Journal of Co-operative Studies

Legitimising Mutuality in Public Discourse: Exploring Parliamentary Debates on Credit Unions in Ireland, 1959-1999

Anita Mangan

Legitimising Mutuality in Public Discourse: Exploring Parliamentary Debates on Credit Unions in Ireland, 1959-1999

Anita Mangan

How did credit unions in Ireland move from the margins to become a nationally recognised movement? More generally, how do co-operatives promote their economic and organisational models in the public sphere? This article examines the importance of having a supportive legislative environment to enable co-operative development. It does this by exploring Irish parliamentary debates on credit unions between 1959 and 1999, including the lobbying for and debates about the Credit Union Act, 1966, and the revised Credit Union Act, 1997. The article traces the shift in public debate from advocacy in the early years of the credit union movement to a more complex mixture of advocacy and critique in later decades. The article offers three contributions. First, not only is legislation important for helping the credit unions to grow, the wider debates about legislation play a crucial legitimising role. Second, the paper demonstrates a relatively rare example of successful lobbying by community activists. Finally, it underscores the importance of training and education in order to maintain public awareness of the co-operative economic and organisational model.

Introduction

> One of the great phenomena in modern Irish life is the credit union movement (Lowry, 1991).

Credit unions are financial co-operatives, owned by members who are part of a common bond based on community, occupation, or place of work (Farrell, 2019). They provide affordable and fair financial services, as well as promoting financial inclusion and democratic control by members (World Council of Credit Unions [WOCCU], 2021). For Irish citizens, credit unions are an everyday, commonplace feature of the landscape. They are a familiar sight in towns and cities throughout the country and Ireland is considered to have the highest percentage of members per head of population in the world (Irish League of Credit Unions, 2021). If you are Irish, it can come as a surprise to realise that credit unions are not as visible, or as familiar, in other countries. Thus, this paper originates from a general curiosity about why credit unions are widespread in Ireland but are not as common elsewhere.

Irish credit unions took some time to get established. Although credit unions have been present in Ireland for over 70 years, it took almost a decade of campaigning, lobbying, and studying before the first credit unions were established in the late 1950s (Culloty, 1990; Quinn, 1999) and a further decade before they gained popularity around the country. This prompted two research questions. The first is specific: how did credit unions in Ireland move from the margins to become a nationally recognised movement? The second considers broader issues of legitimacy: how do co-operatives promote their economic and organisational models in the public sphere? This paper addresses those questions by analysing Irish parliamentary debates on credit unions between 1959 and 1999, including the lobbying for and debates about the Credit Union Act, 1966, and the revised Credit Union Act, 1997. The role of legislation is important in credit union development (Ryder, 2002, 2005), but rather than focusing on the Acts themselves, this article is more interested in a political discourse analysis (Fairclough & Fairclough, 2012) of the wider Irish parliamentary debates about credit unions, arguing that in addition to the legislation, the tone and tenor of the debates have an impact on the legitimacy of the co-operative model.

The first Irish credit unions were established in 1958, but they had no legal status, and the early founders were cautious about their official designations and their objectives. At this point, credit unions were subject to the Industrial and Provident Societies Act, 1893, which had been enacted to regulate co-operatives and self-help societies. Lack of suitable legislation left credit unions exposed under the Moneylenders Acts, 1900 and 1933, and the Central Bank Act, 1942 (Farrell, 2019; Quinn, 1994). Anecdotal evidence suggests that the founders of both Donore and Dún Laoghaire credit unions were constrained by the lack of existing models upon which to organise themselves and by the absence of legislation pertaining to credit unions. This led to a 'trial and error' approach whereby the original members studied the principles of co-operative credit and attempted to legitimise their organisation using the existing laws. For example, the Donore Parishioners Union was registered as a friendly society. As such, it drew up a list of rules and regulations and submitted audited annual accounts to the Registrar of Friendly Societies (Culloty, 1990).

The Irish Government was reluctant to enact credit union legislation because credit unions were small in number and not a national movement (Culloty, 1990). Nevertheless, the founders believed that legislation was needed to gain nationwide acceptance for the idea as it would remove uncertainty about the credit union model's legal status. Thus, they began to lobby the Irish Government and in 1957, the Government Committee on Co-operation (1957-63) was formed, chaired by the Registrar of Friendly Societies and with one of the founder members on its board (Culloty, 1990; Quinn, 1999). The first Credit Union Act came into effect in 1966, after 10 years of lobbying and consultation, with revised legislation passed in 1997.

The paper begins by reviewing the literature on lobbying of governments, arguing that while much attention has been given to corporate and environmental lobbying, there has been little focus on community-based efforts. The methods section outlines how the transcripts were sourced and analysed. Data are presented in three main sections: charting the early campaigning for credit unions (1950s-1960s), recognising the movement's success (1970s-1980s) and regulating the movement's success (1990s). These sections chart the way that credit unions moved from being a marginal, unknown concept in the early years to becoming an established feature of Irish life. The article offers three contributions. First, not only is legislation important for helping the credit unions to grow, but the wider debates about legislation also play a crucial role in legitimising the credit union model. Second, the paper demonstrates a relatively rare example of successful, longitudinal lobbying by generations of community activists. Finally, it underscores the importance of training and education in order to maintain public awareness of the co-operative economic and organisational model.

Lobbying, Politics and Community Activism

The co-operative model can sometimes struggle to gain legitimacy and visibility in the public domain. This relative invisibility has created a need to develop a broader understanding of how co-operative economic and organisational models can be promoted in the public sphere (Mangan & Byrne, 2018). Lobbying of government is seen as an important activity to gain legitimacy for a business, activity, or community, particularly through the enactment of favourable legislation. Yet lobbying is often framed as being the preserve of large corporations who try to exert undue influence on governments, despite the fact that lobbying covers a broad spectrum of activity from pro-business lobbying by corporations and think tanks, to environmental and social justice campaigns by charities, NGOs, and communities. This section offers a brief overview of the contrast between corporate attempts to control the narrative and lobbying undertaken by community activists.

Corporate lobbying is often presented in negative terms, as an activity that tries to gain an unfair advantage for businesses (Shrivastava & Ivanova, 2015). It is framed as part of a portfolio of corporate political activities (Murray & Flyverbom, 2020; Murray et al., 2016; Nyberg et al., 2013) targeted at sympathetic politicians and exploring how multinational corporations influence the policy agenda (Lê, 2013). A useful focus of Lê's (2013) work is that it analyses lobbying in terms of shaping the future. By lobbying about climate change policy, organisations are actively imagining and trying to create a desired future. Although the focus is on corporate responses to climate change, Lê raises an important point about the link between lobbying activities and legitimising a particular vision of the future. This is helpful when thinking about non-corporate lobbying: community activists do not just campaign to preserve the status quo or prevent harmful developments, they also lobby to promote visions of a desired future to the public. As will be discussed below, the early advocacy on behalf of Irish credit unions followed a similarly utopian trajectory.

While lobbying can often create successful outcomes for corporate interests, community-based lobbying frequently struggles. Two studies, from Turkey and the US, that chart the competing interests between corporations, communities, and government show how difficult it is for communities to counter the resources available to corporate lobbying and to challenge neoliberal narratives. Özen and Özen (2009) outline the tensions between community activists, a multinational mining company and the state over gold mining in Bergama, Turkey. They argue that the protestors' lobbying efforts were unsuccessful because they contradicted the government's interest in pursuing a neoliberal development agenda. A study of the relationship between the gaming industry and government in Pennsylvania, USA (Calvano & Andersson, 2010) draws similar conclusions. The research explores how Pennsylvania state and corporate actors worked together to shape gambling legislation that was to the detriment of local communities. Although these studies are from different countries, they point to the difficulties that communities have in countering the prevailing neoliberal economic model. Both sets of findings suggest that for community-based lobbying to be successful, the activists need to directly address a government's political concerns.

Methodology

The Oireachtas (Irish national parliament) debates analysed here range in date from the late 1950s to late 1990s and they cover the discussion of credit unions in both Dáil Éireann (the lower house) and Seanad Éireann (the upper house). These dates were chosen to chart the range of debates from the original Credit Union Act, 1966, to the revised Act of 1997. There has been additional credit union legislation since 1997, principally the Credit Union and Co-operation with Overseas Regulators Act, 2012, but an overview of the entire range of debates is beyond the scope of this paper. Instead, it focuses on early references to the credit union model, the 1966 and 1997 legislative debates and the changing reactions to credit unions between those years, from the largely positive discussion of the 1966 legislation to the mixed reactions in later decades.

An archive of all Irish parliamentary debates is available online at Tithe an Oireachtas / Houses of the Oireachtas (https://www.oireachtas.ie/). This is the official Irish national parliament's public archive, and it includes the Dáil Éireann Debates from 21 January 1919 (the first Dáil), the Seanad Éireann Debates from 11 December 1922 (the first Seanad), as well as committee meetings and written answers. Transcripts relating to credit unions were sourced from this online archive between June and September 2019. The initial search of all Oireachtas debates (https://www.oireachtas.ie/en/debates/) was done by specific date range (each decade between the 1950s to 1990s inclusive) and then this search was refined by using the term 'credit union'. This produced results for Dáil and Seanad debates. Each result was checked so that outliers could be discarded. Some of these included common phrases ('credit where credit was due'), trade union legislation and European Union debates (see Table 1). The results were then separated into Dáil and Seanad categories (see Table 2).

Table 1: Irish parliamentary debates on credit unions, 1950–1999, search results

Decade	Total search results	After outliers removed
1950s	346	1
1960s	1045	39
1970s	832	78
1980s	727	113
1990s	2,382	427

Table 2: Dáil and Seanad debates on credit unions, 1950–1999

Decade	Dáil debates (after outliers removed)	Seanad debates (after outliers removed)	Total debates per decade
1950s	0	1	1
1960s	24	15	39
1970s	65	13	78
1980s	85	28	113
1990s	352	75	427

The data was analysed using discourse analysis, which is part of the linguistic turn in organisation studies (Hardy & Phillips, 2002). Based on Berger and Luckman's (1991) assumption that reality is a social construction, discourse analysis starts from the position that our knowledge of the world is mediated by language. Thus, discourse analysis is broadly concerned with exploring issues of power and legitimacy by analysing how meanings are constructed, contested, and reproduced (Hardy & Phillips, 2002). There are a range of different approaches to discourse analysis. The approach adopted here uses political discourse analysis (Fairclough & Fairclough, 2012) to develop insights into the debates about the Irish credit union movement.

Fairclough and Fairclough (2012) argue that politics is as much to do with arguments and deliberation as it is to do with power, and they understand linguistic discourse as creating and reinforcing that power. In their political discourse analysis framework, Fairclough and Fairclough begin from the premise that statements are created by a mixture of the speaker's values, goals, circumstances (context), and means (actions that can be taken to achieve the goals). As each of these four components is different for every speaker, these prompt contrasting descriptions of a situation as well as a struggle to gain legitimacy. For Fairclough and Fairclough, political discourse is therefore both practical and deliberative, as participants must attempt to come to a reasonable decision on how to act. The framework is useful because it alerts the reader to contrasting or oppositional truth claims, based on different ideological positions, where speakers attempt to convince each other of the validity of their arguments through claims and counter claims.

The discourse analysis began with iterative, close readings of the transcripts. The first reading noted the title and subtitle of the debate, whether it was in Dáil Éireann or the Seanad, the speakers, the general tone, and topic of the debate, as well as the frequency of references to credit unions. This last category was a useful shorthand for understanding how credit unions became established and legitimised in public debates; by the early 1980s, for example, Irish politicians often referred to the credit union model as a solution to a range of societal issues such as money-lending or the housing crisis rather than simply in debates about credit union legislation. Subsequent readings identified recurrent themes in the debates. These included: force for good, community, lobbying, poverty, taxation, regulation, and 'everyday mention' (which noted when credit unions were mentioned in passing as a taken for granted feature of the socio-economic and cultural landscape). The themes highlighted the shift in content and tone of the debates over the decades. To make sense of the shift in tone, the researcher drew on Fairclough and Fairclough's (2012) work on political discourse analysis, as well as previous discourse analysis of the Irish credit union movement (Mangan, 2009) to understand different categories and how individual speakers attempted to frame their arguments.

As Fairclough and Fairclough (2012) note, the difficulty for individual speakers comes in trying to legitimise and reinforce a particularly discursive position. Previous research (Mangan, 2009) on the Irish credit unions identified two contrasting and competing discourses within the movement. The first, a community service discourse, draws on the credit union movement's traditional ethos of social justice and mutual self-help. The second, enterprise discourse, is influenced by neoliberal values, such as growth, efficiency, and competition. The discourses manifested themselves in arguments about the meaning of credit union work, as well as the challenges of maintaining the movement's ethos while operating in the tightly regulated financial services sector. This discursive conflict was helpful in understanding the conflicts that emerged in the parliament transcripts, particularly in later years, as the movement became more successful and attracted a more diverse set of responses.

Legitimising Mutuality in Public Discourse

A striking feature of the parliamentary debates is the dramatic growth in discussion about credit unions between the 1950s and 1990s (see Table 2). The 1950s had a single reference to credit unions during a debate in the Seanad, the Upper House of Parliament. The volume of credit union debates grew in number every decade: 39 debates in the 1960s, 78 in the 1970s, 113 in the 1980s and an unprecedented 427 debates in the 1990s, driven by the revised Credit Union Act, 1997. The debates' tone and tenor changed subtly over the decades. In the 1950s and 1960s, the credit union model was spoken of positively often linking the model to patriotism or religious duties. The 1970s and 1980s maintained a largely favourable attitude to credit unions, while treating them as commonplace rather than a curiosity. What is striking in these debates is the extent to which credit unions are referred to as an ideal solution to a social problem, be it poverty, housing, or rural development. It is clear that following the Credit Union Act, 1966, the credit union movement was taken for granted as a successful, stable, and permanent feature of the Irish socio-economic landscape. Moreover, the credit union model was broadly understood by politicians as one that focused on improving local communities. As one TD (Teachta Dála, a member of Dáil Éireann, often referred to as TDs or deputies in English) mentioned during the Credit Union Bill, 1996, debates, it was broadly accepted that credit unions were "working in a civic spirit for the regeneration of their community" (O'Rourke, 1997). Although credit unions continued to be spoken of in admiring terms, in the 1990s the language shifted somewhat, and the first criticisms of credit unions emerged. While politicians continued to refer to the good work done throughout the country by credit union volunteers, they also made explicit reference to the lobbying power of the credit union movement and in some cases criticised the movement's ambitions. The following sections chart these changes in political discourse, from early campaigning and advocacy (1950s–1960s), to recognition of success (1970s–1980s) and regulation (1990s).

Early campaigning for credit unions (1950s–1960s)

The first mention of credit unions in the Irish parliament was on 29 July 1959, during a Seanad debate on the Industrial Credit (Amendment) Bill, 1959. Professor Patrick Quinlan stated that:

> Local credit unions and savings banks are the channels through which credit must naturally flow to the private enterprise sector of our economy … To develop credit adequately here, we would need to study, as a matter of top priority, the development of local credit unions (Quinlan, 1959).

Quinlan was a lone voice advocating for credit unions in the Oireachtas until 1963 and often was mocked for his efforts:

> When I hear the holy redeemer attitude of the Senator from Cork when speaking about co-operatives and credit unions, as if this name 'co-operative', if used in the proper way, will itself do the job, I find myself deciding that this is the sort of talk we hear far too much and too often in regard to many of our problems … They give us the alternative of a co-operative and when they use the word, they say it will do everything better. This is the greatest fallacy on God's earth (Blaney, 1968).

From 1963 onwards, however, TDs were pushing for credit union legislation ("Could the Minister say when we are likely to see the legislation in this case?" (Norton, 1963)). This often seemed to be at the behest of credit union activists ("… provide credit unions with the statutory recognition and powers *sought by them*" (Ryan,1963, emphasis added)).

When the Credit Union Bill, 1966, was being debated, a wide range of TDs and Senators spoke. The speeches generally were in praise of mutuality and empowering the community ("… the pooling of resources on the basis that money in the sock does nobody any good" (Donegan, 1966)). The Parliamentary Secretary to the Minister for Industry and Commerce made explicit reference to the particular ethos of the credit union movement by remarking that an important feature is that credit unions are “not a form of business activity which will enable the few to make profits at the expense of the many, but rather a co-operative enterprise in which all concerned can participate for their mutual benefit” (Flanagan, 1966). During that same debate, another senator went further by claiming that “It is real Christian charity and practical patriotism to pool the small resources of the neighbourhood for the general good” (Ahern, 1966). This linking of the nascent credit union movement to both religious and patriotic ideals is a feature of much of the earlier debates on credit unions.

There was also a sense of confidence in the potential of credit unions during the 1966 debates. Deputy Pattison (1966) made this link between legislation and legitimacy explicit: “This Bill is to be welcomed at this particular time because it endorses the Government’s recognition of the movement”. He also recognised the community activism involved in getting credit unions established: “… all by a completely voluntary effort on the part of dedicated men and women who are prepared to spend their free time, free Saturdays and free Sundays in some cases, for the good of the community” (Pattison, 1966). There was also, however, a sense that the movement’s success could bring unintended consequences. Deputy Donegan (1966) for example, noted the “fact that before the end of this decade we may have credit unions in every parish means that there will be a variation in the degrees of efficiency within the different credit unions”. Referring to the credit union experience in other countries, he remarked that “honorary secretaries could no longer deal with all the work and they had to employ people to deal with the expanding turnover” and he used these points to argue that legislation was needed for Irish credit unions in order to safeguard members’ savings (Donegan, 1966). Deputy Donegan’s speech is one of the few times during the Credit Union Bill, 1966, debate when the issue of the management of credit unions was discussed. In general, the Oireachtas debates of the 1960s ranged from discussing practical points of law to praise for the credit unions activists’ interest in social justice and social reform.

Recognising the movement’s success (1970s–1980s)

After the Credit Union Act, 1966, the achievements of the movement were recognised by successive generations of public representatives. A theme throughout the 1970s and 1980s was the role of credit unions as a force for good in the community and they were mentioned in terms of social justice, financial inclusion, and community service. The credit union movement was frequently referred to outside the realm of financial service in debates on topics such as housing, social welfare, and combating poverty. Moreover, the role of the credit unions in responding to the economic crises of these years was mentioned frequently in positive terms. The overall impression is that credit unions were an accepted feature of Irish life and that they made a positive impact on communities.

For example, one recurrent theme was the role of credit unions in responding to poverty and financial crisis. Deputies acknowledged that credit unions “help in discouraging the use of moneylenders” (Meaney, 1972) by providing “access to credit at reasonable rates” (Woods, 1989). In a debate on the Social Welfare Bill, 1989, Deputy Stafford stated:

> I am concerned about the activities of moneylenders particularly in deprived areas. For many years I have been associated with the credit union movement and I was chairman of the north Dublin district branch. That organisation rarely gets the praise it deserves. Most of those who work for the credit union movement do so on a voluntary basis (Stafford, 1989).

The deputy’s speech refers to many recurring themes in the parliamentary debates: the role of credit unions in providing an alternative to moneylenders; personal experience of the movement; the impact of the credit union model on Irish society; and, finally, the important role of volunteers in the movement.

Volunteers have been central to the success of the Irish credit union movement (Mangan, 2009) and over the years, many TDs recognised that the volunteers were working to alleviate oppression, poverty, and social injustice (e.g., “In every Irish town a great number of people are already engaged in trying to better their conditions” (Kelly, 1977)). As the movement grew in size and popularity, however, a note of scepticism began to emerge about the ability of volunteers to undertake financial services work. This was particularly evident in statements by Government ministers, some of whom began to express doubts about the ability of volunteers to manage credit union affairs properly. For example, when the Industrial and Provident Societies (Amendment) Bill was being debated in 1978, the Minister for Industry, Commerce and Energy referred to a ‘control vacuum’ existing among the deposit-taking societies, arguing “The bigger the volume of money being handled by part-time people, the greater is the element of risk” (O’Malley, 1978). This point was reiterated when the bill came before the Seanad. The Minister of State at the Department of Industry, Commerce and Energy stressed the need for a more business-like approach to running credit unions by remarking that:

> Credit unions are run by elected members who operate in their spare time, who need have no business experience whatsoever, and the presence of someone on the board who has a business or managerial acumen could help to introduce efficient organisation and prudent management systems into the running of what might be an ailing credit union (Geoghegan-Quinn, 1978).

The implication was that the perceived lack of business acumen and ‘management systems’ was a serious flaw in the credit union movement and was the root cause of any problems in individual credit unions. The comments reflect an underlying insinuation that because the movement is run by and for members, savings could be open to misuse or mismanagement and that the movement would be better served by following for-profit business practices.

This is not to say that the credit unions were unaware of the need for updated legislation and regulation to assist the growing movement. A written question submitted in 1986 points to the long-standing lobbying efforts undertaken by the movement:

> [Deputy Bruton] asked the Minister for Industry and Commerce if, in view of the rapid growth of credit unions, he now considers it timely to amend and consolidate the laws relating to credit unions *as requested by the Irish League of Credit Unions in 1977* (Bruton, 1986, emphasis added).

Although the Minister for Industry and Commerce promised to address the regulatory requirement, the revised legislation was not enacted until 1997, 20 years after the Irish League of Credit Unions (ILCU) first requested the update.

Regulating the movement’s success (1990s)

Parliamentary debates became more polarised in the 1990s. While there were still a majority of deputies who wished to highlight the credit unions’ successes, criticism of the movement became more focused. This was especially true in discussions of regulation and taxation of credit union savings; here deputies often spoke of credit unions as if they were for-profit institutions rather than financial co-operatives. Thus, while there continued to be references to social justice and credit unions as a force for good, frequent references to taxation, regulation, and the banking sector also emerged.

When the Credit Union Bill, 1996, was being debated, many politicians mentioned the lobbying done by credit unions (Dáil Éireann, 1997, February 26), so it is not surprising that an unprecedented number of deputies wished to speak about the movement and note its successes. Several referred to key statistics about the movement. For example:

> There are approximately 432 credit unions here with in the region of 1.6 million members. Savings through credit unions amount to almost £2 billion and loans to approximately £1.5 billion. There are approximately 600,000 borrowers and 10,200 volunteers working in credit unions … It employs approximately 172 full-time and 583 part-time employees (O’Keefe, 1997).

Deputies also used template phrases to discuss their local credit union: “I do not want to appear parochial, but I must refer to Mitchelstown Credit Union, one of the most successful credit unions in the country" (O'Keefe, 1997). Five days later, the exact same phrase was used to refer to Tralee Credit Union (Foley, 1997).

Plaudits were given in praise of the credit union work done nationwide. The long list of speeches made by deputies recounted numerous examples of the local work by individual credit unions and the continuous help given to communities. The following are just a small sample of these situated examples:

> For large tracts of working class Dublin credit unions provide credit and a relationship with a financial institution that is particularly attractive to their members and sensitive to their needs (Flaherty, 1997).
>
> Twenty years ago Tallow, a small town in east Waterford, had a high unemployment rate and very little going for it. It got its first lift when a credit union was set up in the town (O'Keefe, 1997).
>
> When I joined the queue in my local credit union [Tullamore] on the Friday before Christmas, I remarked that 90 per cent of the people there would probably not be welcome inside the door of the bank down the street (Gallagher, 1997).

The deputies mentioned capital funding for health, education, farming, and cross border initiatives as testament to the credit union movement's sustained interest in social reform, based on the principle of helping local people to help themselves:

> In an economy where profit taking is the motivating factor credit unions are the exception. They are driven by service rather than profit which makes them unique in the delivery of their services (O'Keefe, 1997).
>
> We live in a society in which lending institutions are not very popular — they are often associated with greed, high profits and so on — and a major savings-loan institution based on co-operation and operating on a non-profit basis is to be complimented (Connor, 1997).

As these quotes show, particular emphasis was placed on the movement's ethos, based on the fact that credit unions do not have a profit motive. Praise was also given to the voluntary effort by "the unsung heroes in our community" (Finucane, 1997):

> … they know the people with whom they are dealing. They can make judgments based not on bricks and mortar or a track record but on their knowledge of the individuals involved (Ó Cuív, 1997).
>
> Volunteers ran the credit unions during what many would call unsocial hours (Ahearn, 1997).
>
> The movement is successful because there are no fools among its officers (Byrne, 1997).

An interesting feature of the debates is that many deputies mentioned the movement's history, growth, membership, and savings and loan figures. Not only does this point to the co-ordinated lobbying effort but underscores the valuable role it plays in legitimising credit union successes by making them visible and putting them on public record. As such it highlights the ongoing importance of Principle 5 of the International Co-operative Alliance (2018) which focuses on education, training, and information about the co-operative model.

Not all deputies were enthusiastic about the credit union model. Government ministers in particular seemed less inclined to accept the received wisdom about the movement:

> When one considers that a credit union may be formed with as few as 15 members, that the officers of many credit unions will often possess no formal qualifications and that in many cases ordinary people are entrusting their life's savings to the credit union, the case for proper and effective supervision and regulation would seem to be beyond question (Rabbitte, 1997).

An interesting feature of this criticism is the underlying assumptions about the 'correct' way to run a financial institution. That the minister highlighted the lack of 'formal qualifications' and the number of members suggests a more for-profit, neoliberal way of evaluating financial services. Credit unions are financial co-operatives, owned and controlled by members who receive specific education and training on credit union principles and regulations, yet this basic fact was overlooked by the minister. There was also scepticism about the credit unions' ambitions to develop as an alternative force in Irish banking:

> I am not trying to take from the good work done by the credit union movement in the past but much of what has been said in the past week is in stark contrast to the positive approach adopted last year when people lobbied us to have the Credit Union Bill introduced. The credit union needs to make up its mind on whether it is the poor man's bank or a big financial institution (Ahern,1998).

This deputy suggested that the movement was abandoning local co-operative finance in the rush to "rub shoulders with the financial elite" (Ahern,1998) in the banking world.

After almost forty years of positive discussions of credit unions in the Oireachtas, these critical statements mark a turning point in the debates. The early years (1950s–1960s) were marked by advocacy aimed at raising awareness about credit unions and pressing for legislation. These served to legitimise the movement both through the Credit Union Act, 1966, but also by having information about the model in the public record. During the 1970s–1980s, Oireachtas debates served to highlight credit unions as a force for good, but some ambivalence was beginning to emerge as deputies discussed the need for stricter regulation. Finally, in the 1990s, although the successes continued to be celebrated in Oireachtas debates, the credit union model was queried by several deputies. The discussion that follows considers these broad trends in terms of legitimising mutuality in public discourse.

Discussion

The paper began by posing two questions. The first was specific: how did credit unions in Ireland move from the margins to become a nationally recognised movement? The second considered broader issues of legitimacy: how do co-operatives promote their economic and organisational models in the public sphere? In terms of the first question, Ryder (2005) suggests that legislation has a significant role to play in developing credit unions. The Credit Union Acts of 1966 and 1997 would appear to support this claim. As noted at the start of the article, the early credit unions relied on nineteenth century legislation on friendly societies which left them exposed under moneylender legislation. The Credit Union Act, 1966, legitimised their status and gave local communities confidence to establish a credit union. Similarly, the revised legislation in the Credit Union Act, 1997, strengthened regulation of credit unions, while allowing them to offer increased levels of savings and loans, as well as additional financial services.

Of more interest to this article is the second question on the issue of legitimacy and promoting of the co-operative model in the public sphere. Here the role of lobbying by the credit union movement activists and the Irish League of Credit Unions (ILCU) is particularly interesting. Lê (2013) argues that lobbying is a way of shaping the future because it allows the lobbyists to imagine and thus legitimise a particular vision of the future. This is a useful way of thinking about lobbying by the credit unions. The founders and early activists had a specific vision of the future where credit unions could be used to address poverty and usury (Culloty, 1990; Quinn, 1999), but were aware of the need for bespoke legislation to legitimise the movement (Farrell, 2019; Quinn, 1994). Similarly, references to the intense lobbying prior to and during the Credit Union Bill, 1996, debates (Dáil Éireann,1997a and b) suggests that this urge to imagine a particular vision of the future continued across generations of credit union members.

A second point from the literature is that lobbying by community activists is often unsuccessful (Calvano & Andersson, 2010; Özen & Özen, 2009). More often than not, corporate interests override those of citizens, especially when legislatures are keen to promote economic development. Özen and Özen (2009) suggest that for community-based lobbying to be successful, the activists need to directly address a government's political concerns. Ireland was a relatively new nation in the 1950s and Irish society was grappling with a range of social and economic problems (Quinn,1999), so it could be argued that the lobbyists addressed the government's political concerns because the credit union model is predicated on financial inclusion and social justice. Equally, however, the small population and system of proportional representation used in Ireland means that clientelism is a feature of Irish politics (Komito, 1984) because citizens have easy access to their public representatives. Thus, it was possible for the movement to have “meetings in every constituency to impress upon elected representatives the urgency of introducing this legislation” (Kitt, 1997). What is unusual about this case is that not only does it demonstrate successful lobbying of politicians by community activists, but the lobbying was also longitudinal and continued over the course of forty years. The ongoing lobbying efforts meant that credit unions were frequently referred to in political discourse (Fairclough & Fairclough, 2012), thus serving to keep them in the public eye and to legitimise the credit union model.

Conclusions

The article traces parliamentary debates about Irish credit unions over the course of forty years (1959–1999). It examines the shift in public debate from campaigning and praise in the early years of the credit union movement to a more complex mixture of advocacy and critique in later decades. The first references to credit unions were by a single senator who advocated for credit unions in debates about farm apprenticeships, industrial credit, and industrial grants. The movement’s growth and sustained lobbying meant that by the 1990s, a wide range of politicians wanted to speak about the movement’s success, particularly in relation to their constituency. The long term, sustained lobbying campaigns meant that credit unions were constantly referred to in political debates, giving them sustained visibility, credibility, and legitimacy.

The article offers three contributions. The first is that not only is legislation important for helping the credit unions to grow, the wider debates about individual pieces of legislation play a crucial legitimising role. This contribution addresses the two research questions posed at the beginning of the paper. The first asked how credit unions in Ireland moved from the margins to become a nationally recognised movement. As discussed above, the Credit Unions Acts of 1966 and 1997 were crucial as they gave the nascent movement a legal framework, allowing individual credit unions to grow and for the movement to establish around the country. The research question asked how co-operatives can promote their economic and organisational models in the public sphere. This paper argues that the Oireachtas debates play an important role in legitimising the credit union model. For example, Irish politicians constantly referred to the “good work” done by credit union activists throughout the country and frequently praised the movement as a force for good in combating moneylending, poverty and helping community development. This discourse of community service (Mangan, 2009) in political debate legitimised and reinforced the idea of credit unions, giving them credibility through the power of political discourse. Thus, it was not only the legislation that legitimised credit unions, but the wider political discourse was also key.

A second contribution relates to our understanding of lobbying by community organisations. As noted in the literature review, research on lobbying more often focuses on corporate lobbying and it is often portrayed as a distasteful or underhand activity (Shrivastava & Ivanova, 2015). Moreover, the research suggests that lobbying by community activists is generally unsuccessful (Calvano & Andersson, 2010; Özen & Özen, 2009). This study is unusual in that it demonstrates successful lobbying by community activists, sustained over 40 years, helping to give visibility and legitimacy to the Irish credit union movement. Although clientelism is a feature of Irish politics (Komito, 1984), this is not the sole reason for the long-term lobbying successes. The Irish credit union movement grew from grassroots campaigning (Culloty, 1990; Quinn, 1999) and such activism has continued to be a feature of credit union work since. Credit union campaigners may have found success initially because their model aligned with government interests, but the sustained campaigns to improve the legislation ensured that credit unions were kept in the public eye for new generations of politicians and citizens.

This leads to the final contribution, which is to highlight the importance of training and education in order to maintain public awareness of the co-operative economic and organisational model. It was striking that as Irish credit unions became familiar, successful institutions throughout the country, Irish politicians tended to forget about the specific nature of financial co-operatives. This suggests that a sustained ongoing effort is needed to maintain public awareness of the benefit and value of financial co-operatives. As this article argues, political discourse is one method whereby credit unions can legitimise mutuality in public discourse.

The Author

Anita Mangan is Senior Lecturer in Organisation Studies in the School of Management, University of Bristol, UK. Her research focuses on co-operatives, credit unions and union co-operatives, volunteering processes and community activism. She is particularly interested in how alternative forms of organising are silenced or delegitimised in mainstream accounts of business (be it in education, government debate or the media) and how the definition of 'alternative' varies from country to country. Her research has been funded by the Arts and Humanities Research Council's Connected Communities programme, the Daiwa Anglo-Japanese Foundation and HEFCE. She has published in journals such as *Sociology, Human Relations, Organization and Management Learning*.

References

Ahearn, T. (1997, February 26). Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-26/17/

Ahern, K. (1966, June 16). Credit Union Bill, 1966: Second Stage. Seanad Éireann debate, 61(10), Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/seanad/1966-06-16/8/

Ahern, N. (1998, February 18). Finance Bill, 1998: Second Stage (Resumed). Dáil Éireann debate, 487(4). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1998-02-18/16/

Berger, P. L., & Luckmann, T. (1991). *The social construction of reality: a treatise in the sociology of knowledge*. London: Penguin Books.

Blaney, N. T. C. (1968, June 12). Fishery Harbour Centres Bill, 1967: Second Stage. Seanad Éireann debate, 65(4). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/seanad/1968-06-12/3/

Bruton, R. (1986, July 3). Written Answers — Credit Unions. Dáil Éireann debate, 368(10). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1986-07-03/44/

Byrne, H. (1997, March 6). Private Members' Business — Credit Union Bill, 1996: Report and Final Stages. Dáil Éireann debate, 476(1). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-03-06/5/

Calvano, L., & Andersson, L. (2010). Hitting the jackpot (or not): an attempt to extract value in Philadelphia's casino controversy. *Organization, 17*(5), 583-597. doi:10.1177/1350508410372619

Connor, J. (1997, February 26). Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-26/6/

Culloty, A. T. (1990). *Nora Herlihy: Irish Credit Union Pioneer.* Dublin: Irish League of Credit Unions.

Dáil Éireann. (1997, February 26a). Credit Union Bill, 1996: Second Stage (Resumed). debate, 475(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-26/6/

Dáil Éireann (1997, February 26b). Credit Union Bill, 1996: Second Stage (Resumed). debate, 475(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-26/17/

Donegan, P.S. (1966, March 8). Committee on Finance — Credit Union Bill, 1966: Second Stage. Dáil Éireann debate, 221(7). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1966-03-08/57/

Fairclough, I., & Fairclough, N. (2012). *Political discourse analysis: A method for advanced students*. Routledge.

Farrell, S. (2019). Common Bond as the Essence of Irish Credit Unions. *Commercial Law Practitioner, 26*(6), 99-105.

Finucane, M. (1997, Febrary 26). Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-26/6/

Flaherty, M. (1997, February 26). Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-26/6/

Flanagan, S. (1966, June 16). Credit Union Bill, 1966: Second Stage. Seanad Éireann debate, 61(10), Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/seanad/1966-06-16/8/

Foley, D. (1997, February 25). Private Members' Business — Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(4), 25 Feb 1997. Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-25/22/

Gallagher, P. (1997, February 25). Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(4). Houses of the Oireachtas https://www.oireachtas.ie/en/debates/debate/dail/1997-02-25/20/

Geoghegan-Quinn, M. (1978, November 8). Industrial and Provident Societies (Amendment) Bill, 1978: Committee Stage. Seanad Éireann debate, 90(2), 8 Nov 1978. Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/seanad/1978-11-08/7/

Hardy, C., & Phillips, N. (2002). *Discourse Analysis: Investigating Processes of Social Construction*. Sage Publications Ltd.

International co-operative Alliance (2018). *Co-operative identity and principles*. https://www.ica.coop/en/cooperatives/cooperative-identity#education-training-and-information

Irish league of Credit Unions (2021). *Key statistics*. https://www.creditunion.ie/about-credit-unions/key-statistics/

Kelly, J. M. (1977, November 8). Industrial Development Bill, 1977: Second Stage (Resumed). Dáil Éireann debate, 301(3). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1977-11-08/30/

Kitt, M. (1997, February 25).Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(4). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-25/20/

Komito, L. (1984). Irish clientelism: a reappraisal. *Economic & Social Review, 15*(3), 173-194.

Lê, J. K. (2013). How constructions of the future shape organizational responses: climate change and the Canadian oil sands. *Organization, 20*(5), 722-742. doi:10.1177/1350508413489817

Lowry, M. (1991, February 21). Sugar Bill, 1990: Second Stage (Resumed). Dáil Éireann debate, 407(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1991-02-21/5/

Mangan, A. (2009). 'We're not banks': Exploring self-discipline, subjectivity and co-operative work. *Human Relations, 62*(1), 93-117. doi:10.1177/0018726708099516

Mangan, A., & Byrne, A. (2018). Marginalising co-operation? A discursive analysis of media reporting on the Co-operative Bank. *Organization, 25*(6), 794-811. doi:10.1177/1350508418763276

Meaney, T. J. V. (1972, May 2). Committee on Finance — Financial Resolution No.3: General (Resumed). Dáil Éireann debate, 260(9). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1972-05-02/50/

Murray, J., & Flyverbom, M. (2020). Datafied corporate political activity: Updating corporate advocacy for a digital era. *Organization*, Online First doi:10.1177/1350508420928516

Murray, J., Nyberg, D., & Rogers, J. (2016). Corporate political activity through constituency stitching: Intertextually aligning a phantom community. *Organization, 23*(6), 908-931. doi:10.1177/1350508416640924

Norton,W. (1963, November 27). Ceisteanna — Questions. Oral Answers — Control of Credit Unions. Dáil Éireann debate, 206(2). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1963-11-27/41/

Nyberg, D., Spicer, A., & Wright, C. (2013). Incorporating citizens: corporate political engagement with climate change in Australia. *Organization, 20*(3), 433-453. doi:10.1177/1350508413478585

Ó Cuív, E. (1997, March 19). Private Members' Business — Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 476(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-03-19/34/

O'Keefe, E. (1997, February 20). Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 475(3). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-02-20/24/

O'Malley, D. J. (1978, October 11). An Bille um Údarás na Gaeltachta, 1978: Ordú don Dara Céim — Industrial and Provident Societies (Amendment) Bill, 1978: Second Stage. Dáil Éireann debate, 308(1). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1978-10-11/31

O'Rourke, M. (1997, March 19). Private Members' Business — Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 476(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-03-19/34/

Özen, Ş., & Özen, H. (2009). Peasants Against MNCs and the State: The Role of the Bergama Struggle in the Institutional Construction of the Gold-Mining Field in Turkey. *Organization, 16*(4), 547-573. doi:10.1177/1350508409104508

Pattison, S.(1966, March 8). Committee on Finance — Credit Union Bill, 1966: Second Stage. Dáil Éireann debate, 221(7). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1966-03-08/57/

Quinlan, P. (1959, July 29). Industrial Credit (Amendment) Bill, 1959 — Second and Subsequent Stages. Seanad Éireann debate, 51(8). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/seanad/1959-07-29/4/

Quinn, A. P. (1994). *Credit Unions in Ireland*. Oak Tree Press.

Quinn, A. P. (1999). *Credit Unions in Ireland*. 2nd Edition (Second ed.). Dublin: Oak Tree Press.

Rabbitte, P. (1997, March 19). Private Members' Business — Credit Union Bill, 1996: Second Stage (Resumed). Dáil Éireann debate, 476(5). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1997-03-19/34/

Ryan. J. (1963, October 29). Ceisteanna — Questions. Oral Answers — Friendly Societies. Dáil Éireann debate, 205(3). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1963-10-29/14/

Ryder, N. (2002). Credit unions and financial exclusion — the odd couple? *Journal of Social Welfare and Family Law, 24*(4), 423-434. doi:10.1080/0964906021000057173

Ryder, N. (2005). The shaping of credit union development: The identification of a typology of factors that have contributed towards credit union growth in the United States of America, Republic of Ireland and Great Britain. *Journal of Co-operative Studies, 38*(1), 5-19.

Shrivastava, P., & Ivanova, O. (2015). Inequality, corporate legitimacy and the Occupy Wall Street movement. *Human Relations, 68*(7), 1209-1231. doi:10.1177/0018726715579523

Stafford, J. (1989, March 8). Social Welfare Bill, 1989: Second Stage (Resumed). Dáil Éireann debate, 388(1). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1989-03-08/20/

Woods, M. (1989, December 15). Adjournment of Dáil: Motion. Dáil Éireann debate, 394(7). Houses of the Oireachtas. https://www.oireachtas.ie/en/debates/debate/dail/1989-12-15/7/

World Council of Credit Unions (2021). *What is a credit union*. https://www.woccu.org/about/credit_unions