives is not just a celebration – it's a call to action. Fostering growth and raising public awareness about the transformative potential of cooperatives is something we should all be doing with pride.

A CONVERSATION WITH...

Noel Raboy



President and CEO of CLIMBS Life and General Insurance Cooperative (Philippines)

Tell us about your organisation.

CLIMBS Life and General Insurance Cooperative started as a mutual benefit association and is now a full-fledged life and general insurance cooperative, 100% owned by primary cooperatives and federations. We were organised because there was a real need to provide affordable social protection owned by ordinary people — the grassroots. That's why we sometimes call ourselves "the grassroots insurance." Our core competence is customising products and services that meet the needs of cooperatives and their members. Today, around 4,000 primary cooperatives own us, and we insure more than 10 million Filipinos.

We offer life and general insurance, and also innovative products like parametric insurance for climate risks. That includes cover for extreme wind speed and rainfall, heat index, and drought. We're also working on Takaful insurance to be more inclusive of our Muslim brothers and sisters, who currently don't have this option in the Philippines.

How does being a cooperative make what you do different?

Because our goal is not profit but meeting insurance needs. CLIMBS is organised by ordinary people, not shareholders, so there's ownership value; our policyholders are also members, and they share in any surplus. It also changes the way we work. Because the insured are also the owners, we go beyond standard rules of insurability or claims. We find ways to be flexible and humane in paying out. We listen to our members and design products quickly, whether that's climate insurance or new initiatives like Takaful. Because we are owned by the grassroots, we can respond to their realities.

Can you give some examples?

One of the strongest examples is Typhoon Haiyan, known locally as Yolanda. In 2013 the province of Leyte was flattened, and many of our member-cooperatives were affected. Through yearly renewable term and medical insurance, CLIMBS paid out around 200 million pesos. For individuals, we didn't demand long lists of requirements. We simply paid claims. That's what makes us different as a cooperative, we treat it as an obligation. Mutuality means standing with our members at the hardest moments.

Another example is our climate insurance. When rainfall or wind speed reaches a certain level during a typhoon, our system automatically triggers a payout. People feel the value of insurance when the policy is "on standby" and immediately supports them after a calamity.

We also act beyond insurance. By law, cooperatives here must allocate 3% of their surplus to community service. At CLIMBS, we've used those funds to buy fire trucks and deliver potable drinking water to remote communities. People are happy to see a CLIMBS fire truck arrive because it saves them money on bottled water and meets a basic need. That's also social protection.

Why was joining the CM50 important for you?

Because it gives us a bigger platform. CLIMBS may be rooted in the grassroots, but CM50 allows us to connect with other cooperative and mutual leaders, share expertise, and strengthen our collective voice internationally. It helps us amplify the mission of serving communities and highlight how cooperative and mutual insurance provides protection and resilience, especially for vulnerable groups like farmers and fisherfolk.

How do cooperatives build a better world?

By putting people first. Co-ops are enterprises organised by people, not by profit. They are based on shared ownership, mutual support, and universal values. In the Philippines, and globally, cooperatives show that when we work together, everyone succeeds. We empower individuals to shape their own future, we build fairness and resilience, and we share risks. In a divided world, cooperatives offer an alternative built on solidarity.

A CONVERSATION WITH...

Debbie Robinson



Chief Executive of Central Co-op (UK)

Tell us about your organisation.

Central is a consumer cooperative – a truly cooperative society with a rich heritage and a board of highly committed individuals who want to push the co-op agenda.

One example is Our Malawi Project. Malawi is the fourth-poorest country in the world, yet it produces peanuts, macadamia nuts, rice, and oils. Our project takes fair trade to the next level by ensuring producers are organised into co-ops, and developing a circular economy that keeps wealth creation in the communities that are producing the goods. In the UK, we're fortunate to have a government that is committed to doubling the size of the co-op and mutual sector, which will make that impact even stronger.

How do you think being a co-op makes you better at what you do?

It's because we're guided by our values and principles set down 180 years ago; words like self-help, self-responsibility, equity, democracy, these are still so relevant today. People in our communities are looking for a voice and a chance, and that's what co-ops provide: people coming together with a common purpose to make a difference.

Beyond Malawi, what other examples show your impact?

We do a lot of listening, using questionnaires and our membership app to run quick surveys. This brings democracy to life in everyday decisions.

But our members also care deeply about the environment. That's why we developed a green energy self-sufficiency initiative. We've invested over £9 million in solar panels on our buildings. Alongside other independent societies, we signed a unique 10-year power purchase agreement for wind energy in the Thames Estuary. Already, that's enough to power 1,200 households. Ultimately, we want to produce enough green energy not just for our business, but also to offer to our members and customers. It's a long-term commitment to sustainable energy.

Why did you join the CM50?

Because I see it as a really progressive group – one that is not just showing commitment, but looking for action. I think it's crucial that the biggest co-ops come together and hold hands with smaller societies in each country. It's not just about big co-ops doing wonderful things; it's about having an international voice and making a real difference.

One thing I'd love to see is co-ops connected in the digital era, perhaps through cloud technology or an ethical Amazon-style purchasing platform. That way, co-op-to-co-op trade could be guaranteed, with ethical standards built in, right down to members and consumers. We've been around longer than Amazon or eBay – wouldn't it be fantastic if we caught up by creating a global co-op platform to really ignite the cooperative economy?

What do you see as the ultimate aim of the group?

For me, the purpose of CM50 is to grow economic participation, strengthen co-ops for resilience, and expand the cooperative economy worldwide. Doha is a pivotal moment, marking the end of the International Year of Cooperatives as designated by the UN. Opportunities like this don't come often, so we must focus on concrete deliverables that make a difference globally.

How do cooperatives build a better world?

By listening to members and responding to their needs. The surpluses we generate from goods and services are redistributed across producers and back to the members whose ideas helped shape them. That is the beauty of the cooperative movement.

A CONVERSATION WITH...

Izak Smit



Group Chief Executive of the Professional Provident Society (Pty) Ltd (PPS) (South Africa)

Tell us about your organisation.

PPS is the Professional Provident Society. We're headquartered in Johannesburg, South Africa, but we also operate in Namibia, Australia, and New Zealand – and we are proudly a mutual organisation. We were founded back in 1941 during the Second World War, which was an unusual time to launch a new business, but also a moment when people were thinking seriously about the future and protecting income. Today, we serve about 150,000 professionals, generate roughly 7 billion rand (US$400 million) in revenue, and last year returned the equivalent of around US$300 million to our members.

We operate across the financial services spectrum. In short, we're a one-stop home for the professional market.

Why is being a mutual so important to you?

It's a model you really fall in love with. Mutuals start with a purpose — a community coming together to solve a need. Unlike stock companies, we don't have outside shareholders. That means no leakage of value. All profits are returned to members. We don't call them customers — they are members and owners. Everything we do is for them, and that's a powerful motivator.

Sometimes regulators struggle to understand us because they're used to dealing with shareholder-driven businesses. Those companies are under constant pressure for quarterly results, while we take a long-term view. I often joke with regulators, "If all insurers were like us, you wouldn't have a job." Obviously, it's a bit mischievous when I say that, but the point is serious: everything we do is in the interests of members.

What does that look like in practice?

The impact is huge. First, it's about the protection we provide. If someone falls ill or suffers disability, the support we give can be life-changing. I've had members tell me, "If it wasn't for PPS, my family would have been financially broken." That kind of feedback reminds us why we exist.

Second, the profit allocations make a real difference. Year after year, profits are credited to members. Over time, that builds up and becomes a substantial nest egg. Often, it fills gaps in retirement planning and provides members with an additional sense of security.

Third, as a mutual, we invest back into society. For PPS, education is close to our hearts because our market is professionals. We fund bursaries, sponsor universities, and support tertiary education. I've met students who've said, "Without PPS, I wouldn't have become a doctor." Those stories are incredibly moving.

Insurance itself is built on the principle of people coming together — pooling resources so that when something bad happens to one person, the group supports them. That's what makes the mutual model such a natural fit. It takes that principle and ensures the benefits are retained within the community, not extracted by shareholders.

Why did you want to get involved with the CM50?

It's a wonderful platform to highlight the value of mutuals and cooperatives. The financial services industry is heavily regulated, and starting new mutuals is very difficult. But existing mutuals have proved themselves for decades. CM50 brings us together to share best practices and push for recognition from policymakers.

I am looking forward to different stakeholders talking, appreciating, and learning from each other at – and after – the World Social Summit in Doha. I think the real value is often in the informal conversations, but one mustn't lose momentum at Doha. It should be a catalyst for more cooperation, more piggybacking on each other's work and ideas, and making sure that cooperatives and mutuals as a business model are well appreciated. It must also become easier for them to be formed and to blossom.

A CONVERSATION WITH...

Prof. Petar Stefanov



President of Central Cooperative Union (Bulgaria)

Tell us about your organisation.

The first Bulgarian cooperative was established 135 years ago, and today CCU unites 560 consumer co-ops. Since 1902 we have been members of the International Cooperative Alliance, and the first co-operative law was adopted in Bulgaria in 1907. Cooperatives have a categorical future because for 135 years our activities have been based on cooperative principles and values, guaranteeing sustainability and competitiveness. At the heart of success is faith, embedded in our motto: "All together, we can do more." Our members work under "1 strategy – 1 brand – 1 organisation." Common statutes make them strong and sustainable.

How does your co-op make a difference to its members?

Many of our cooperatives operate in small towns and high-mountain areas where the state lacks tools to implement social policy and meet people's needs. We therefore take measures that show the meaning of membership and raise the living standards and financial stability of our members. We increase membership and strengthen the participation of young people and women in management, encourage cooperators to join local government bodies, and support a well-functioning co-operative lobby. Our retail stores, thanks to joint production and delivery, let members shop at preferential prices. Our co-operative hospital, one of Bulgaria's largest, cares for members' health. Educational programmes with four universities enable training in modern fields such as digitalisation, graphic design, and artificial intelligence.

Why is the CM50 important?

In recent years, there has been a tendency for distance between leaders of national co-operative organisations within the ICA. Many of us do not know each other personally or share good practices. I told my CM50 colleagues the following: "*in order to be sustainable and competitive, we must leave our national and regional ego in the background. An ego that very often prevents us from working for the benefit of national organisations, members and especially young people, who increasingly do not see the real meaning and do not understand the power of the co-operative idea.*"

This belief made me join the CM50 Leadership Circle, confident that these 50 leaders have turned their backs on ego and work together to expand cooperation between co-operatives, strengthen education, training, and information exchange, and create an up-to-date statistical database to increase visibility and demonstrate the scale of co-operatives and credit companies.

What are your hopes for Doha and beyond?

First, to further raise the visibility and importance of co-operative business as the most sustainable and successful model working for people.

Holding the Fifth Meeting of the CM50 Leadership Circle within the Second UN World Summit for Social Development is a unique opportunity to close the International Year of Co-operatives 2025 in partnership with the UN and its agencies. Together we will present the co-operative project for a New Contract for the Global Economy, declaring our commitment to transformative change toward a human-centred economy.

How can co-operatives build a better world?

When we talk about a better world, we should not focus only on the responsibility of cooperatives. It can be built if we collaborate with national governments with trust and respect, guaranteed by appropriate co-operative legislation.

Such legislation legitimises us and shows society that in co-operative business, people – not capital – matter most.

Alongside harmonised legislation, we must work, forgetting our national and regional ego, to achieve one strategy, one brand, one organisation at all levels of governance – through harmonised laws, clear evaluation criteria for sustainable co-operation, defined responsibilities for elected roles, and educational programmes to prepare future co-operative leaders.

A CONVERSATION WITH...

Hilde Vernaillen



Chief Executive of P&V Group (Belgium)

Tell us about your organisation.

P&V Group is a Belgian insurance group founded back in 1907. Over the years, we have grown to be a big player in the Belgian market. Belgium is a small market, but we are number six today, offering protection to more than one million clients. From the beginning, our purpose has been to serve people and communities, designing insurance products that are inclusive, accessible, and socially responsible. Our purpose is to offer protection to as many people as possible by making insurance inclusive and accessible, investing in prevention, and doing this sustainably.

How do you do this?

By prioritising long-term social impact over profit. When developing and pricing products, we look at the broader needs of the population. For instance, we recently launched a product covering individual responsibility. That product includes all kinds of living arrangements: if you have refugees in your house, they are covered. If your grandmother comes to live with you, she is covered. Children remain covered even after they leave home for a period. Other insurance companies might offer those kinds of features, but as optional extras that cost more. At P&V, they are included in the basic product. Inclusivity is built into the design.

We also have structures for microinsurance that sustain projects in Belgium and abroad in developing countries, and the P&V Foundation, which works against the exclusion of young people and promotes active citizenship.

How else does P&V make an impact?

For insurers, the easiest area to make an impact is through investment. We can exclude certain investments and promote others. We are committed to the Science Based Targets Initiative goals for decarbonisation, and we also integrate sustainability into our products, which is more challenging. We are working on measuring the emissions we can reduce through the risks we insure. It's not easy, but we are committed.

Insurance is something people only really notice when they need it. You don't want to promote yourself through people's misfortune, but this is where you see the difference. For example, during the big floods in Belgium in 2022, we were on the ground immediately. We moved quickly to settle claims and help people rebuild. That's when clients tell us how important the cooperative difference is.

Why did you get involved in the CM50?

During this International Year of Cooperatives, it's important to show that it's not only federations like the International Cooperative Alliance or Cooperatives Europe that are promoting the model. It's also CEOs of significant co-ops all over the world. When we speak together and show successful projects across different industries, it has a much more significant impact on policymakers.

What do you see as the ultimate aim of the group?

We want to show that the cooperative model can meet economic needs, social needs, and support the emancipation of people. There are still countries that do not allow cooperatives in certain industries. Part of our goal is to remove those barriers. Politicians of all parties want economic growth and social wellbeing. We need to show them that the cooperative model can contribute to both. The World Social Summit is a call to policymakers, but Doha is not an end point. The work must continue.

How do cooperatives build a better world?

By contributing to the real needs of people. Being close to communities means we can design products and services that truly match those needs. It's about ethical products, democratic governance, and putting people before profit. Co-ops foster solidarity over competition and build communities rather than just markets. That makes what we do fairer, more resilient, and more human.

A CONVERSATION WITH...

Rob Wesseling



Chief Executive of The Co-operators (Canada)

Tell us about your organisation.

The Co-operators is a cooperative financial services organisation in Canada that was founded just after the Second World War by individuals who felt they weren't getting the right products and services from their insurers. They had a simple purpose: to create a better life for themselves, their families, and their communities. Today our purpose is to enable the financial security of Canadians and the communities we serve. We don't get up every morning to maximise profit – we get up to enable financial security.

How do you do this in practice?

A recent example is a product we launched called Tomorrow Strong. It's a home insurance product that pays for clients to build back better after damage from a natural disaster. For example, in parts of Canada where hailstorms are common, if an asphalt shingle roof is destroyed, we will help clients install a hail-resistant tile roof. It breaks the cycle of damage and repair. We're the only organisation in Canada offering this ubiquitously, at no extra cost.

Another example is our investment strategy. Today, 27% of our invested assets are in verified impact investments – more than any financial institution in Canada and any insurer in the world, according to Corporate Knights. These investments generate green energy, create educational and healthcare opportunities, and still outperform other portfolios. It's proof that doing good business and driving positive impact can go hand in hand.

How does being a cooperative enable you to do these things differently?

As a third-tier cooperative, our members are cooperatives themselves – credit unions, farm organisations, and others. We currently have 46 members, and about a quarter of our business is done to and through them. That structure keeps us focused on resilience and long-term community benefit.

What does this look like at an individual level?

There was a forest fire in Canada. Residents had to flee along the only highway out and many left with nothing – no supplies, no cash. We contacted our clients on their cell phones while they were still on the highway. If someone didn't have money for gas when they got out, we deposited funds into their credit union accounts immediately. After the fire, when the community reopened, there was a line outside our office. And it wasn't just our clients – people insured elsewhere came in and dropped their paperwork, saying, "I want what my neighbour had." That's the cooperative difference.

Why did you choose to get involved in the CM50?

Because cooperatives are owned and governed by communities, and we exist to support those communities. But to grow our impact, we need enabling legislation, regulation, and recognition from governments. So for me, the goal of CM50 is twofold: externally, to raise awareness and catalyse government action; internally, to drive more collaboration and economic partnership among co-ops.

What are your hopes for Doha and the World Social Summit?

I see Doha as a launch pad — an inflection point. If we tell our story effectively, we can create a new level of engagement from governments, which will enable growth and impact. We are the solution to many pressing policy challenges; we just need to be put in the game.

How do cooperatives build a better world?

We've already built a better world – this isn't the beginning of the job. But the work isn't finished. Communities are healthier, happier, and more resilient with cooperative opportunities. To put it simply: cooperatives and mutuals build resilience for individuals and communities, and we solve society's most important challenges. That is why we are so critically important.

A CONVERSATION WITH...

Carlos Zarco



General Director of Fundación Espriu (Spain) and President of the International Health Cooperative Organization (IHCO).

Tell us about your organisation.

Fundación Espriu champions cooperative healthcare through organisations like ASISA and SCIAS, blending medical excellence with democratic governance. What makes us unique is that our members – healthcare professionals and, in some cases, patients – directly shape strategy and operations. By prioritising people over profit, we deliver care that is patient-centred, sustainable, and rooted in shared responsibility.

How does being a cooperative change the way healthcare is delivered?

It transforms the traditional healthcare dynamic. At SCIAS, for example, patients in the Hospital de Barcelona participate directly in decisions. Their input has led to real improvements, such as expanding geriatric services and launching community mental health programmes. Cooperative governance means that solutions reflect human needs and every voice matters.

How do health cooperatives make an impact internationally?

There are many examples. In Europe, we collaborate with national health systems to help reduce waiting lists for diagnosis, treatments, and surgeries. After the COVID-19 pandemic, when waiting times grew, health co-ops worked hard to improve patients' access to care.

In South America, Unimed do Brasil is the largest doctors' cooperative in the world, with 130,000 doctor members, 20 million insured patients, and nearly 300 hospitals. It has the scale of a national health service. In Africa, we are working with co-ops that provide healthcare access in communities where no other system exists. Because co-ops are owned locally, they fit with the environment and respond to real needs.

What difference does the cooperative model make for doctors and health workers?

It gives them a voice. They don't face pressure from industry, laboratories, or shareholders. There's no need to generate profits for stakeholders. Instead, the money stays in the system and is reinvested in two ways: better infrastructure and equipment for patients, and better earnings and working conditions for doctors and health workers. That is a fundamental difference: we work to improve services and working conditions, not just to deliver profits. We see health as a shared responsibility, and co-ops make that possible.

How is IHCO working to expand the role of health co-ops globally?

At IHCO, we are trying to bring more health cooperatives together across borders. We now have 21 members, the largest number in our history, and we are engaging through platforms like the CM50. Our aim is for health co-ops to be recognised as key partners in achieving universal health coverage. We advocate for a global framework that supports cooperative healthcare, fosters cross-border collaboration, and drives innovation.

What role does the CM50 play in advancing this agenda?

The CM50 is vital because it brings mutuals and co-ops together to share experiences and strengthen our voice. Too often, we only talk about cooperatives among ourselves. The CM50 helps us present our model to wider audiences and policymakers. It demonstrates that democratic, people-centred healthcare is not only viable but essential for resilient societies.

How do cooperatives build a better world?

By putting people at the centre. Health co-ops create inclusive systems that deliver dignity, equity, and purpose. They empower patients and professionals to co-govern, ensuring care reflects real needs. I always say that there's a third way of doing healthcare. One is the public, one is the private, and the third way is the cooperative way, which combines solidarity with medical excellence. That is how we build a fairer, more resilient, and more human world.

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