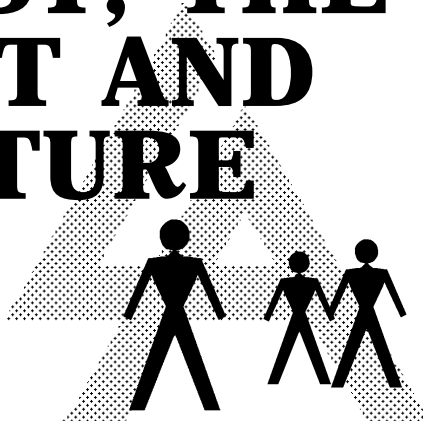


# SELF HELP IN THE PAST, THE PRESENT AND THE FUTURE

**RODERICK  
MOORE**



The self-help movement had its origins in the 19th Century, when millions of ordinary people joined forces, without the assistance of the state, and formed voluntary associations to raise their living standards by saving, investing, buying and selling together. Many of its achievements survive to this day, even though in the 20th Century its philosophy has fallen out of fashion. Organisations of this kind could play a crucial role in a future libertarian world. The publications listed in this Study Guide are the best sources of information on what self-help achieved in the past and what it is still achieving today; a couple of works which look to the future are also included. Not all of the books mentioned have been written by libertarians; some of them contain socialist fallacies, of which the main ones are the labour theory of value and the belief that the Industrial Revolution caused poverty; but readers can easily make allowances for this.

Today, as the Labour Party prepares to rewrite Clause 4 of its constitution, the old-fashioned kind of state socialism is on its last legs. As libertarians we can only welcome this, but we should not forget that in the past many people became socialists out of a genuine (albeit misguided) spirit of idealism, because they wanted to build a better world. Now that their chosen ideology has failed, there is a danger that they may lapse into cynicism and assume that our present society, with all its glaring faults, is the best that can exist, and that our present problems are insoluble. Their idealism would not be wasted if they only realised that the way forward is through voluntary associations of free individuals, not state control. This Study Guide has been written with them especially in mind.

## Study Guide No. 5

ISSN 0267-7180 ISBN 1 85637 278 2

An occasional publication of the Libertarian Alliance,  
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The views expressed in this publication are those of its author, and not necessarily those of the Libertarian Alliance, its Committee, Advisory Council or subscribers.

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**FOR LIFE, LIBERTY AND PROPERTY**



## 1. The History of Self-Help

**Herbert ASHWORTH**

### *The Building Society Story*

Franey, London, 1980

A history of the building society movement from the 19th Century to the present day. Especially good coverage of the period since the First World War.

**Johnston BIRCHALL**

### *Co-op:*

### *The People's Business*

Manchester University Press, Manchester, 1994

The most up-to-date history of the British co-operative movement, with coverage extending from the earliest origins to the present day. Also includes two chapters on the movement overseas.

**Arnold BONNER**

### *British Co-operation*

Revised edition, Co-operative Union, Manchester, 1970 (first published 1961)

About two-thirds historical, starting from the early 19th Century; the rest describes the movement at the time of publication.

**E. J. CLEARY**

### *The Building Society Movement*

Elek, London, 1965

A history extending from the 18th Century to the time of publication.

**G. D. H. COLE**

### *A Century of Co-operation*

George Allen and Unwin, London, 1947 (first published 1944)

The most comprehensive study of the first hundred years of the British co-operative movement. Packed with a wealth of detail.

**C. R. FAY**

### *Co-operation at Home and Abroad*

2 volumes, Staples, London, 1948

*Volume 1: To 1908,*

1st edition 1908, 5th edition 1948

*Volume 2: 1908-1938,*

1st edition 1939, 2nd edition 1948

The only comprehensive history in English of the origins and early years of the co-operative movement overseas. Includes chapters on the mutual banks in Germany and Italy which had no exact counterparts in Britain until very recently.

**P. H. J. H. GOSDEN**

***The Friendly Societies in England, 1815-1875***

Gregg Revivals, Aldershot, 1993  
(first published 1961)

The most comprehensive study of its kind.

**P. H. J. H. GOSDEN**

***Self-Help***

Batsford, London, 1973

The best introductory work on the self-help movement. Deals with friendly societies, building societies, co-operative societies and savings banks in Britain in the 19th Century.

**David G. GREEN**

***Working-Class Patients and the Medical Establishment***

Gower, Aldershot, 1985

A fascinating study of the role of the friendly societies in providing medical care before the National Health Service was created.

**David G. GREEN and Lawrence G. CROMWELL**

***Mutual Aid or Welfare State***

George Allen and Unwin, Sydney, 1984

A history of Australian friendly societies and their health and welfare services from their origins in the early 19th Century to the present day.

**H. Oliver HORNE**

***A History of Savings Banks***

Oxford University Press, London, 1947

Deals mainly with the Trustee Savings Banks, but also covers the Post Office Savings Bank and includes brief comments on the Yorkshire and National Penny Banks. Coverage extends from the early 19th Century to the time of publication.

**Michael MOSS and Iain RUSSELL**

***An Invaluable Treasure: A History of the T.S.B.***

Weidenfeld and Nicolson, London, 1994

Coverage extends from the early 19th Century origins to the present day.

**Seymour J. PRICE**

***Building Societies: Their Origin and History***

Franey, London, 1958

A history extending from the 18th Century to the time of publication.

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## 2. Self-Help Today

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**Richard BERTHOUD and Teresa HINTON**

***Credit Unions in the United Kingdom***

Policy Studies Institute, London, 1989

A study of a new kind of co-operative bank which has only become common in Britain since the 1980s, although similar banks have flourished in some countries since the 19th Century.

**Keith BRADLEY and Alan GELB**

***Co-operation at Work: The Mondragon Experience***

Heinemann, London, 1983

Workers' co-operatives have never equalled the success of consumers' co-operatives; their growth has always been hindered by the difficulty of devising a constitution which overcomes the two main problems of shortages of capital and a reluctance to make long-term investments which will not pay off until after the retirement of the present generation of workers. Nevertheless, there have been some remarkable success stories, among them the group of co-operatives based around the Spanish town of Mondragon, which forms the subject of this book.

**John EARLE**

***The Italian Co-operative Movement***

Allen and Unwin, London, 1986

Italy has the largest workers' co-operative movement in Europe today, and it includes some thriving enterprises. This book gives a comprehensive description of the movement, with much historical information included.

**David FAIRLAMB and Jenny IRELAND**

***Savings and Co-operative Banking***

Financial Times Business Publishing, London, 1981

A country-by-country survey of the present situation worldwide, giving a brief history for each country.

**Robert OAKESHOTT**

***The Case for Workers' Co-ops***

2nd edition, Macmillan, Basingstoke, 1990  
(first published 1978)

A very readable description of the workers' co-operative movement in Europe at the time of publication, with chapters on

France, Italy and the Mondragon group as well as Britain. The second edition has a new introduction which briefly describes some more recent developments.

**Henk THOMAS and Chris LOGAN**

***Mondragon: An Economic Analysis***

George Allen and Unwin, London, 1982

Rather longer than Bradley and Gelb (1983), and includes more historical information.

**Peter THOMPSON**

***Sharing the Success***

Collins, London, 1990

The story of the privatisation of the National Freight Consortium as told by the Chairman, who was the architect of the scheme under which the employees bought a major stake in the company.

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## 3. Looking Ahead

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**David G. GREEN**

***Reinventing Civil Society***

Institute of Economic Affairs, London, 1993

Describes the history of the friendly societies in Britain to 1948, with special emphasis on their role in character-building and upholding high moral standards. Suggests that this is the missing ingredient which Thatcherism lacks.

**Stephen POLLARD, Terry LIDDLE and Bill THOMPSON**

***Towards a More Co-operative Society***

Independent Healthcare Association, London, 1994

A 24-page pamphlet by three Labour supporters which calls for a revival of the spirit of self-help and proposes that the trade unions should take on the same role in healthcare provision that the friendly societies once performed. If there were more people in the Labour party who thought along these lines, it could make a really constructive contribution to British politics.

See also:

**Tim EVANS**

***Socialism Without The State: The Re-emergence of Collective Self-Help***

Political Notes No. 99  
Libertarian Alliance, London, 1995