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Women as Organised Consumers

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BY

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Women as Organised Consumers.

Under present-day Capitalism, with its profit-making basis, the long-suffering "consumer" is being continually overlooked and sacrificed. It has been forgotten by all but co-operators that it is the satisfaction of the consumers' needs which is the true object of industry and trade. But the effects of war have roused the consumer as never before and turned people's attention in the direction of Co-operation, where profiteering is impossible, because no profits are made, and where the consumer is accorded his rightful place in the social economy. "To sell to us—the mass of common men and women in all countries—is the ultimate aim," says Mr. Percy Redfern,* "of the world's business. Hence it is ourselves as consumers who stand in a central relation to all the economics of the world, like a king in his kingdom."

"Rochdale" co-operators have always given the consumer this regal position. In their gigantic distributive and productive business, covering one-third of the population in Great Britain, they recognise this central fact, that industry and trade have resulted from the fundamental need of consumption, and they base their economic theory and practice on consumption as the most universal, vital and human interest. They affirm that the whole people, organised as users or consumers, should control trade and industry democratically, just as the whole body of citizens, organised as citizens, control political affairs.

This means that co-operators not only utterly reject Capitalism with its profit-making and autocratic methods, but part company with Guild Socialists when they make Labour the foundation of their reconstructed society and claim that work should be a joy for ever creating things of beauty.

"But to the community it is not profits nor work that matters," says Mr. L. S. Woolf, "but the products, the services and commodities" which industry enables the community to consume. It is not production but consumption which makes civilisation differ from barbarism, and one civilisation differ from another. The sweated Asiatic working in an Eastern factory does

* "The Consumers' Place in Society" by Percy Redfern, published by the Co-operative Union, Holyoake House, Hanover Street, Manchester: price 3s. 6d. (bound) and 2s. 6d. (paper).



not, from the point of view of civilisation and progress, differ from the cotton operative of Lancashire by his work but by what he consumes. *The vital part of industry for society is consumption*, and the most tremendous step in the world's progress would be taken if the community set itself to organise industry, not for providing work or making profits, but for the consumption of the community, for the consumers who are the community.*

Nor is William Morris's theory of work applicable to modern society. The supply of the necessaries of life to the whole population and the provision of an all-round standard of public amenity imply factory production with minute sub-division of labour, and also occupations which we can only wish should be got through as quickly and effectively as possible. The great bulk of work, if all the people are to have a high minimum of existence, can only be performed mechanically, and cannot be adapted to the Morris ideal that all workers should be artists. True craftsmanship can only be carried out in the production of goods over and above the standardised necessities of life.

Other parts of the pedestal on which work is placed by Guild Socialists seem very shaky. It will undoubtedly be necessary to establish a living partnership with Labour inside the Consumers' Co-operative Movement. But if industries were made self-governing and even federated in Councils there would be great fear that the larger interests, such as mines and railways, might dominate, and the general body of consumers be sacrificed to their demands. And, if society is to be controlled through organised industry, Guild Socialism stands condemned as having left out of its scheme of things the largest class of workers, that is, the married women, whose work is at home.

It is to these women that Co-operation makes the great appeal. The married working woman is the typical consumer. The woman with the basket represents the principle which underlies consumers' Co-operation, the principle that the first and last object of all industry and trade is the production, distribution, and exchange of commodities for use. Woman, as the buyer, forms the corner-stone of the Co-operative Commonwealth. It is through her basket, brought to the store counter in every European country, in Canada, India, South Africa, Japan, and China, that we are moving fast towards the time when all industrial life will be managed by the people for the people. Every bar of soap, every pair of boots bought in a co-operative store is helping to break down capitalism and to destroy autocracy and profit-making in industry. With the abolition of profit-making the consumer will be able to direct production and to have a knowledge of and a voice in what is sold,

* "Co-operation and the Future of Industry," by L. S. Woolf. Allen and Unwin. Price 5s.

instead of having either to go without or to accept whatever goods the profit-maker, trading on the ignorance of his customers, likes to put on the market. Under Co-operation her function as the buyer gives the married woman a place of supreme importance, where she can voice the demand which controls manufacture and trade; where she can reinforce the claim of her Trade Unionist husband for better industrial conditions by buying only goods made under Trade Union conditions; and where she can take part in forwarding the emancipation of the workers and the peace of the world. Whatever doubts and difficulties there may be in connection with her place in the world of trade union workers, here in the co-operative world the position and rights of the married woman are fundamentally sound and important. The power of the basket is a greater one than the power of the loom or of the vote. If every woman had the imagination to see the far-reaching consequence which would result from her basket being filled regularly with co-operative goods, she would hasten to join the nearest store. Then she would be able to take part in the whole life of this great constructive movement which, when developed internationally, will bind the peoples of the world together, regardless of national boundaries, and become more powerful than Governments.

To understand clearly the opportunities which Co-operation opens up to women and the contribution they can make to it, it is necessary to say something of the actual structure of the movement.

The central feature of Co-operation is that no profits are made, because the surplus arising from trading transactions does not go to the holders of capital, which is paid a fixed rate of interest. Instead, the surplus is returned each quarter or half-year to the purchaser in proportion to her purchases. This "dividend" is thus not merely a convenient method of saving for the individual and of providing capital for the Society; it is a remarkable economic discovery which enables a democratic and non-profit-making system of industry to be established.

The unit of organisation is the local Industrial Co-operative Society, and there is a net-work of about 1,400 Societies, which have many branches, spread all over the country.

The Store, or "Co-op." as it is often affectionately called, is the most democratic institution in the world. The membership is open to anyone, man or woman, on the payment (either by cash down or by instalments, or through "dividend") of a £1 share. The members govern these societies through elected boards and quarterly meetings, which form a local consumers' parliament, discussing the most varied subjects, including questions of policy,

the quality and price of goods, treatment of employees, necessary extensions, etc., the members giving expert criticism, because nearly everyone is an expert on something. One member one vote is the rule, regardless of the number of shares held. The surplus on each society's trading transactions is used for the individual's dividend, based on the amount of her or his purchases and also for common purposes, such as education and recreation. Most societies possess their own freehold premises, which are often splendid buildings, including grocery, drapery, boot and shoe, butchery, restaurant and other shops, as well as a spacious hall, committee rooms, and library. Many societies have also building, insurance, and other departments. Besides the Board of Directors, societies usually possess an Educational Committee, a Women's Guild, and other organisations.

The commodities sold in co-operative stores are mainly supplied through the English and Scottish Co-operative Wholesale Societies. The English Co-operative Wholesale Society is the most remarkable achievement of working-class life. It is a federation of about 1,100 stores, each store holding shares in it, and is governed, like the store, by its elected Board of Directors and quarterly meetings of store representatives. Similarly the surplus on business transactions is divided amongst its members—the stores—on the amounts purchased from it by them. The Co-operative Wholesale Society is a gigantic merchant, manufacturer, miller, landowner, banker; insurance company, owner of tea estates and Canadian wheat fields, and shipper.* The development of its international trade opens out possibilities of supreme world-wide importance. The formation of an International Co-operative Wholesale Society is now within sight. Such a society would pool the surpluses of trade and divide them among the co-operative movements of the different countries, thus transforming international commerce from a competitive fight between nations into a harmony where the interests of all are reconciled. Such an Economic League of Peoples would be a surer guarantee of enduring peace than any legally devised Association of Governments.

Another federation of societies—the Co-operative Union—unites the stores on the educational, legal and political sides of the movement, and organises the Annual Co-operative Congress, which is attended by nearly two thousand delegates.

This brief outline of the movement is perhaps just sufficient to indicate how the strand of women's interests and activities can be woven into the web of co-operative life. Undoubtedly what first draws the majority of domestic chancellors of the exchequer to the stores is the members' share in the surplus arising from the business

* The net sales of the Co-operative Wholesale Society in 1920 amounted to £105,439,628.

carried on, known as the "divi." By merely shopping at a competitive counter a woman can never become the possessor of amounts which would pay her rent, apprentice her child, finance the family holiday, or buy her a house. But by buying her food, clothing, furniture over a co-operative counter, all this is within her reach—automatically through the dividend on purchases—without any stinting or saving on her part. Indeed, she gradually discovers that the store is a little democracy of its own. She begins to attend the quarterly meetings, and in time finds herself asking questions, moving resolutions, standing for educational committees and boards of management.

It is easy to see that as regards all the great needs of her society—membership, trade and capital—the woman with the basket can be a tower of strength. Her own experience described to her friends and her special methods of propaganda are often more convincing to the housewives of the district than the masses of co-operative figures quoted by the men-without-the-basket on co-operative platforms. At the present moment, the organised women of the movement are joining in a national campaign to raise capital for the many developments local stores are planning and also for the extended manufacture and trade of the Co-operative Wholesale Society. In this campaign there is a chance for all to save and invest, and the "co-op." is particularly attractive to women to save in because the money can be put in easily and withdrawn easily. There is the way of the humble 3d. stamp sold in the stores, by which over £4,000 was collected in six months in one society. There is also the ordinary share and loan capital of local societies with from 4 to 5 per cent. interest, which goes to develop the society and so increase the power of co-operation to cater for the people.

The Co-operative Wholesale Society Bank, with its share capital, depreciation and reserve funds amounting to £12,000,000, offers splendid gilt-edged securities which all democrats who desire to see the overthrow of capitalism should take advantage of, instead of bolstering it up by investments in capitalist concerns.

Further inducements are offered by the Co-operative Wholesale Society to the domestic chancellors who handle the mass of insurance money placed in life, health and fire policies. By the collective life insurance scheme all store members are automatically insured, while individual policies can be taken out on very advantageous terms.

The local store is also the field where any big national co-operative reforms which women desire to see adopted are carried out. At one time, much energy was expended on the question of how co-operation could be made to reach the poorest

of the population. It was urged in societies that co-operative methods should be adapted to their special circumstances, by abolishing entrance fees, selling in small quantities, stocking suitable goods, by facilities for saving, and by special kinds of propaganda. The most striking effect of the women's campaign was the experiment made by the Sunderland Society in one of the very poorest and lowest quarters of the town. A block of buildings, garlanded by flower-boxes, was specially built, which included a grocery store, a butcher's shop—where cooked meat, pease and suet puddings with gravy were sold—a yard for coal and oil, a charming little hall, and miniature rooms for two resident co-operators. The "store ladies" presided at the penny bank in the shop, sold Christmas cake over the counter, explained the magic character of the "divi," arranged concerts and lectures, visited the people, were the friends of the children, and tried in all ways to popularise co-operation. The result of two years' work showed that special propaganda and suitable business methods could draw in the poorest. Although the experiment of resident workers was not continued the store has maintained a successful character.

Another instance of the way women may secure a big reform for their sisters by working through a democracy of consumers, both locally and centrally, is afforded by their minimum wage campaign for the women employees in stores and in the Co-operative Wholesale Society's factories.

The Women's Co-operative Guild* found that while the Amalgamated Union of Co-operative Employees had established a wage-scale for men, no scale for women was put forward. But after a deputation from the guild to the Amalgamated Union of Co-operative Employees, a scale was agreed on and accepted by the Co-operative Union and Congress. "The scale was at the time a high one, for under it no adult worker could be employed on any work for a wage less than 17s. a week, while it must be remembered that the minimum rates adopted by some Trade Boards resulted in women earning less than 12s."† After a number of societies had adopted the scale, the Guild launched out into a campaign for securing the scale for the 7,000 women and girls employed by the Co-operative Wholesale Society. Many prophecies of ruin were indulged in and the usual arguments against prices not allowing such a scale and the unfairness of one rate for all localities were advanced. The Co-operative Wholesale Directors asked societies to leave in their hands

* The Women's Co-operative Guild is a self-governing organisation of women connected with co-operative societies. It has 936 branches, with a membership of 47,000. Branches are grouped in districts and sections, all with their own committees, and the Guild is administered by a central committee of eight elected by the branches, and governed by its annual congress attended by over 1,000 delegates. Its work is both educational and propagandist.

† "Co-operation and the Future of Industry," by L. S. Woolf.

the question of the wages of productive workers. The Guild took their stand on the principle of a universal co-operative minimum wage. The movement was aroused. Resolutions were sent in by societies, at the instigation of the Guild, to the Co-operative Wholesale Society quarterly meetings, men and women spoke, and finally in 1912 the delegates voted for the adoption of the scale. No disaster ensued, and the whole story is an interesting example of those who are the employers voting in the interests of the workers.

The immense interest which women take in the movement and the part they now play throughout it, have only come about through their being organised in their own self-governing society, the Women's Co-operative Guild, alluded to above. Not till it came into existence in 1883 did women get their chance, as previously no attempt had been made to educate women in the meaning and ultimate advantages of Co-operation, or to bring them out as administrators. Writing in 1883, Mrs. Arthur Acland said: "What are women urged to do when co-operative meetings are held? Come and buy, that is all." Or as one of the early members wrote: "All the work the women could do then, apart from spending money, was to attend tea meetings and make tea occasionally. The advent of the Guild has changed all this." Most people would have thought that it would have been impossible to organise over-worked mothers and housewives, not only because of domestic ties but because the isolation of home life is apt to undermine the power of association and interest in the larger world. But experience has shown that, given the right conditions and the right appeal, there is no class in the community who respond more readily and effectively to organisation, with all it means in the way of education and action, and whose enthusiasm for public work is greater. Just as the common interests of *wage-earning* has united men in trade unions, so the common interest of *wage-spending* has united married women.

It might be argued that there was no need for a separate organisation for women in the co-operative movement as the membership and rights were equal for men and women. But as all who work in any democratic movement find out, the special circumstances of women's lives, and the effects of these circumstances, together with the fact that men are in possession, and not without prejudice as regards women's place and work, make it essential, if men and women are to come together on terms of real equality and comradeship, and if the women's point of view is to be properly expressed, that women should for some time yet have special organisations of their own. By looking at the general work accomplished and at the extraordinary development which takes place in the women themselves no one can doubt the truth of this.

As regards the interest aroused and the effects on their lives and conversation, the following little incident related by a Guildswoman is very indicative:—

“Eh! Awst never furgot once coming fro' Manchester. Wha bin having a Sectional Conference there. Eight of us ut lived in one direction agreed to go back bi same train. Nimblest and leetest of course, geet to th' train fust, un took their seats in an empty carriage. Then in popt a chap none of 'em knew. Th' heavy weights come puffing up soon after, just on t'last minute. Ough'f lot geet together. Th' train started, unso did our tungs, talking about what wha had sin an' yerd. Th' chap seemed to be reading a paper. After a while he axt ur pardon, un said he'd bin deeply interested in ur talk, un fro' what he could make out we were all interested in sommut ut whur for t'general good, un as he knowd good work couldn't be done wi'out good brass, if we would accept have-a-crown he'd be glad to give it to us. Aw con tell yo' wha did accept it wi' thanks, and handed it o'er to our District Treasurer.”

The self-governing character of the Guild organisation, with its own elected branch, district and sectional committees, and its central committee and annual congress of 1,000 delegates, presided over by its own working-woman president, has been a fine training ground for national citizen work, and the Guild led the way in obtaining seats for working women on national committees and public bodies of all sorts,* the most recent advance being the number of Guildswomen who may now add J.P. to their names. The education its members gain in the conduct of business meetings, and in questions of public interest, added to their own intelligence and zeal, makes them peculiarly well suited for taking part in national and local administration.

The guild being an organisation of married women, it has largely specialised in questions affecting the lives of this class. What has brought most distinction to the guild and been perhaps the most valuable part of its civic work has been its schemes and action for the national care of maternity.

While the Insurance Bill was under discussion, the guild collected examples to show the great need of including maternity benefit, and sent a deputation to the Government to urge its inclusion in the Bill. This was done on the lines of the guild's suggestion. But at first the benefit was the property of the husband. Very soon the bad effect, as well as the absurdity, of this arrangement became obvious, and the guild started a lightning campaign to make the benefit the property of the wife. In five days

* Nineteen guildswomen are on 17 City and Borough Councils: 9 guildswomen are on 9 London Borough Councils: 1 guildswoman is on the Consumers' Council: 3 are on the English and Welsh Consultative Councils of the Ministry of Health: about 290 are on Municipal Maternity Committees: 180 sit on Municipal Housing Committees: 150 sit on local Insurance Committees: 22 sit on Urban District Councils in 19 towns: 38 sit on Higher Education Committees in 35 towns: about 200 are Poor Law Guardians: about 220 guildswomen sit on 109 Naval and Military Pensions Committees, including those in London Boroughs: 290 sit on Food Control Committees in 231 towns: 240 sit on Profiteering Committees: 2 are on District Agricultural Wages Boards: Guildswomen also sit on Trades Councils or Labour Representation Committees; Venereal Disease Committees; Labour Advisory Committees; and Housing Advisory Committees.

700 signatures of women engaged in public work were obtained and a petition circulated to M.P.'s. Amendments were drafted, lobbying went on. The Government would not support, but the Whips were taken off and a ludicrous scene was witnessed of the helplessness of M.P.'s when left unshepherded. Ultimately, largely owing to Lord Robert Cecil's help, the necessary amendment was carried, and in spite of the formidable opposition of the Insurance Commissioners and officials of Approved Societies the benefit became the property of the mother. The inadequacy, however, of the benefit to the needs of maternity, led the guild in 1913 to put forward big schemes for the national care of maternity. It was to a deputation of the guild that the Government announced in 1914 that national grants would be made in aid of maternity centres and other maternity work organised by local authorities. Many of the guild suggestions (such as home helps, maternity homes, etc.), were adopted by the Local Government Board, and later by the Ministry of Health. The letters from guildswomen, published in the book "Maternity: Letters from Working Women,"* had a wonderful effect in arousing public opinion, not only in England but in America also.

The co-operative movement offers a medium for expressing the special standpoint in politics of married women as consumers. Until 1918, the co-operative movement kept outside the political arena, but the movement for social legislation closely affecting the lives of the people and the experience, during the war, of the treatment of Co-operation and of special Government legislation, led the co-operators to enter politics. The enfranchisement of married women, which the guild had urged, coincided with this decision, and re-inforced the voting strength of the movement. The Co-operative Party, now in existence, naturally stands for the consumers' interests. Married women are thus given an economic standing in the Labour Movement, and are enabled to press forward the reforms they want.

It is obvious from the above sketch of the work of organised women consumers that immense interests and opportunities are opened out to women by such a movement as Co-operation and by such an organisation as the Women's Co-operative Guild.

The power of the consumer is only beginning to be understood. But gradually we shall certainly see this power being exercised in many new and interesting ways through co-operative societies, as the obstacle of profiteering disappears. The whole question of the food supply of the people demands attention, and the scientific knowledge within reach should be made of universal use.

* Published by George Bell and Sons. Price 3s.

An enormous quantity of the food commonly used is adulterated or injured in one way or another. For example, in jam and sweets we find glucose, turnips, saccharine, and sometimes wooden pips. The polish put on rice deprives it of valuable minerals and of its savour; yet rice mills multiply in Calcutta. There is a similar destruction of salts in refined patent foods. The amount of vitamins destroyed in preparing food has only recently been made known. Few people realise that much of the dried apricots, pears, peaches, etc., they eat have been treated with sulphuric acid. The boric acid used as a preservative for perishable foods like bacon, milk, etc., is a certain cause of indigestion. Rotten eggs are sold for baking purposes, the odour being driven off in the oven.

It is very plain that the root cause of this destruction of nourishment is the profit-making system. One of the most violent advertising campaigns ever witnessed in America was started by the sugar refiners to prevent the purchase of wholesome unrefined brown sugar. The opinion of a public analyst from another country was obtained, stating that brown sugar contained "great numbers of disgusting insects which produce a disgusting disease." The advertisement went on, "It is fortunate, however, that these terrible creatures do not occur in refined sugar of any quality. Use only refined sugar." The American public, long fed on advertising lies, swallowed the statement, and the housewife ceased to use brown sugar. Another cause of poor health is the number of non-nourishing substitutes and easily turned-out dishes put on the market, *e.g.*, substitutes for egg-made custard and for gelatine or isinglass jellies.

If mothers and housewives took up the question, much might be done through the co-operative movement to promote the sale of pure food. Already a beginning has been made, and as Co-operation becomes more and more the accepted industrial system, the standard can become increasingly higher. The Co-operative Wholesale Society's research department, now doing valuable work for the different departments, will no doubt extend its operations and original work, while principles of right feeding and cooking and results of scientific investigation might be made known through the women's organisation. The national food supply would eventually be lifted out of the region of profit-making, with its plausible advertisements, adulterations and inferior substitutes. Under a universal industrial system where the consumers' interests are paramount, as in Co-operation, food will be safe from adulteration, and as nourishing and palatable as possible.

Co-operation gives the same opportunity for expressing the wishes of the consumer in connection with clothing and furniture. Although individual taste in our new social order would have to

be met by individual craftsmanship outside the range of machine industry, we should look forward, when consumers have become conscious of their power, to the time when the standardised machine-made goods supplying the standard needs of the whole people would respond to a general desire for more appropriate forms and beauty of line and colour.

As Capitalism and capitalistic ideas disappear and Co-operation and co-operative ideas take their place, industrial methods and organisation will be entirely reconstituted. The workers will be given their proper place in the administration of industry, and the productive powers of all be used for the general benefit. It is only under a non-profit-making system that the problems of women in industry can be solved, because the fear of their competition with men will then disappear and it will be possible to differentiate the occupations best suited to women's physique.

In the transition stage, women consumers should continue to watch carefully over women's wages, hours and lives in co-operative societies and factories. The minimum wage campaign described in a preceding page might be followed by others. For example, special attention might well be directed to the question of the connection between fatigue and output, and advantage taken of research work to introduce new methods of organisation beneficial to the workers both as employers and employed. An interesting experiment has been made in a shoe factory of working double presses with a team of three girls, each working forty minutes in the hour and resting twenty minutes (in a rest room, occupying themselves with knitting, etc., as they liked), instead of with two girls working continuously throughout the day. The result was advantageous to the girls and also to the firm. The employers increased the output per machine by roughly 50 per cent.; if one girl of a team was absent the press could still be worked; the number of accidents was sensibly reduced; and the employees were contented and said they were less tired and in better health.*

Another co-operative development in which women may and are playing important parts is in the building of international co-operative relations. British co-operators are bound to take a leading place in international Co-operation, and after a proper apprenticeship in the movement British women could render notable service, if they knew foreign languages, especially by making enquiries into foreign co-operative methods, by attending international co-operative congresses and by linking up the organised women of the different countries into an international women's guild, which, based on Co-operation, would bring out the great

* Preliminary Notes on the Boot and Shoe Industry, being a Report of the Industrial Fatigue Research Board. Price 1s. 6d.

common interests of women of all nations as consumers, thus creating the atmosphere which alone can make the peace of the world possible.

The co-operative movement, based on the democratic control of industry by the consumers, gives women opportunities of taking part in the actual administration of business, for which many women have undoubted gifts. A beginning has already been made in this direction, but progress is slow. It is not likely that women will ever command anything but a minority of seats and posts. But the importance of welcoming the right women when they come forward needs great emphasis. If the movement is to rise to the heights it might, if it is to be the true expression of the consumers' needs and powers, there should be no committee, board or department of the movement without women members.*

The appeal which Co-operation makes is to the largest class of women, and is a stronger and more significant appeal than that of any other movement. It gives openings for the exercise of every woman's gifts and capacities in the service of the community. Through it all the common everyday actions of the housewife gather round them a new and stimulating interest and are filled with purpose and far-reaching results. In providing for the well-being of her family the co-operative woman is inevitably acting in a way which leads to the establishment of a juster order in her own country, to the foundation of a world-wide Co-operative Commonwealth, and to the longed-for advent of universal peace.

* In 1920 the number of women on boards and committees of the movement was as follows:— Central Co-operative Board, 3; Central Education Committee, 3; on all Educational Committees, Associations, Executives; District Associations, 8; Boards of Management, 220; Educational Committees, 662; delegates to Co-operative Wholesale Society quarterly meetings, 380; to Congress, 68; Convalescent Fund Committees, 3; Sectional Propaganda Committees, 3.

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