

# idea corner

## Power to the People

The newly established \$300 million National Consumer Cooperative Bank (NCCB), with \$75 million earmarked for "technical assistance," provides an excellent chance for Extension to further serve its diverse clientele. Speedy action is called for, lest we miss a made-to-order opportunity.

Consumer cooperatives give people a chance to better control segments of their lives. Cooperatives are a form of economic democracy that evolved from a spirit of working together to survive. By forming a cooperative, individuals help raise the quality of goods and services available to them and build bridges between themselves and producers. This increases both their control and their options.

Jumping right in, Extension can supply an interdisciplinary spread of technical know-how along with innovative suggestions on what types of cooperatives might best serve a specific community or inner-city neighborhood.

At least 35% of the available funds are earmarked for consumer cooperatives that involve and/or serve low-income families.

Technical assistance to consumer cooperatives that address the needs of low-income families may be our most effective and direct route to this end. It will mean working closely with county personnel to determine the most pressing

needs and the potential leadership of this segment of the population.

## Co-op Possibilities

When we talk about consumer cooperatives, we basically define them as being one of three types:

1. Basic necessities—such as food, housing.
2. Nonessentials—such as day care, car repair.
3. Worker or producer—crafts, manufacturing.

Here's a sampling of consumer cooperatives that could benefit our clientele. Extension can enter the picture at all levels.

*Home Maintenance Project:* 4-H crews repair, maintain, and weatherize homes for the elderly and other interested clientele. 4-Hers will earn money, gain new skills, and give their customers high-quality service at nominal cost. Cross-generation and/or cross-cultural interaction is an important side benefit.

*Housecleaning or Restaurant Cooperative:* Older, divorced, widowed, or out-of-the-job-market homemakers set up and manage it. Retired and out-of-work men may also find a useful niche here.

*Equipment and Supplies Cooperative:* Families buy or rent, maintain, repair, and learn how to use equipment for home construction, cleaning, and maintenance chores.

*Housing Cooperative for Young Families:* This includes single-family dwellings and condominiums. Many "beginning families" in rural areas need suitable housing that has been lacking in America.

*Day Care Cooperative Center:* Local teens, the elderly, and displaced homemakers are employed and/or involved along with parents and older siblings of children enrolled.

*Babysitting Cooperative:* Members share and exchange child-care chores.

*Food Cooperative:* Most of us are already familiar with this idea and the educational programs and bulk-buying advantages.

### *Summary*

Successful consumer cooperatives are by their very nature synergistic. Everybody's a winner. People learn to help themselves and each other. Quality of life improves and a sense of community evolves.

Extension can tap into the \$75 million allocated for "technical assistance." County staff can be instrumental in locating potential leaders and helping them motivate groups to organize and run cooperatives for their common good. Extension can provide a wide range of help and training.

In the closing statement of Extension's "bible," *Heritage/Horizons*, is a pearl of wisdom that will likely dictate the future of Extension. "Seldom has Extension suffered from doing wrong things. More often it has suffered from missed opportunities to play its role."<sup>1</sup>

### *Footnote*

1. Austin C. Vines and Marvin A. Anderson, eds., *Heritage/Horizons: Extension's Commitment to People* (Madison, Wisconsin: Extension Journal, Inc., 1976), p. 236.

#### **ROBERT H. FLASHMAN**

*Assistant Professor of Extension  
Department of Family Studies  
University of Kentucky—Lexington*

#### **SAM QUICK**

*Assistant Professor of Extension  
Department of Family Studies  
University of Kentucky—Lexington*

#### **MARGARET JEFFIERS**

*State Program Specialist  
Family Development and Management  
Kentucky State University—Frankfort*

#### **HAROLD G. LOVE**

*Professor of Extension  
Department of Agricultural Economics  
University of Kentucky—Lexington*