



MAPPING: KEY FIGURES

NATIONAL REPORT: GERMANY

ICA-EU PARTNERSHIP



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I. INTRODUCTION AND CONTEXT

This report is part of a Mapping exercise launched by the International Cooperative Alliance and its regional offices, within the framework of a partnership signed with the European Commission for the period 2016-2020. The programme aims to strengthen the cooperative movement and its capacity to promote international development. Other research projects led within this partnership include a worldwide Legal Frameworks Analysis, and several thematic researches on themes of significance for cooperatives.

Responding to challenges and existing knowledge gaps facing the cooperative movement, this research seeks to provide exhaustive information on cooperatives worldwide. This is achieved through a process jointly conducted by the ICA and its four regional offices – Cooperatives of the Americas, Cooperatives Europe, ICA Africa, and ICA Asia-Pacific – using a common methodology. Each office collected the input of ICA members present in the countries within its geographic area, by using the same questionnaire, and completing it with relevant national statistics, in order to obtain an accurate picture of the national situation. Mapping out cooperatives in each country provides a more precise picture of the cooperative context at national and regional levels, enhances the movement's visibility, networking, partnerships opportunities, as well as advocacy, and empowers cooperators by providing them tools for positive change.

Within this framework, the present report showcases information about the cooperative landscape in Germany.

i. Historical background

The German cooperative movement originated in the 1840s with early credit cooperatives, a model that became increasingly popular in the late 19th and early 20th centuries. The two most influential figures of the movement, Franz Hermann Schulze-Delitzsch (1808-1883) and Friedrich Wilhelm Raiffeisen (1818-1888), both played crucial roles in its early foundations. In 1847, Raiffeisen created an association to aid the indebted rural poor in Weyerbusch (Westerwald), combatting usurious money lending that had taken hold under industrialisation by extending small loans to farmers on favorable repayment conditions.

In that same year, Schulze-Delitzsch established the first association for carpenters and shoemakers, emphasizing the need for small producers to organize under the principle of self-help. In 1850, Schulze-Delitzsch also established the first thrift and loan association, laying the roots for today's Volksbank. The cooperative model grew rapidly at the turn of the century; between 1885 and 1919 Raiffeisen inspired cooperatives grew from just 245 to 14 500 in number, with up to 1.4 million members.¹ These early cooperatives were an important counterweight to the economic transformation under industrial development and remain a reference for social and economic organization today in a number of countries.²

German cooperative law also developed during this era, with the first laws introduced in 1867 (under Prussian rule) and in 1889 a cooperative law under the German Empire came into force,

¹ Hollis A., Sweetman A. (1998) – Microcredit: What Can We Learn From the Past? *World Development*, Vol. 26, no. 10, pp. 1875-1891.

² Prinz, M. (2002) 'German Rural Cooperatives, Friedrich-Wilhelm Raiffeisen and the Organization of Trust, 1850 – 1914, *XIII IEHA Congress*, Buenos Aires, July 2002.

which is effectively still endorsed today. It sets out all regulations for different legal forms, including the cooperative bodies, obligations and rights, cooperative statutes and their minimum requirements, auditing duties and finance and accounting practices. In the early 1930s, cooperative membership of auditing associations became compulsory, in an effort to combat mismanagement.

The interwar years saw a further growth of the cooperative idea, as well as the development of regional and national federations and apexes, the first of which were founded in the 1870s. Following World War II and throughout the Cold War, the cooperative movement was bound by the global political divisions that followed the partition of the country. In Eastern Germany under the GDR, cooperatives were incorporated into a system of planned economy, particularly in the agricultural sector with the development of “*Landwirtschaftlichen Produktionsgenossenschaften*” (LPGs). This form of production diverged significantly from the cooperative values and principles, particularly with regard to values of self-responsibility and autonomy. In West Germany, cooperative sectors such as housing saw significant growth, and the Raiffeisen and Schulze-Delitzsch organizations merged to form the German Cooperative and Raiffeisen Confederation (DGRV) in 1972.³

After the reunification of Germany in 1990, in addition to agricultural marketing and supply cooperatives, production cooperatives and LPGs were restructured, becoming members of the national Raiffeisen organisation. In recent decades, German society has made great progress to becoming a powerful modern service economy. According to DGRV, today cooperatives are growing in number and are diversifying their activities in a number of new sectors, such as ICT, media, education or health, with over 500 founded in the last three years.⁴ In 2015, the Federal Republic of Germany nominated the cooperative idea to be added to the Intangible Cultural Heritage of Humanity under UNESCO, which was officially accepted in 2016.

³ DGRV (2015) *Facts and Figures: Cooperative Banks, Commodity and Service Cooperatives*, Berlin.

⁴ For more information, please see DGRV's website

<https://www.dgrv.de/en/cooperatives/historyofcooperatives.html>

ii. Public national statistics

For a more comprehensive picture of the cooperative movement in Germany, the present section provides key data from the country's public registers as a useful background context to the ICA members' data showcased in Section II of the report.

The data presented here stems from previous statistical sources including the *Statistisches Bundesamt*, the official Federal Statistical Office in Germany, and the national company register, the *Unternehmensregister*.

NUMBER OF COOPERATIVES:

The *Genossenschaftsregister* (company register) has 8 690 registered cooperative enterprises as of January 2020.⁵ In a closer look, Stappel (2018) cites 7 819 registered co-operative societies in 2017.⁶ In 2010, the total number of registered co-operative societies was 7 618. In 2016, this number was 7 931.

EMPLOYMENT:

Data from the *Statistisches Bundesamt* shows that Germany's economically active labour force in 2019 stood at 45.10 million persons in a population of 83 million. With over 900 000 people in Germany employed by the cooperatives covered in this report, this suggests that a minimum of 2% of national employment is provided by cooperatives.

COOPERATIVE MEMBERSHIP:

No reliable statistical data on cooperative membership is available from national sources. Recent statistics on cooperative membership, collected by Cooperatives Europe with the support of external experts in 2015, suggests that there are more than 22 million cooperative members, representing approximately 27% of the population. This is a figure confirmed by Beuthien (2018), who cites 22 839 000 members and 976 000 employees in 2017.⁷

PRODUCTION VALUE:

In 2019, the most recent data available, Germany's GDP stood at € 3435.8 billion.⁸ For a comparative perspective, in 2015, the most recent year for which data is available for cooperatives, cooperatives' economic contribution (annual turnover) in Germany was estimated

⁵ Based on data from the [Unternehmensregister](#) in January 2020.

⁶ Stappel, Michael (2018): *Die deutschen Genossenschaften 2017, Entwicklungen – Meinungen – Zahlen*, (German Co-operatives in 2017, Development – Opinions – Figures), Frankfurt 2018.

⁷ Beuthien, Volker/Schöpflin, Martin, Wolff, Reinmar (2018), *Genossenschaftsgesetz, Beck'scher Kurz-Kommentar, Genossenschaftsgesetz mit Umwandlungs- und Kartellrecht sowie Statut der Europäischen Genossenschaft* (Beck's Short Commentaries, Co-operative Law with Conversion Law and the Law of Combines and the Statute of the European Co-operative Society), 16. Neu bearbeitete Auflage (new revised edition), München.

⁸ Based on data from the [Statistisches Bundesamt](#) for 2019.

at €195 billion.⁹ The entire Raiffeisen organization generated a turnover of around € 62 billion in 2017.

Cooperatives have a significant market share in many sectors, for example in banking, where they hold a 21% market share.¹⁰ However, *Raiffeisenbanks* within the agricultural commodity branch have decreased in number from 14 474 in 1990 to just 98 in 2017 (Stappel 2018, p. 46). In the insurance sector, the mutual/cooperative market share stood at 47% in 2015.¹¹

iii. Research methodology

The aim of the mapping research is to collect and make publicly available reliable and up-to-date data to understand what the cooperative movement represents in the targeted country. With this view, the data detailed in the present report has been collected using the methodology detailed below.

The methodological tools include a questionnaire used to collect the data, which was distributed online to the members, as well as a methodological note provided for further guidance. They were built jointly with all ICA regional offices with the support of external experts from the European Research Institute on Cooperative and Social Enterprises (Euricse) and are applied in a harmonised way in all the target countries.

The classifications used in the research are consistent with the internal system used within the ICA movement (e.g. on membership status and types of cooperative organisations) and with standards increasingly adopted in recent studies and by international organisations like the ILO – e.g. using international classifications of economic activities such as the International Standard Industrial Classification (ISIC) rev. 4, which ensures the comparability of statistics both nationally and internationally, as well as with statistics on other forms of enterprises.

Regarding the target organisations, considering that a worldwide survey has very challenging goals, and while the value of directly collecting data from non-member cooperatives must be recognised, the present Mapping exercise targets cooperative organisations members of the ICA.

Furthermore, in order to complete the ICA members' data, the decision was taken to also look at external sources, to provide additional and more exhaustive cooperative statistics for the country. As a result, the data is collected following two strategies contemporaneously: 1) collecting statistics already available in the country; 2) carrying out a survey targeting ICA cooperative members.

In Germany, the Mapping questionnaire, was distributed to, and completed by 2 ICA member organisations and 1 Associate member in the country. After additional follow-up from the members surveyed the figures provided were compiled to be presented in the next section.

⁹ The power of Cooperation - Cooperatives Europe Key Figures 2015, Cooperatives Europe, Brussels.

¹⁰ Statistics produced by the European Commission available at: https://ec.europa.eu/growth/sectors/social-economy/cooperatives_en

¹¹ Facts and figures: Mutual and cooperative insurance in Europe Vol 2. ICMIF and AMICE, May 2018.

II. KEY FIGURES

This section presents the results of the data collection directed by the ICA members. It is different from the general estimates for the country provided in the introduction – as the coverage represents approximately 84% of the total number of cooperatives in the country.

Germany counts three ICA member organisations (two full members and one associate member):

DGRV - Deutscher Genossenschafts-und Raiffeisenverband e.V. (German Cooperative and Raiffeisen Confederation – reg. assoc.) DGRV is a full member and an intersectoral national organization.

The DGRV is both the apex and auditing association of the German cooperative organisation. They work in the tradition of Friedrich Wilhelm Raiffeisen and Hermann Schulze-Delitzsch. The Confederation's purpose is to promote and represent the mutual interests of its members and their affiliated cooperative institutions. As a legally registered auditing association, the DGRV can carry out all audits of its regional and national centres, special institutes and federations.

GdW Bundesverband deutscher Wohnungs-und Immobilienunternehmen e.V. GdW is a full Member in the housing sector and a national organization.

As the largest industry umbrella organization, they are committed to the interests of their regional associations and their members - around 3 000 housing and real estate companies throughout Germany - in relation to politics, business and the media. GdW provide technically sound policy advice and provide fast and competent data, facts and assessments of current political processes and future topics relating to the housing and real estate industry in Germany and Europe. Not all members represented are cooperatives.

Zentralverband deutscher Konsumgenossenschaften (ZdK) e.V. ZdK is an associate member in the consumer sector and a national organization.

ZdK is an association representing retail cooperatives and organisations of civic engagement dedicated to providing members with their day-to-day needs.

ICA Member organisations are active in the following sectors, ordered here by decreasing order of importance – from the highest to lowest number of memberships:

- Banking
- Real estate
- Agriculture
- Wholesale and retail trade
- Accommodation and food service activities
- Utilities

ICA Members are also active in the following sectors, for which detailed sectoral data was not fully available:

- Insurance
- Information and communication
- Construction
- Professional Scientific and Technical Activities
- Administrative and support service activities
- Education
- Human health and social work activities

iv. ICA member data

The data collected was provided for the year 2017. While a significant portion of the questionnaire was filled in by members, data could not be provided for the following variables:

- While members in Germany represent four different types of cooperatives, i.e. user, producer, worker and multi-stakeholder, no detailed data was available for these categories – including the number of cooperatives, memberships, employees, or economic data within each type.
- Employee data by sector was unavailable. Further, no data on gender and youth related to the organisations represented by members could be retrieved, including regarding the number of memberships and employees that are female or under 35 years old. Although partial data could be provided for the organisations themselves, where the average proportion of female employees is 47%.
- Sectorial information was partially incomplete: in several sectors, only the number of cooperatives/mutuals represented could be made available.
- Economic data was also only partially available, covering a number of sectors (cf. sectorial section below) but not providing an overall picture of all the sectors where German members are active.

v. General overview

The present section provides an overview of the ICA membership data for Germany. It is displayed in several categories and with the support of charts and graphs, for clarity purposes.

Category	Total
Number of cooperatives	7319
Number of memberships	22 539 000
Number of employees	943 579

Overall, ICA members represent over **7 300** cooperatives in the country, with a total number of memberships¹² of **22 539 000**, and a total number of **943 579** employees¹³. User cooperatives, producer cooperatives, worker cooperatives and multi-stakeholder cooperatives are all present in Germany.

¹² Defined in the Mapping methodology as: the number of persons who initially signed the application for registration and those admitted in accordance with the cooperatives' bylaws and who currently participate in the organization in accordance with the cooperatives' bylaws.

¹³ Defined as: all those workers who hold the type of job defined as paid employment jobs.

vi. Sector overview

The sectors used below correspond to the categories used in the ISIC rev. 4. to classify the economic activities carried out by the organisations concerned. With regards to the turnover, where available, the amount is provided in Euro (EUR)¹⁴.

A general overview is provided in the chart below:

	Number of cooperatives and/or mutuals	Number of memberships	Number of employees	Turnover in billion EUR
Banking	827	18 500 000	N. A	N.A.
Real estate	1805	2 821 000	23 579	10.64
Agriculture	2104	1 300 000	N. A	62
Wholesale and retail trade¹⁵	1342	320 000	N. A	133
Accommodation and food service activities	379	300 000	N. A	1.0
Total	7 319	22 539 000	943 579	207.6

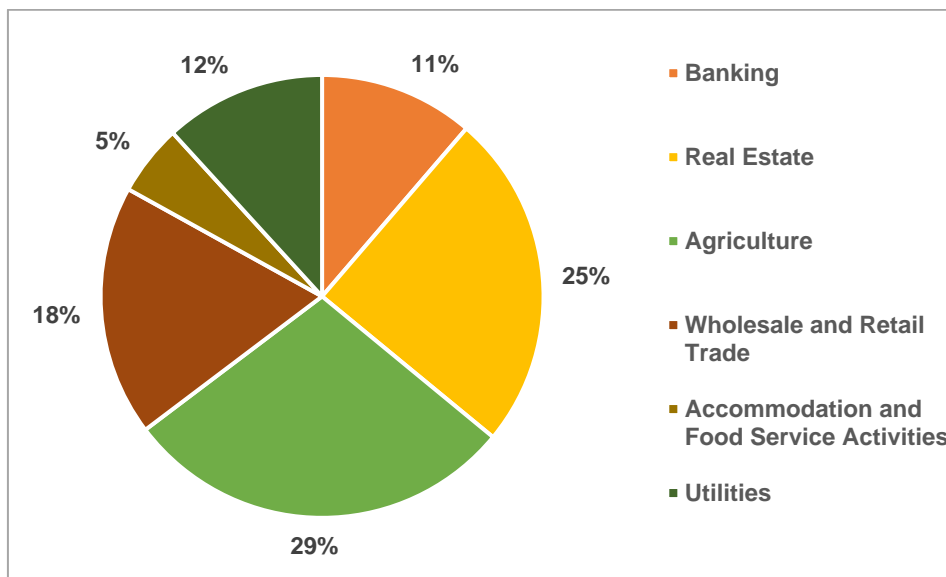
¹⁴ Currencies are calculated using the annual average rate (for the reference year applicable) between any two currencies, using the currency converter InforEuro:
http://ec.europa.eu/budget/contracts_grants/info_contracts/inforeuro

¹⁵ Categorised here as small-scale industry commodity and service cooperatives including centers (Producer cooperatives).

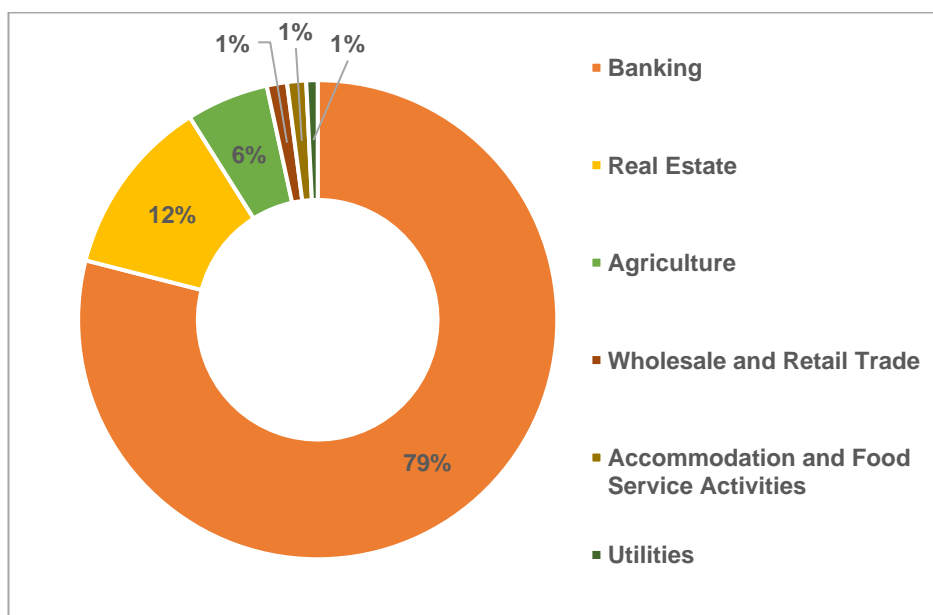
III. GRAPHS

Specific variables are also detailed in the graphs below, when sectorial data was available.

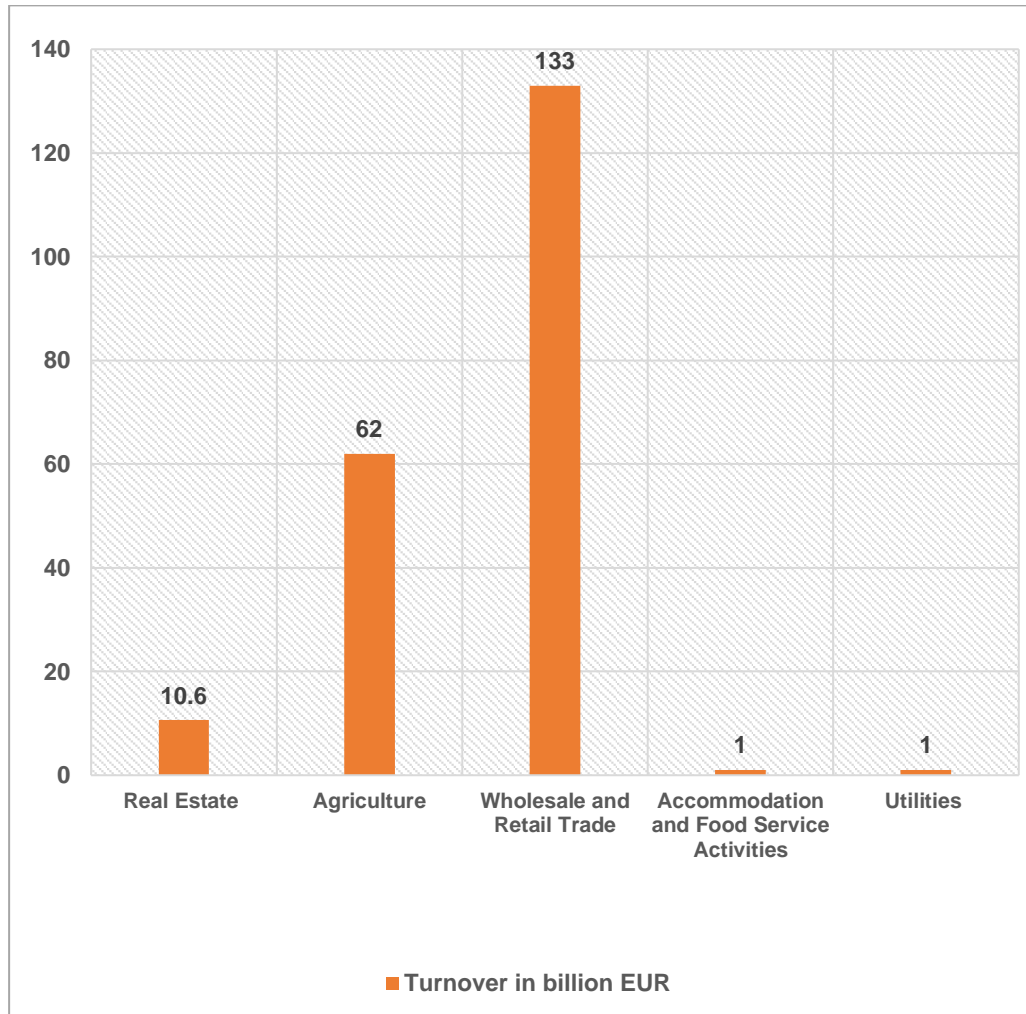
vii. Number of cooperatives by sector:



viii. Number of memberships by sector



ix. Turnover by sector in EUR¹⁶:



¹⁶ The banking sector is not included in this graph, as statistics are calculated as assets held rather than annual turnover, providing two separate indicators.

IV. ANNEXES

Sources and contacts are listed below.

Sources

Beuthien, Volker/Schöpflin, Martin, Wolff, Reinmar (2018), Genossenschaftsgesetz, Beck'scher Kurz-Kommentar, Genossenschaftsgesetz mit Umwandlungs- und Kartellrecht sowie Statut der Europäischen Genossenschaft (Beck's Short Commentaries, Co-operative Law with Conversion Law and the Law of Combines and the Statute of the European Co-operative Society), 16. Neu bearbeitete Auflage (new revised edition), München.

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Contacts

Further details on the Mapping research and other country reports are available on www.coops4dev.coop

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