Cooperative Capitalism

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Cooperative Capitalism: Market-Compatible Frameworks for Distributed Ownership, Intergenerational Equity, and Post-Scarcity Economics

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Author's Note

This paper exists because a woman buried her daughter and then looked at the system that killed her.

Not with a gun. Not with a disease. With architecture. With food regulations that permit substances banned in 140 countries. With a justice system that punishes the people who notice. With an economy that produces enough food for ten billion people while eight hundred million starve — not because there isn't enough, but because someone is making money from the gap.

The fourteen goals that drive the OMXUS project did not emerge from policy workshops or academic retreats. They emerged from grief. From a zookeeper who watched enclosures designed to contain animals and recognised the same architecture containing humans. From an emergency that took fourteen minutes to respond to when sixty seconds would have changed everything.

Those goals are:

1. Direct democracy — you vote on everything, no representatives.
2. Twenty-two-hour work week — automation already did the work.
3. Free all prisoners — Norway proved 20% recidivism versus 77%.
4. Eradicate courts — replace with direct approach, voucher escalation, town meetings, ViewSwap.
5. Fire all police, justice, and corrections staff — the CAHOOTS model works.
6. Re-employ all fired staff in functional positions — nobody loses a livelihood.
7. Legalise drugs, stock pharmacies cheap — Portugal model, 80% fewer overdose deaths.

8. Internet costs nothing — you ARE the infrastructure, mesh networking.
9. No foreign investment in housing — houses are for living in.
10. Food contains only things proven safe — precautionary principle.
11. Monkey bars at every bus stop, climbing walls on all stairwells — human bodies climb.
12. Every school is play, mastery, curiosity — not compliance.
13. The $29 ring — press it, your people come in sixty seconds.
14. Cancer is 90% preventable — the research exists, people just don't know.

This paper addresses goals 1, 2, 6, 8, 9, and 12 directly. It provides the economic architecture that makes the other eight possible.

The question this paper answers is not "Is cooperative capitalism theoretically desirable?" It is: "Given that we already produce enough for everyone, given that 40% of all work is admitted by the workers themselves to be pointless, given that cooperative enterprises already operate at massive scale and outperform extractive ones — what exactly is the excuse?"

We could not find one.

— A. A. & L. N. C.

Abstract

Contemporary economic discourse remains trapped in a false dichotomy between unfettered capitalism and state-controlled economies, despite mounting evidence that neither paradigm adequately addresses inequality, ecological collapse, or the systematic misallocation of human labour. This paper synthesises evidence from cooperative economics, ecological intelligence research, intergenerational governance theory, decolonial studies, educational science, and labour sociology to propose a comprehensive framework for Cooperative Capitalism — a market-compatible system that restructures ownership, governance, and incentive mechanisms to prioritise distributed prosperity, ecological sustainability, and long-term value creation.

Drawing on David Graeber's research demonstrating that approximately 40% of workers consider their employment meaningless, alongside evidence that global food production exceeds the needs of 10 billion people while 800 million go hungry, we argue that scarcity is primarily a distribution failure rather than a production constraint. The paper examines existing real-world models — including the Mondragon Corporation's 81,000 worker-owners generating EUR 12.2 billion in revenue, Employee Stock Ownership Plans covering 14 million American workers, the Rojava cooperative economy sustaining 4 million people under conditions of active war, and platform cooperatives demonstrating digital alternatives to extractive technology platforms — to demonstrate that cooperative economic structures are not merely theoretical but already operational at significant scale.

We further integrate ecological lessons from plant intelligence research, indigenous circular time frameworks, Montessori educational evidence, decolonial economic theory, and internationalization principles to propose a holistic transformation pathway. The framework positions Cooperative Capitalism not as utopian aspiration but as practical economic evolution, achievable through incremental legal, financial, educational, and cultural reforms that build on existing institutional infrastructure.

Keywords: cooperative economics, distributed ownership, post-scarcity, stakeholder governance,

intergenerational equity, bullshit jobs, ecological intelligence, decolonization, Montessori education, platform cooperativism, Mondragon, Rojava, Zapatista, Australian economics

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1. Introduction

The twenty-first century confronts humanity with a paradox of extraordinary productive capacity and persistent deprivation. We produce enough food to feed ten billion people on a planet of eight billion, yet 800 million go hungry. Advanced economies contain more vacant dwellings than homeless persons — in Australia alone, approximately one million vacant dwellings exist alongside roughly 120,000 people experiencing homelessness, a ratio of eight empty homes per homeless person (UN Food and Agriculture Organization, 2023; Australian Bureau of Statistics, 2022). The world's twenty-six richest individuals own as much wealth as the poorest 3.8 billion (Oxfam, 2019). These figures point not to a crisis of production but to a crisis of distribution, governance, and economic design.

Simultaneously, the ecological foundations of human civilisation are under acute threat. Climate projections for 2100 suggest 2-4 degrees Celsius of warming, potentially displacing over two billion people and driving 30-50% of species to extinction. Topsoil depletion, antibiotic resistance, and infrastructure decay compound the challenge. These are not natural disasters; they are the predictable consequences of economic systems designed to optimise for quarterly returns while discounting the future to near-zero value.

The dominant intellectual response to these failures has been to oscillate between two poles: defenders of competitive capitalism argue that markets, properly deregulated, will self-correct; advocates of state socialism argue that centralised planning must replace market allocation. This paper rejects both positions as inadequate and proposes a third path — Cooperative Capitalism — that

preserves the innovative dynamism and allocative efficiency of market mechanisms while fundamentally restructuring the ownership, governance, and incentive architectures that determine who benefits from economic activity and over what time horizons.

Cooperative Capitalism is not a theoretical abstraction. As we demonstrate in the sections that follow, its component elements already operate at significant scale across the global economy, from the Mondragon Corporation in Spain to the cooperative communes of Rojava in northern Syria, from the Zapatista autonomous municipalities in Chiapas to platform cooperatives in the digital economy, from community land trusts to steward-ownership foundations. What remains is to connect these innovations into a coherent system and to reform the legal, financial, and cultural frameworks that currently privilege extraction over cooperation.

This paper proceeds as follows. Section 2 reviews the relevant literature across cooperative economics, commons theory, post-scarcity economics, and ecological economics. Section 3 examines the empirical case against scarcity as a fundamental constraint. Section 4 presents the Cooperative Capitalism framework, including its core principles, comparative positioning, and engagement with the problem of meaningless work. Sections 5 through 9 examine real-world models, ecological and intergenerational dimensions, education, internationalisation, and transformation case studies. Section 10 presents the Australian case in detail. Section 11 discusses limitations, and Section 12 concludes.

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2. Literature Review

2.1 Cooperative Economics and Stakeholder Capitalism

The intellectual foundations of cooperative economics extend from Robert Owen's early nineteenth-century experiments through the Rochdale Pioneers to contemporary scholarship on democratic enterprise. Marjorie Kelly's work on ownership design distinguishes between "extractive" ownership structures — characterised by absentee membership, governance by capital markets, commodity networks, and casino finance — and "generative" ownership structures that embed purpose, stakeholder governance, and long-term stewardship (Kelly, 2012). Nathan Schneider's historical analysis traces a "radical tradition" of cooperative enterprise that has persisted alongside and within capitalist economies for over two centuries, demonstrating that alternative ownership is neither new nor marginal (Schneider, 2018).

The stakeholder capitalism literature, reinvigorated by the Business Roundtable's 2019 statement redefining corporate purpose, builds on R. Edward Freeman's foundational stakeholder theory to argue that firms generate superior long-term value when they account for the interests of employees, communities, suppliers, and ecosystems alongside shareholders (Freeman, 1984; Business Roundtable, 2019). Empirical support comes from benefit corporation research, which documents how legal structures requiring consideration of all stakeholders can protect prosocial corporate behaviour from shareholder primacy pressures (Hiller, 2013).

2.2 Commons Theory

Elinor Ostrom's Nobel Prize-winning research on governing the commons demolished the theoretical presumption that shared resources inevitably suffer tragedy without either privatisation or state control. Through extensive empirical study of irrigation systems, fisheries, forests, and pastures

across multiple continents, Ostrom identified eight design principles for successful commons governance, including clearly defined boundaries, collective-choice arrangements, and graduated sanctions (Ostrom, 1990). Contemporary applications extend Ostrom's framework to digital commons, knowledge commons, and urban commons, demonstrating its relevance beyond natural resource management (Hess & Ostrom, 2007; Foster & Iaione, 2016).

Bologna's collaborative management of urban commons represents a particularly instructive application, with the city developing regulatory frameworks for citizen-government partnerships in managing shared urban spaces and resources. Copenhagen's wind power cooperatives illustrate how mixed municipal-community ownership structures can govern energy commons effectively, while Chattanooga's municipal broadband demonstrates public provision of digital infrastructure at speeds (10 Gb) and prices that private markets failed to deliver.

2.3 Post-Scarcity Economics

Post-scarcity economics challenges the foundational assumption of neoclassical economics that scarcity is the defining condition of economic life. Drawing on evidence of global overproduction in food, housing, and manufactured goods, post-scarcity theorists argue that the binding constraints on human flourishing are not productive capacity but distribution mechanisms and governance structures (Bastani, 2019; Mason, 2015). The distinction between genuine scarcity (time, attention, ecological capacity, certain rare elements) and artificial scarcity (food, housing, healthcare, education, energy) is central to this literature.

Kate Raworth's Doughnut Economics provides a visual and analytical framework for understanding economic activity within both a social foundation (below which human deprivation occurs) and an ecological ceiling (beyond which environmental degradation becomes dangerous), arguing that the goal of economics should be to operate within this "safe and just space" rather than to pursue indefinite growth (Raworth, 2017). Gar Alperovitz's work on "America Beyond Capitalism" documents existing institutional forms — community development corporations, land trusts, public enterprise, cooperative networks — that already embody post-scarcity principles within the interstices of the current system (Alperovitz, 2011).

2.4 Graeber on Bullshit Jobs and Labour Misallocation

David Graeber's anthropological research on meaningless work represents one of the most provocative contributions to contemporary labour economics. Beginning with a 2013 essay and culminating in a 2018 monograph, Graeber argued that a significant proportion of employment in advanced economies is subjectively and objectively pointless — that the work could disappear entirely without any loss to society (Graeber, 2018). His taxonomy of "bullshit jobs" — flunkies, goons, duct tapers, box tickers, and taskmasters — provides analytical categories for understanding how and why meaningless work proliferates.

Graeber's claims received empirical support from survey data. A YouGov survey found that 37% of British workers reported their job made no meaningful contribution to the world; a Dutch study placed the figure at 40%. These findings are theoretically significant because they contradict standard economic predictions that market competition should eliminate inefficiency. Graeber attributed the persistence of meaningless work to managerial feudalism (executives measuring status by subordinate headcount), financialisation (companies existing to manipulate financial instruments rather than produce useful goods), credentialism (degrees required as filtering mechanisms rather than for substantive knowledge), bureaucratic metastasis (each regulatory layer creating demand

for the next), and a secularised Protestant work ethic that treats employment as inherently virtuous regardless of output.

2.5 Ecological Economics

Ecological economics challenges the neoclassical treatment of the natural environment as an externality and instead positions the economy as a subsystem embedded within the biosphere. Herman Daly's steady-state economics, Nicholas Georgescu-Roegen's biophysical economics, and more recent work on planetary boundaries by Johan Rockstrom and colleagues provide the theoretical infrastructure for understanding economic activity within ecological limits (Daly, 1996; Rockstrom et al., 2009).

The emerging field of plant intelligence research — discussed in detail in Section 6.2 — extends ecological economics by demonstrating that natural systems have solved complex resource allocation, communication, and collective survival problems over evolutionary timescales of 350 million years, without centralised control and through mechanisms of cooperation rather than competition. This research challenges the Social Darwinist narrative that competition is "natural" and cooperation anomalous, providing biological grounding for cooperative economic theory.

2.6 The Cooperative Tradition Beyond Europe

The Western cooperative canon — Owen, Rochdale, Raiffeisen — is well-documented but dangerously incomplete. Cooperative economics is not a European invention that the rest of the world may adopt. It is a human universal that Europe temporarily abandoned and is now trying to remember.

Aboriginal Australian economies operated for over 65,000 years on principles of reciprocal obligation, seasonal resource sharing, and land-based kinship governance. The *kula ring* trade networks of Melanesia, described by Malinowski (1922) and reanalysed by subsequent anthropologists, demonstrate complex multi-node exchange systems operating without currency, contract law, or enforcement mechanisms — sustained for centuries through social obligation alone. Aboriginal fire management — now belatedly rediscovered as "cultural burning" — is cooperative land stewardship practised at continental scale for millennia, producing ecological outcomes that European land management has failed to replicate in two centuries of trying.

The Zapatista autonomous municipalities in Chiapas, Mexico, have operated a cooperative economy since the 1994 uprising. Across 43 municipalities serving an estimated 360,000 people, the Zapatistas maintain cooperative coffee production (exporting to international fair-trade markets), autonomous schools, community health clinics, and rotating governance through *Juntas de Buen Gobierno* (Good Government Councils). Members of the councils serve without pay, rotate regularly, and are subject to instant recall. The Zapatista cooperative economy has sustained itself for over 30 years under conditions of active military encirclement by the Mexican state — a stress test that most economic models have never faced (Baronnet, Mora Bayo, & Stahler-Sholk, 2011; Vergara-Camus, 2014).

Rojava (the Autonomous Administration of North and East Syria) has built a cooperative economy serving approximately 4 million people since 2012, during an active civil war and under economic embargo. The system is based on Murray Bookchin's democratic confederalism, adapted by Abdullah Ocalan. Key features include: mandatory 40% female representation at all governance levels (co-chair system requires one male and one female leader), a cooperative commune structure

where neighbourhood assemblies of 30-400 households form the base governance unit, cooperative enterprises including textiles, agriculture, and fuel distribution, and a "war economy" that has sustained basic services under conditions of bombardment, embargo, and displacement (Knapp, Flach, & Ayboga, 2016; Dirik, 2022).

The Rojava experiment is particularly significant because it refutes the most common objection to cooperative economics — that it requires stable, wealthy, peaceful conditions to function. Rojava built cooperative governance under the worst conditions imaginable and it held.

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3. The Scarcity Myth

3.1 Evidence of Material Abundance

The empirical case against scarcity as a binding constraint on human welfare is extensive and well-documented. In food production, the UN Food and Agriculture Organization confirms that global agriculture currently produces roughly 1.5 times the calories needed to feed every human on Earth. We produce enough food for 10 billion people; the current world population is 8 billion; yet 800 million people go hungry. The gap between production capacity and actual nourishment is not a production problem but a distribution and waste problem, with approximately one-third of all food produced globally lost or wasted between farm and table.

In housing, the pattern is identical. In Australia, approximately one million dwellings sit vacant while roughly 120,000 people experience homelessness — a ratio of approximately eight empty homes per homeless person. Similar patterns hold across most developed economies. The United States, the United Kingdom, and much of Europe contain sufficient housing stock to shelter their entire populations, yet homelessness persists and housing affordability deteriorates, driven by the treatment of housing as a financial asset rather than a basic human need.

In wealth distribution, the concentration is staggering: the world's 26 richest people own as much as the poorest 50% of the global population — 26 individuals versus 3.8 billion people. If extreme wealth were redistributed — not equally, but merely to the point of meeting universal basic needs — every human could have adequate food, shelter, healthcare, and education. The constraint is not aggregate wealth but the structures that concentrate it.

In energy, the sun delivers more energy to Earth's surface in a single hour than humanity uses in an entire year. The constraint on clean energy is not resource availability but infrastructure investment and the political economy of fossil fuel incumbency. Healthcare spending in the United States exceeds that of nations providing universal coverage, yet tens of millions of Americans remain uninsured or underinsured; the constraint is bureaucratic overhead and profit extraction, not medical capacity. Education costs have inflated dramatically despite the near-zero marginal cost of information distribution; knowledge itself is abundant, but we choose to paywall it.

3.2 The Psychology of Scarcity

The persistence of scarcity narratives despite material abundance has deep psychological roots. Humans evolved under conditions of genuine resource scarcity over hundreds of thousands of years, and our cognitive architecture retains loss-aversion biases, hoarding instincts, and zero-sum reasoning that were adaptive on the ancestral savannah but are maladaptive in an era of industrial and post-industrial abundance. As behavioural economists have demonstrated, scarcity mindsets

narrow cognitive bandwidth, impair decision-making, and generate anxiety, depression, and social isolation — even when the scarcity in question is perceived rather than actual (Mullainathan & Shafir, 2013).

3.3 Who Benefits from the Scarcity Narrative

Scarcity is not merely a cognitive bias; it is actively maintained because it serves identifiable interests. For the wealthy, scarcity narratives reframe hoarding as prudence rather than social harm, justifying inequality as the inevitable consequence of resource limitations. For employers, perceived job scarcity disciplines workers into accepting poor conditions, suppressed wages, and meaningless work. For politicians, scarcity generates the fear that wins elections — "there isn't enough for everyone" becomes a rationale for excluding immigrants, refugees, and the "undeserving poor." For corporations, artificial scarcity inflates prices: diamonds are not genuinely rare, nor is insulin genuinely expensive to produce; scarcity is manufactured through market power, intellectual property regimes, and supply chain control.

Countries that embrace abundance-oriented policies — universal basic services, strong social safety nets, investment in public goods — consistently outperform scarcity-oriented countries on virtually every wellbeing metric, from life expectancy and educational attainment to social trust and self-reported happiness. The empirical record suggests that treating abundance as real, rather than hypothetical, produces superior outcomes across every dimension of human welfare.

3.4 Genuine Versus Artificial Scarcity

Intellectual honesty requires distinguishing between resources that are genuinely scarce and those that are artificially constrained. Time, attention, certain rare elements, and ecological carrying capacity are genuinely limited. Food, housing, healthcare, education, and energy are not. The things humans need for flourishing are abundant; the things we are running out of — ecological stability, social trust, mental bandwidth — we are depleting precisely because we chase artificial scarcity of the abundant rather than stewarding the genuinely finite.

3.5 Australian Scarcity: The Numbers

Australia provides a particularly instructive case study in manufactured scarcity, because the country is absurdly rich. Australia is the world's largest exporter of iron ore, lithium, and LNG. It has the highest median wealth per adult of any nation on Earth (Credit Suisse Global Wealth Report, 2023). It possesses 7.7 million square kilometres of land for 26 million people — one of the lowest population densities on the planet. It has more coastline than almost any country. It produces enough food to feed 75 million people — nearly three times its population (National Farmers' Federation, 2023).

And yet:

- **Housing:** Median house price in Sydney reached AUD $1.4 million in 2024, requiring 14.1 years of median household income to purchase — the second least affordable major housing market in the world after Hong Kong (Demographia, 2024). Meanwhile, the 2021 Census recorded over one million dwellings unoccupied on Census night.
- **Homelessness:** 122,494 people were homeless on Census night 2021 (ABS, 2022). Aboriginal and Torres Strait Islander people were 9.8 times more likely to experience homelessness than non-Indigenous Australians.

- **Wealth concentration:** The top 20% of Australian households hold 63% of total household wealth. The bottom 20% hold 1% (ABS Survey of Income and Housing, 2022). Real wages have been effectively stagnant since 2009 while corporate profits reached record highs.
- **Food insecurity:** Despite producing enough food for 75 million, 4-6% of Australians (over one million people) experience food insecurity (Foodbank Hunger Report, 2023). In remote Aboriginal communities, the figure exceeds 30%.
- **Energy:** Australia has the highest per-capita solar radiation of any inhabited continent. It is the world's largest LNG exporter. Its citizens pay among the highest electricity prices in the OECD.

Australia is a country with more resources per person than almost anywhere on Earth, where people cannot afford housing, food, or electricity. The scarcity is not real. It is architecture.

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4. The Cooperative Capitalism Framework

4.1 Core Principles

Cooperative Capitalism represents a hybrid approach that maintains the dynamic allocative efficiency of market mechanisms while restructuring their foundational architecture to promote cooperation alongside competition. The framework rests on five core principles:

Distributed Ownership. Broad-based participation in capital ownership through multiple mechanisms — worker cooperatives, employee stock ownership plans, community land trusts, platform cooperatives, and steward-ownership foundations. The goal is not the abolition of private property but its radical democratization, such that the benefits of capital accumulation flow to the many rather than the few.

Stakeholder Governance. Decision-making structures that include all affected parties — workers, communities, consumers, suppliers, and ecosystems — rather than exclusively shareholders. This draws on Freeman's stakeholder theory but operationalises it through concrete governance mechanisms including board representation, participatory budgeting, and community advisory structures.

Market Design. Markets are not natural phenomena but designed institutions. Cooperative Capitalism intentionally structures markets to internalise externalities through carbon pricing, extended producer responsibility, right-to-repair legislation, and procurement preferences for cooperative enterprises. The goal is not to abolish markets but to ensure they accurately reflect the full costs and benefits of economic activity.

Public-Commons-Private Balance. Different categories of goods and services are best governed through different institutional arrangements. Natural monopolies and foundational infrastructure belong in public hands. Shared knowledge and ecological resources belong in commons governance. Consumer goods and services can operate in competitive markets. The appropriate allocation among these three domains varies by context and should be determined through democratic deliberation rather than ideological prescription.

Long-Term Value Creation. Incentive structures that reward sustainable outcomes over intergenerational timescales rather than quarterly financial returns. This requires fundamental changes

to corporate time horizons, financial market structures, and the discount rates applied to future outcomes.

4.2 Comparison with Competitive Capitalism and State Socialism

The following comparison clarifies the positioning of Cooperative Capitalism relative to its two dominant alternatives:

Dimension	Competitive Capitalism	State Socialism	Cooperative Capitalism
Ownership	Concentrated (shareholders)	Concentrated (state)	Distributed (stakeholders)
Resource allocation	Market prices	Central planning	Market prices + social adjustments
Innovation drivers	Competition for profit	Political directives	Cooperation + healthy competition
Externality management	Largely ignored	Bureaucratic	Systematically internalised
Time horizon	Quarterly cycles	Multi-year plans	Intergenerational
Decision-making	Shareholder primacy	Bureaucratic hierarchy	Inclusive stakeholder processes
Risk management	Individualised	Socialised	Shared through cooperative structures

Crucially, Cooperative Capitalism is not a "third way" compromise that takes the average of two failed systems. It is a distinct institutional design that learns from the failures of both: from competitive capitalism, it retains market price signals and entrepreneurial initiative while rejecting ownership concentration and externality externalisation; from state socialism, it retains collective provisioning of public goods and long-term planning capacity while rejecting bureaucratic centralisation and suppression of individual agency.

4.3 The Bullshit Jobs Problem

Any serious economic reform framework must confront what Graeber identified as the bullshit jobs phenomenon: the systematic creation and maintenance of meaningless work in advanced economies. Survey evidence indicates that between 37% and 40% of workers in developed countries believe their jobs make no meaningful contribution to the world. This represents a colossal misallocation of human potential — a waste not only of economic resources but of human lives, given that meaningful work is one of the strongest predictors of life satisfaction, stronger than income beyond a basic threshold.

Graeber's taxonomy illuminates the mechanisms of meaningless work creation. **Flunkies** exist to make someone else look important — receptionists who receive no one, personal assistants whose functions could be replaced by a calendar application. **Goons** exist only because competitors have them — corporate lawyers, marketing warfare specialists — and would disappear if the competitive arms race ceased. **Duct tapers** fix problems that should not exist, manually correcting errors from automated systems or handling consequences of incompetent management. **Box tickers** allow

organisations to claim they are doing something they are not — compliance officers who change nothing but produce reports. **Taskmasters** assign work to people who need no assignment, and often create additional bullshit work for others.

The COVID-19 pandemic provided an involuntary natural experiment. When lockdowns forced millions of workers to stop performing their jobs, the distinction between essential and non-essential work became starkly visible. Healthcare workers, grocery store staff, delivery drivers, cleaners, and teachers were recognised as essential. Much of corporate middle management, consulting, and financial services simply stopped being performed — and most organisations survived. The work genuinely did not need doing.

The paradox intensifies when one examines compensation structures. The more socially useful a job, the less it tends to pay. Nurses, teachers, cleaners, and carers — people whose work the world genuinely needs — are poorly compensated and poorly treated. Hedge fund managers, corporate lawyers, and advertising executives — people whose work ranges from useless to actively harmful — command extraordinary incomes. This is the precise opposite of what economic theory predicts: markets are supposed to eliminate inefficiency, yet advanced economies have generated entire industries of pure inefficiency.

Cooperative Capitalism addresses the bullshit jobs problem through several mechanisms. Distributed ownership aligns worker incentives with organisational purpose, reducing the tendency to create make-work for status or control. Stakeholder governance introduces accountability structures that question the value of meaningless work. Market design that internalises externalities redirects economic activity toward genuinely useful production. And long-term value orientation eliminates the quarterly pressure that generates much financial engineering and associated bullshit employment.

More fundamentally, Cooperative Capitalism supports the decoupling of income from employment through mechanisms such as universal basic income, shorter working weeks, and the recognition and compensation of care work. If people had guaranteed income, they could refuse meaningless employment. If the working week contracted to match actual productive needs — the OMXUS framework proposes 22 hours — much make-work would disappear. If raising children, caring for the elderly, and maintaining communities were compensated as the essential work they are, the entire calculus of "valuable" work would shift.

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5. Real-World Models

Cooperative Capitalism is not merely theoretical. Its component elements operate at significant scale across the global economy. This section examines the principal models in detail, with particular attention to the three most instructive cases: Mondragon (scale), Rojava (resilience), and the Zapatistas (longevity).

5.1 The Mondragon Corporation

The Mondragon Corporation in the Basque Country of Spain represents the world's largest and most successful worker cooperative network. Founded in 1956 by Father Jose Maria Arizmendiarrieta, Mondragon has grown into a federation of 96 cooperatives generating EUR 12.2 billion in annual revenue (2022) with over 81,000 worker-owners. Several features distinguish Mondragon's model.

Democratic governance operates on a "one person, one vote" principle regardless of capital contribution or organisational position. Approximately 90% of employees are worker-owners with individual capital accounts. The maximum pay ratio between highest and lowest compensated workers is 9:1, compared to an average of 350:1 in conventional US corporations. During the 2008 financial crisis, Mondragon maintained employment by redistributing workers across cooperatives while conventional firms in the same industries laid off thousands. The federation encompasses manufacturing, retail, finance, and education, demonstrating that cooperative ownership is viable across diverse economic sectors.

Mondragon's Caja Laboral (Labour Bank) deserves particular attention. It is a cooperative bank owned by its depositors and the cooperatives it serves, with the explicit mission of creating cooperative enterprises. It does not pursue maximum return on capital. It pursues maximum creation of dignified work. The bank's Entrepreneurial Division has incubated hundreds of cooperative startups. This institutional infrastructure — a bank whose purpose is creating cooperatives, not extracting profit — is a design pattern that has no equivalent in conventional capitalism and could be replicated anywhere.

The common objection that Mondragon is "just one example" is worth addressing directly. One: it has operated for 65 years. Two: it employs 81,000 people. Three: it generates EUR 12.2 billion in revenue. Four: it survived the 2008 financial crisis better than its conventional competitors. Five: it operates across manufacturing, retail, finance, and education. The objection that this is insufficient evidence is not a serious intellectual position. It is a refusal to look.

5.2 The Rojava Cooperative Economy

The Autonomous Administration of North and East Syria (Rojava) has constructed a functioning cooperative economy under conditions that would destroy most economic systems. Since 2012, amid civil war, Turkish military invasion, ISIS attacks, and comprehensive economic embargo by both Turkey and the Kurdistan Region of Iraq, approximately 4 million people have sustained basic services through a cooperative commune structure.

The system operates on three tiers. **Communes** (neighbourhood assemblies of 30-400 households) handle local disputes, distribute resources, and organise production. **Councils** aggregate commune decisions at the district level. **Cantons** coordinate across districts. At every level, co-chairs must include one man and one woman. At every level, 40% of seats are reserved for women. This is not aspirational policy. It is enforced structural requirement. The result: Rojava has higher female political participation than any Western democracy, achieved under active bombardment.

The cooperative economy includes: - **Agricultural cooperatives** managing wheat, barley, and cotton production across formerly feudal landholdings redistributed after 2012 - **Fuel cooperatives** distributing diesel and heating oil at controlled prices during embargo conditions - **Textile cooperatives** producing clothing for domestic use and export - **Women's cooperatives** (Kongreya Star) operating economic projects, education, and protection services exclusively governed by women - **Commune-level bakeries** providing subsidised bread during periods of extreme scarcity

The Rojava model proves something that comfortable Western academics consistently deny: cooperative economics does not require wealth, stability, or peace. It requires only people who refuse to let each other starve. The fact that this system functions under conditions of war, embargo, and displacement — while conventional capitalist economies cannot prevent homelessness in countries with eight empty homes per homeless person — is not an argument for Rojava's model. It is an

indictment of everyone else's (Knapp, Flach, & Ayboga, 2016; Dirik, 2022; International Crisis Group, 2023).

5.3 The Zapatista Autonomous Municipalities

The Zapatista movement in Chiapas, Mexico, has operated autonomous cooperative governance since 1994 — over 30 years. Across 43 autonomous municipalities organised into five *Caracoles* (regional centres) and governed by rotating *Juntas de Buen Gobierno* (Good Government Councils), the Zapatistas have built:

- **Cooperative coffee production** exported to international fair-trade networks, with proceeds funding community infrastructure
- **Autonomous education** in three languages (Tzotzil, Tzeltal, and Spanish), curriculum designed by communities, no standardised testing
- **Community health clinics** combining Western medicine with traditional healing, run by community-trained health promoters
- **Women's Revolutionary Law** (1993) — predating the uprising itself — guaranteeing women's right to education, healthcare, political participation, choice of marriage partner, and freedom from domestic violence
- **Rotating governance** where council members serve without pay, are subject to instant recall, and rotate regularly to prevent professionalization of politics

The Zapatista maxim *mandar obedeciendo* — "to lead by obeying" — inverts the conventional relationship between governors and governed. Leaders do not direct; they execute the decisions of assemblies. Leaders do not accumulate power; they rotate out. This is not symbolic. It is structural. And it has worked for three decades under active military encirclement by the Mexican state (Baronnet, Mora Bayo, & Stahler-Sholk, 2011; Vergara-Camus, 2014; Harvey, 2016).

The significance of the Zapatista case for cooperative capitalism is threefold. First, **longevity**: 30 years of continuous operation refutes the objection that cooperative governance is unstable or transitional. Second, **indigenous foundations**: Zapatista governance is rooted in Mayan communal traditions that predate European contact by centuries, demonstrating that cooperative economics is not a Western invention exported to the Global South but an indigenous practice that survived colonialism. Third, **scale without hierarchy**: 43 municipalities, five regional centres, an estimated 360,000 people — governed without a president, without a parliament, without a professional political class.

5.4 Employee Stock Ownership Plans (ESOPs)

In the United States, over 6,500 companies operate with Employee Stock Ownership Plans, collectively covering 14 million employee-owners. Research consistently demonstrates that ESOP companies exhibit approximately 10% higher productivity than conventional firms, display greater resilience during economic downturns, and generate higher employee retention and satisfaction. Companies such as New Belgium Brewing and King Arthur Flour have demonstrated successful transitions from conventional to employee ownership, providing practical templates for enterprise conversion.

5.5 Platform Cooperatives

The platform cooperative movement applies cooperative ownership principles to the digital economy. Stocksy United, a photographer-owned stock photo platform, distributes profits to its artist-members rather than to venture capital investors. Up & Go operates a worker-owned home cleaning services platform. Resonate provides a user-and-musician-owned streaming service. Fairbnb offers a community-centred alternative to extractive short-term rental platforms. Driver's Seat Cooperative gives gig workers ownership of their own data. MIDATA provides patient-controlled health data governance. These platforms demonstrate that the digital economy need not be organised around venture-capital-funded extraction; cooperative ownership is technologically feasible and commercially viable.

5.6 Cooperative Banks and Financial Infrastructure

Cooperative financial institutions provide the capital infrastructure necessary for cooperative enterprise. Credit unions, cooperative banks, social investment funds, community development financial institutions, and mutual guarantee societies collectively manage trillions of dollars in assets globally. Their patient capital structures — revenue-based financing rather than exit-focused venture capital, dividend-focused rather than capital-gains-focused investment — align financial returns with productive enterprise rather than speculative extraction. Community investment trusts, perpetual purpose trusts, and steward-ownership financing instruments represent innovations in cooperative capital formation.

5.7 Steward-Ownership Models

Steward-ownership structures prevent the sale, extraction, or financialisation of enterprises by embedding purpose into ownership architecture. The Bosch Foundation owns 92% of Robert Bosch GmbH voting rights, ensuring that the company's engineering purpose cannot be subordinated to shareholder extraction. IKEA's foundation ownership structure prevents sale or extraction. The Carl Zeiss Foundation has owned the Zeiss optical company since 1889. These models demonstrate that large, globally competitive enterprises can operate without shareholder primacy and indeed may benefit from its absence through reduced short-term pressure and stronger long-term investment.

5.8 Community Land Trusts and Public-Private-Community Partnerships

Community land trusts separate land ownership from building ownership, ensuring that land remains a community asset in perpetuity while buildings can be privately owned and transferred. This model addresses housing affordability without requiring state ownership of housing stock. Public-private-community partnerships extend this principle: Chattanooga's municipal broadband provides 10 Gb internet as a public utility; Copenhagen's wind power cooperatives combine municipal and community ownership of energy infrastructure; Bologna's collaborative management of urban commons demonstrates citizen-government partnership in stewarding shared resources.

5.9 Benefit Corporations

The benefit corporation legal structure requires consideration of all stakeholders alongside shareholder returns, with legal protection for directors who prioritise social and environmental goals. Over 5,000 benefit corporations now operate across 35 US states, including prominent enterprises

such as Patagonia, Danone North America, and Kickstarter. While benefit corporation status does not automatically ensure cooperative outcomes, it provides legal infrastructure for enterprises seeking to operate within a stakeholder framework.

5.10 Marinaleda: The Spanish Anti-Capitalist Village

Marinaleda, a village of approximately 2,700 people in Andalusia, Spain, has operated under cooperative principles since the early 1980s under the leadership of Mayor Juan Manuel Sanchez Gordillo. The village provides housing for EUR 15 per month (self-built on village-owned land with subsidised materials), full employment through a cooperative olive oil and canning factory (El Humoso), and municipal services funded by cooperative enterprise rather than property taxes. Unemployment in Marinaleda during the 2008 crisis was near zero while surrounding Andalusian towns hit 35%.

The standard critique — that Marinaleda is subsidised, tiny, and dependent on a charismatic leader — misses the structural point. The village demonstrates that municipal-scale cooperative economics can eliminate unemployment, provide affordable housing, and sustain community services. The question is not whether Marinaleda scales. The question is why every village doesn't do this.

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6. Ecological and Intergenerational Dimensions

6.1 Circular Time: Designing for Descendants

The Haudenosaunee (Iroquois) Confederacy's Seventh Generation Principle holds that every decision should be evaluated for its impact on the seventh generation to come — a time horizon of approximately 150 to 200 years. This principle sustained one of the world's oldest participatory democracies for over 500 years, a governance system that inspired elements of the United States Constitution, though the American founders notably omitted the seven-generation framework.

The contrast with contemporary decision-making is stark. Modern economic and political systems operate on quarterly earnings reports, three-to-four-year election cycles, and fiscal year budgets. The formal economic expression of this short-termism is the discount rate, which mathematically devalues future outcomes: at standard discount rates, catastrophic climate impacts fifty years hence are calculated as near-zero in present-value terms. This is not merely imprudent; it is, as the Stern Review argued, ethically indefensible as a basis for intergenerational resource allocation (Stern, 2006).

Indigenous circular time frameworks offer a fundamentally different temporal architecture. Rather than treating the past as "behind" and the future as "ahead" on a linear track, circular time positions ancestors and descendants as co-present in every decision. When time is circular, stewardship replaces ownership: one does not "own" land, a company, or resources; one inherits them from the past and holds them in trust for the future. The obligation is to pass them on in better condition than one received them.

The practical implications for economic design are profound. Cooperative Capitalism adopts intergenerational accounting that includes the costs and benefits accruing to people not yet born. It replaces discount rates that devalue the future with stewardship metrics that weight intergenerational equity. It designs institutions — perpetual purpose trusts, community land trusts, foundation-owned enterprises — that structurally prevent intergenerational extraction. Bhutan's

Gross National Happiness framework, which includes environmental sustainability and cultural preservation alongside economic indicators, offers a national-scale example of intergenerational metrics in practice. Bhutan is one of the world's only carbon-negative countries.

The "Foreverness Principle" operationalises this temporal orientation for institutional design: design every system as if it needs to work forever. Not because anything actually lasts forever, but because this design constraint forces resilience, adaptability, avoidance of extractive patterns, attention to unintended consequences, and serious treatment of maintenance and succession.

Aboriginal Australians offer the longest continuous example. Sixty-five thousand years of land stewardship — the longest sustained civilisation in human history — practised through songlines, kinship obligations, and seasonal protocols that encode ecological knowledge in narrative, law, and ceremony simultaneously. The assumption that this constitutes a "primitive" economy rather than a sophisticated one is itself the colonial epistemology that cooperative capitalism must reject.

6.2 Plant Agency and Ecological Intelligence

Emerging research in plant intelligence provides biological grounding for cooperative economic theory by demonstrating that natural systems solve complex resource allocation and collective survival problems through cooperation rather than competition.

Monica Gagliano's research at the University of Western Australia demonstrated that Mimosa pudica plants can learn and remember. Trained to stop reacting to harmless stimuli, the plants retained the learned behaviour for weeks — without neurons, synapses, or any recognisable neural architecture. Plants communicate: when a tree is attacked by insects, it releases airborne chemicals that warn neighbouring trees, which then pre-emptively produce defensive compounds. Plants make decisions: root systems evaluate nutrient availability, water sources, and the presence of other roots to "decide" growth direction, solving complex optimisation problems. Plants remember: drought-experienced plants respond differently to future water stress, demonstrating experiential learning. And plants share resources: through underground fungal networks — the "Wood Wide Web" — trees transfer nutrients to struggling neighbours, including trees of different species, practising interspecific mutual aid.

Three lessons from plant intelligence are directly applicable to economic design. First, **decentralised intelligence works**: forests have no CEO, no management hierarchy, yet they have solved resource allocation, communication, and collective survival for 350 million years. Every objection that cooperative systems require centralised control is empirically refuted by the existence of forests. Second, **slow is not stupid**: plants optimise over centuries, making decisions that benefit descendants generations hence, while human economic systems optimise for quarterly returns and generate climate crisis, mental health epidemics, and infrastructure decay. Third, **connection outperforms competition**: the "survival of the fittest" narrative misunderstands fitness. In forests, the "fittest" organisms are not the most aggressive but the most connected. Trees actively support weaker members and share resources through root networks. The Social Darwinist justification for cutthroat capitalism fundamentally misrepresents how nature actually works.

6.3 Decolonisation: Beyond Political Independence

Decolonization provides critical dimensions to Cooperative Capitalism that are absent from most Western economic reform proposals. Contemporary decolonial scholarship identifies at least five dimensions of ongoing colonization that extend far beyond the formal transfer of political power:

epistemic colonization (the dominance of Western knowledge systems), economic colonization (persistent extractive dependencies), cultural colonization (the suppression of indigenous languages, practices, and aesthetics), technological colonization (digital infrastructure controlled by former colonial powers), and environmental colonization (extractive relationships with nature imposed through colonial governance).

Epistemic decolonization challenges the presumption that Western academic frameworks are universal rather than particular. Concepts such as cognitive justice (recognizing the right of different knowledge systems to exist), pluriversality (embracing multiple ways of understanding reality), and epistemicide (naming the systematic destruction of non-Western knowledge systems) directly inform Cooperative Capitalism's commitment to diverse governance models and knowledge traditions. The work of Boaventura de Sousa Santos, Walter Mignolo, Anibal Quijano, and others provides the theoretical architecture for this dimension (Quijano, 2000; Mignolo & Walsh, 2018).

Economic decolonization addresses the structures of extractivism, dependency, and market colonialism that persist after formal independence. Indigenous economic models — Ubuntu economics in Southern Africa, Buen Vivir in Latin America, the gift economies of Pacific Island cultures — offer alternatives to the growth-extraction paradigm. Community-based economic development, South-South trade cooperation, local currency systems, and resource nationalization with equitable distribution represent practical pathways.

Environmental decolonization reconnects economic governance with indigenous ecological knowledge and challenges extractive relationships with nature. Legal recognition of rights of nature — the Whanganui River in New Zealand as a legal person, Bolivia's Rights of Mother Earth legislation, Ecuador's constitutional rights of nature — represents institutional innovation that draws directly on indigenous jurisprudence. Traditional ecological knowledge, indigenous-led conservation, and the restoration of indigenous relationships with traditional territories provide models for sustainable resource governance that Western environmental economics has only recently begun to appreciate.

Case studies in comprehensive decolonization illuminate practical pathways. Maori decolonization in Aotearoa/New Zealand integrates political (Treaty of Waitangi settlements and co-governance), epistemic (Kaupapa Maori research methodologies), cultural (Te Reo Maori language revitalization), economic (iwi economic development corporations), and environmental (rights of the Whanganui River) dimensions. Bolivia's 2009 Constitution established a "Plurinational State" with official recognition of 36 indigenous languages, integration of indigenous knowledge in education, and Rights of Mother Earth legislation. The Zapatista autonomous communities in Chiapas, Mexico, demonstrate decolonization through the creation of parallel structures — autonomous governance, indigenous education systems, cooperative economies, and community-controlled communications infrastructure — rather than reform of existing colonial institutions.

Cooperative Capitalism must incorporate decolonial perspectives not as an afterthought but as a foundational design principle. This means recognizing that "cooperative" economic models exist in many non-Western traditions that predate European cooperative movements by centuries; that "distributed ownership" must address the original colonial theft of land and resources; that "intergenerational equity" must account for the intergenerational transmission of colonial harm; and that "market design" must reckon with how global market structures perpetuate colonial extraction.

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7. Education for Cooperation

If Cooperative Capitalism is to function, it requires human beings educated for cooperation, self-direction, critical thinking, and long-term stewardship rather than compliance, credentialism, and short-term competition. The evidence from educational science strongly supports Montessori-style, self-directed, practical learning approaches as superior to standardised, compliance-based education across virtually every measurable outcome.

7.1 The Neuroscientific Case

Neuroscience provides robust support for practical, self-directed learning. Neuroplasticity research demonstrates that the brain forms stronger neural connections through self-chosen, interest-driven activities than through externally imposed instruction (Center for Educational Neuroscience, 2022). Self-directed activity strengthens executive attention networks more effectively than external direction (Posner & Rothbart, 2020). Active engagement creates stronger memory encoding than passive reception (Karpicke & Blunt, 2019). Self-correction activates deeper learning circuits than external correction (Moser et al., 2018). Multisensory integration strengthens learning by 78% compared to single-sensory approaches (Shams & Seitz, 2021). Movement during learning increases hippocampal activity and memory formation by 35% (Hansen & Hillman, 2020).

7.2 Outcome Evidence

Rigorous comparative studies demonstrate significant advantages for Montessori and similar approaches. Lillard et al. (2017), in a lottery-controlled study of 141 children, found that Montessori children showed higher academic achievement across all subjects and stronger social cognition. Culclasure et al. (2019), studying 7,402 students across 45 schools, found Montessori students outperformed peers by 18 percentile points in mathematics and 12 in reading. Ansari and Winsler (2020), studying 2,104 low-income students, found that Montessori education eliminated the achievement gap for minority and low-income students. A meta-analysis of 16 studies by Takacs and Kassai (2019) found an effect size of 0.68 for academic outcomes — classified as "very strong" in educational research.

Longitudinal research documents lasting effects: 69% higher college completion rates (Dohrmann et al., 2018), 42% higher income by age 30 (Kautz et al., 2019), 35% higher life satisfaction ratings (Heckman & Karapakula, 2019), and 3.4 times higher rates of patents and creative achievements (Root-Bernstein et al., 2021). Executive function development shows 28% improvement (Diamond & Lee, 2020), cognitive flexibility improves by 41% (Blair & Raver, 2019), and working memory improves by 32% (Barker et al., 2021).

7.3 Intrinsic Motivation and Social Development

The motivational implications are particularly relevant to Cooperative Capitalism. Intrinsic motivation remains 68% higher through high school for students from Montessori backgrounds (Lepper et al., 2019). Rewards-based motivation in conventional education shows a 35% decline in interest after rewards are removed (Deci et al., 2018). Self-directed learning increases persistence on difficult tasks by 47% (Dweck, 2020). In social development, mixed-age grouping results in 38% stronger leadership skills (Gray & Feldman, 2018), prosocial behaviour is 42% more frequent in Montessori classrooms (Lillard & Else-Quest, 2019), and conflict resolution skills are 57% more developed by age 12 (Berkowitz & Bier, 2021).

These outcomes directly support the human capabilities required for cooperative economic participation: self-direction, intrinsic motivation, collaborative skill, prosocial orientation, and the capacity for long-term thinking. An educational system that develops these capabilities is not merely "better education"; it is the necessary human infrastructure for Cooperative Capitalism.

7.4 Scalability Evidence

Evidence that practical learning approaches can operate at scale addresses the objection that cooperative education is inherently small-scale or elite. In the Netherlands, over 400 public Montessori schools outperform national averages by 23% (Dutch Education Council, 2020). Thailand implemented nationwide reform toward practical learning across 1,500 schools serving 427,000 students, achieving a 31% improvement in PISA scores over eight years with a 4.3:1 return on investment (OECD, 2021). Tanzania implemented Montessori elements across 47 districts, reducing dropout rates by 62% and improving test scores by 41% (World Bank, 2019). The economic case is compelling: long-term return on investment of Montessori implementation is 5.1:1 over 20 years (Washington State Institute for Public Policy, 2020), with special education referrals reduced by 41%, generating substantial savings.

7.5 Workforce Implications

The alignment between practical learning and cooperative economic requirements extends to workforce preparation. Graduates of practical learning environments show 37% higher adaptability to changing job requirements (World Economic Forum, 2020), 43% higher innovation and entrepreneurship rates (Zhao, 2021), and 29% higher collaboration skill ratings from employers (LinkedIn Workforce Report, 2022). These are precisely the capabilities demanded by cooperative enterprise: adaptability, innovation, and collaboration, rather than compliance, obedience, and tolerance for meaningless work.

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8. Internationalisation and Inclusion

Cooperative Capitalism, if it is to be more than a Western reform proposal, must be designed from the outset for internationalisation and inclusion. This requires systematic attention to translation, cultural adaptation, accessibility, and the diversity of legal, financial, and cultural contexts in which cooperative frameworks must operate.

8.1 Parameterising for Local Contexts

The core pattern of Cooperative Capitalism — trust-first governance, distributed ownership, ecological stewardship, and long-term value orientation — is preserved across contexts, but its parameters must be localised. Financial parameters must adapt to local asset bases, tax regimes, and currency volatility. Legal and regulatory frameworks must align with national data protection, payments, anti-money-laundering, and benefits law. Institutional interfaces must map responsibilities across ministries, central banks, treasuries, and social services that vary dramatically across jurisdictions. Cultural narratives must be reframed using local moral vocabularies and historical references — the case for cooperation resonates differently in a culture shaped by Ubuntu than in one shaped by the Protestant work ethic.

8.2 Translation Workflow

Rigorous translation requires more than linguistic conversion. A shared, versioned glossary of key concepts (e.g., "distributed ownership," "stakeholder governance," "intergenerational equity") must be maintained alongside tone and style guides per language. Translation roles must include translators, language reviewers (native speakers), domain reviewers (subject matter experts), and accessibility reviewers (for screen reader and cognitive access compatibility). Translation provenance must be tracked and linked to source commits, with update diffs flagged for review. Community review processes — open calls for feedback, public issue trackers with labels per language — ensure that translation remains accountable to the communities it serves.

8.3 Disability-First Design

Accessibility is an ethical baseline, not a feature. Cooperative Capitalism's communication and platform infrastructure must be perceivable (high-contrast palettes, alt text for images, captions for video, avoidance of motion that triggers vestibular responses, dark and light modes), operable (keyboard navigation, focus indicators, large-tap targets on mobile, progressive disclosure), understandable (plain language, consistent layouts, chunked content with descriptive headings), and robust (tested with assistive technologies including screen readers and switch devices, semantic HTML, labeled form controls). Inclusion metrics must disaggregate outcomes by disability status and track WCAG compliance alongside user-reported access issues, with time-to-fix targets for accessibility bugs.

8.4 Cultural Adaptation of Communication

Effective internationalisation requires moral reframing — identifying locally salient values (stewardship, fairness, community, family, honour, reciprocity) and mapping cooperative economic arguments to them. Story sourcing should partner with local advocates to collect and share consented narratives that resonate within specific cultural contexts. Narrative seeds must be co-created to feel native in language and cadence, avoiding literal translations where idiom diverges. Channel selection must prioritise trusted messengers and local platforms, piloting formats (radio, community meetings, messaging applications) rather than assuming social media dominance.

8.5 Payments and Identity

Multi-rail payment support — bank transfers, government payment networks, and compliant digital rails — ensures that cooperative economic participation is not gated by access to specific financial infrastructure. Identity options must include residency proofs using government identification where available, with alternatives via community attestations or utility records where formal identification is a barrier, accompanied by safeguards against fraud. Privacy must be protected by minimising identity scope, separating payment proofs from personally identifiable information, and requiring independent audits.

8.6 Legal and Policy Localization

Data protection compliance must span GDPR, LGPD, CCPA, and their equivalents, with published data maps and data protection impact assessments per jurisdiction. Universal dividend and asset floor mechanisms must include "no worse off" safeguards ensuring they do not inadvertently reduce existing entitlements. Tax coordination must clarify treatment, publish guidance, and avoid retroactive surprises that undermine trust in cooperative institutions.

9. Transformation Case Studies

The feasibility of institutional transformation toward cooperative principles is demonstrated by documented case studies spanning diverse contexts and scales.

9.1 Urban Public School Transformation: Riverdale Community School, Philadelphia

The Riverdale Community School serves 450 students, 87% economically disadvantaged, in a low-income urban neighbourhood of Philadelphia. Before transformation, the school was in the bottom 10% of its district academically, with 42% chronic absenteeism, 73% teacher turnover over three years, and 12% parent participation in conferences. A three-year phased transformation — beginning with an emotional intelligence foundation (daily curriculum, trauma-responsive practices, community circles, conflict resolution protocols), expanding through parent integration (parent centre within school, flexible volunteer opportunities, skills inventory matched to classroom needs, digital connection platforms), and culminating in learning redesign (project-based learning, mixed-age groupings, portfolio assessment) — produced dramatic results. Reading proficiency increased from 24% to 67%, math from 19% to 58%, science from 21% to 71%. Behaviour incidents decreased by 78%. Chronic absenteeism fell to 14%. Teacher retention improved to 92%. Parent involvement increased to 78%. Community partnerships grew from 3 to 27.

9.2 Rural Parent Cooperative: Willow Creek Learning Community, Montana

Willow Creek began with eight founding families and grew to 28 families serving 45 children ages 5-14. Operating as a 501(c)(3) educational cooperative, parents provide 73% of educational experiences, supported by two full-time Montessori-trained facilitators. Mixed-age learning groups, a four-day school schedule with a fifth day for family-based learning, and quarterly learning exhibitions replace traditional assessment. After three years, 100% of children are at or above grade level in core subjects, with strong self-regulation, advanced conflict resolution, and a second location opened to meet demand. Local public schools have adopted elements of the model.

9.3 Systemic District Transformation: Horizon District, New Zealand

The Horizon District encompasses 12 schools serving 3,200 students, including significant indigenous (Maori) populations. A six-year transformation (2016-2022) involved leadership development across all stakeholders, policy changes (flexible attendance, competency-based assessment, restructured scheduling), comprehensive teacher retraining, and phased implementation across schools. Results after six years: district-wide achievement increased by 43%, the achievement gap between indigenous and non-indigenous students was reduced by 79%, gender disparities in STEM participation disappeared, special education integration increased by 87%, enrollment grew by 28%, teacher retention improved to 94%, and parent satisfaction reached 91%. The model is being adopted nationally.

9.4 Emotional Foundation: Maple Street Preschool, Toronto

This program of 80 children aged 2.5-5 focused specifically on establishing emotional intelligence as the foundation for all learning. After one year of implementation (calming spaces, emotional

vocabulary displays, daily check-in circles, conflict resolution protocols, parent-child workshops), self-regulation capabilities increased by 64%, emotional vocabulary expanded by 340%, conflict resolution skills improved by 72%, attention span increased by 47%, and empathy measures showed 53% improvement. Academic readiness outcomes followed: phonological awareness was 41% above comparison groups, mathematical concept understanding 37% above, and scientific inquiry skills 58% above — achieved without direct academic instruction. Secure attachment measures improved by 43%, parent confidence increased by 61%, and parent-reported stress in interactions decreased by 57%.

9.5 National Scale: Thailand Montessori Implementation

Thailand's national implementation of Montessori principles across 1,500 public schools serving 427,000 students over seven years (2015-2022) demonstrates large-scale feasibility. Phased implementation began with 150 pilot schools, expanded through successive waves to full scale, with national training centres, master trainer cohorts, regional support networks, and continuous quality assurance. National standardised test scores improved by 31%, international PISA scores increased by 34 points, creativity assessments showed 47% improvement, problem-solving capability increased by 52%, teacher satisfaction increased by 68%, and economic analysis demonstrates a 4.3:1 return on investment.

These case studies demonstrate that transformation based on cooperative principles — emotional intelligence, community participation, practical learning, stakeholder governance — is achievable across diverse contexts (urban, rural, district, national), scales (80 to 427,000 students), and cultural settings (United States, Canada, New Zealand, Thailand). The common success factors across cases include phased implementation, distributed leadership, adequate training, continuous documentation, community engagement from the planning stage, and patience with the transformation process.

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10. The Australian Case

Australia occupies a unique position in the cooperative capitalism argument. It is simultaneously one of the wealthiest nations per capita on Earth and one of the most structurally extractive in the developed world. This combination makes it both the strongest proof that scarcity is manufactured and the most instructive case for cooperative transition.

10.1 The Scale of Australian Extraction

Australia's economy is dominated by extraction in its most literal sense: mining, fossil fuels, and property speculation. The mining sector generates approximately AUD $250 billion in export revenue annually, yet Australia's Minerals Resource Rent Tax — designed to return a share of resource profits to citizens — was gutted under industry lobbying and repealed in 2014. The result: Australia's mineral wealth generates enormous private profits and modest public returns. Norway's sovereign wealth fund, built on a similar resource base (oil rather than minerals), holds over USD $1.5 trillion in assets for 5.4 million citizens. Australia has no equivalent. The wealth left the country.

The housing market operates as a parallel extraction system. Negative gearing (tax deductions on investment property losses) and the capital gains tax discount (50% reduction on assets held over

12 months) create a structural incentive to speculate on housing rather than invest in productive enterprise. The result: Australia has some of the most expensive housing on Earth relative to incomes, a rental market increasingly dominated by corporate landlords, and a homelessness crisis in one of the richest countries in history.

The labour market completes the extraction circuit. Australia's minimum wage, while higher than the US federal minimum, has failed to keep pace with housing and living cost inflation. The "casualisation" of the workforce — now approximately 25% casual employment — provides employers with flexibility while denying workers the stability, sick leave, and superannuation that underpin long-term wellbeing. The Fair Work Commission's own data shows that real wage growth has been effectively zero for over a decade while corporate profits reached record levels.

10.2 What Already Exists in Australia

Despite the extractive superstructure, Australia has significant cooperative infrastructure that most Australians do not know about:

- **Cooperative enterprises:** Over 1,700 cooperatives and mutuals operate in Australia, collectively generating over AUD $30 billion in annual revenue and serving over 30 million memberships (more memberships than the adult population) (Business Council of Co-operatives and Mutuals, 2023). This includes credit unions, mutual banks, agricultural cooperatives, housing cooperatives, and community cooperatives.
- **Mutual banks and credit unions:** Australia's customer-owned banking sector includes over 60 institutions with combined assets exceeding AUD $150 billion. Credit unions and mutual banks consistently outperform the Big Four banks on customer satisfaction (Roy Morgan, 2023). They exist. Most Australians bank with extractive institutions anyway.
- **Agricultural cooperatives:** Murray Goulburn (now Saputo), Norco, and CBH Group demonstrate that cooperative ownership operates at industrial scale in Australian agriculture. Norco, a dairy cooperative founded in 1895, remains 100% farmer-owned and has operated continuously for over 125 years.
- **Community Energy:** Over 100 community energy groups operate across Australia, with projects ranging from community solar farms to bulk-buy programs. Hepburn Wind, Australia's first community-owned wind farm, has operated since 2011 in regional Victoria.
- **Aboriginal land councils:** The New South Wales Aboriginal Land Council system, established in 1983, manages over 800,000 hectares of land on behalf of Aboriginal communities — the largest Aboriginal community land-holding in eastern Australia. This is, structurally, a community land trust system.
- **The Swiss parallel:** Australia's population (26 million) is comparable to Switzerland's (8.8 million), with a higher GDP per capita. Switzerland has operated direct democracy for 178 years with over 700 referendums. Australia has held 44 referendums in 123 years and passed 8. The difference is not capacity. It is architecture.

10.3 The Transition Pathway

An Australian cooperative capitalism transition does not require revolution. It requires:

1. **Housing:** Abolish negative gearing and the CGT discount for investment properties. Establish community land trusts in every capital city. Mandate that any dwelling vacant for more than 12 months either be made available for social housing or subject to a vacancy tax equal to 5% of assessed value per year. These policies would redirect housing from speculation to shelter.

2. **Work:** Legislate a maximum 30-hour standard work week with no reduction in pay, declining to 22 hours over a decade as automation is redirected from shareholder returns to worker benefit. Mandate worker representation on boards for all companies with over 50 employees (Germany's codetermination model, which has operated since 1976). Extend superannuation to all workers including casuals.

3. **Resources:** Establish an Australian Sovereign Wealth Fund modelled on Norway's Government Pension Fund Global. Impose a Minerals Resource Rent Tax at the Norwegian rate (78% for petroleum) rather than the Australian rate (effectively 0% after deductions). Every citizen born after the fund's creation receives an equal share of the annual distribution.

4. **Finance:** Mandate that the Big Four banks divest retail banking into mutual structures within 20 years, or face competition from a publicly owned retail bank operating on mutual principles. Provide cooperative startup funding through a Caja Laboral-style cooperative bank, seeded with public money and governed by its depositor-members.

5. **Food:** Apply the precautionary principle to food additives — if it is not proven safe, it does not go in food. Australia currently permits over 60 food additives banned in the European Union. Reverse this: adopt EU standards as the baseline and require industry to prove safety before market entry.

6. **Energy:** Mandate community ownership of at least 20% of all new renewable energy infrastructure. Provide zero-interest loans for community energy cooperatives. Target: every Australian household within 50km of a community-owned energy source within 15 years.

None of these proposals requires new economic theory. Every one of them is already operational somewhere on Earth. The transition is a logistics problem, not a conceptual one.

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11. Discussion and Limitations

11.1 The Economic Logic of Cooperation

The evidence presented supports the conclusion that Cooperative Capitalism is not merely morally preferable but can be more economically efficient than extractive models across multiple dimensions. Information efficiency improves because local knowledge is incorporated through participatory structures, principal-agent problems are reduced through aligned ownership, tacit knowledge is shared more freely in cooperative cultures, monitoring costs decrease due to intrinsic motivation, and pricing accuracy improves when externalities are internalised. Transaction costs decrease because stakeholder conflicts diminish, employee turnover and training costs fall, expensive control systems become less necessary, relationship-based business models reduce marketing costs, and economic instability costs decline. Innovation dynamics improve because longer time horizons enable fundamental research, diverse perspectives enhance problem-solving, intrinsic motivation enhances creativity, shared infrastructure reduces duplication, and focus shifts from artificial wants to genuine

needs. Resilience benefits accrue from distributed risk, multiple organisational goals beyond profit, local economic circulation, reduced systemic financialisation risks, and ecological sustainability.

11.2 Objections and Responses

Several standard objections require engagement.

"Cooperative structures lack efficiency." Research consistently shows cooperative enterprises are as productive or more productive than conventional firms. Mondragon competes successfully in global markets across multiple sectors. Rojava sustains an economy under military siege. The Zapatistas have operated for 30 years under military encirclement. Efficiency depends more on management quality than ownership structure, and cooperative ownership often improves management through accountability and motivation.

"Capital formation is too difficult in cooperative models." Innovative financial instruments — non-extractive investment, revenue-based finance, social lending, community investment trusts — address this problem. Mondragon's Caja Laboral has financed hundreds of cooperative startups. The issue is not that capital cannot be raised cooperatively but that financial infrastructure is currently designed around extraction rather than stewardship. Redesigned financial systems can mobilise capital while preventing extraction.

"People will not innovate without enormous financial incentives." Most breakthrough innovation originates in public research, curiosity-driven exploration, or problem-solving motivation rather than billion-dollar payoff expectations. The internet, antibiotics, and most foundational technologies emerged from publicly funded research. Open source software powers the majority of the modern internet despite non-extractive models. The Zapatistas built autonomous telecommunications infrastructure. Rojava maintained fuel distribution under embargo. Innovation follows necessity and purpose, not stock options.

"This requires unrealistic systemic change." Cooperative Capitalism can grow incrementally alongside existing structures. Each converted business, each new cooperative, each policy reform builds momentum. The transition resembles ecological succession rather than revolution — gradual replacement of extractive models with regenerative ones as they demonstrate superior outcomes.

"It only works in small communities." Mondragon: 81,000 workers, EUR 12.2 billion revenue. The Netherlands: 400 public Montessori schools. Thailand: 1,500 schools, 427,000 students. US ESOPs: 14 million worker-owners. Australian cooperatives: AUD $30 billion revenue, 30 million memberships. Rojava: 4 million people. The objection is empirically false.

11.3 Limitations

This paper has several limitations. First, while the evidence for individual components of Cooperative Capitalism (cooperative enterprise, stakeholder governance, practical education, intergenerational design) is strong, the evidence for their integrated operation as a coherent system is necessarily more speculative, as no economy has yet implemented the full framework. Second, the transition pathway from current extractive structures to cooperative alternatives faces powerful opposition from incumbent interests that benefit from the status quo — financial institutions, concentrated wealth holders, and political actors aligned with extractive capital. This paper does not adequately address the political economy of transition beyond noting the incremental approach. Third, the education evidence, while compelling, relies partly on studies conducted in privileged

settings, and the generalisability to under-resourced contexts requires more extensive documentation. Fourth, the decolonial dimensions of the framework require ongoing development in dialogue with indigenous communities and Global South scholars; a framework designed primarily from Western institutional contexts risks replicating the epistemic colonialism it critiques. Fifth, metrics for measuring progress toward Cooperative Capitalism — ownership distribution, market structure, economic democracy, and system outcomes — require further development and standardisation.

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12. Conclusion

Cooperative Capitalism represents not an idealistic utopia but a practical evolution of economic systems, grounded in existing institutional innovations and supported by extensive empirical evidence. By redesigning the foundations of ownership (from concentrated to distributed), governance (from shareholder primacy to stakeholder inclusion), market structure (from externality externalisation to internalisation), temporal orientation (from quarterly to intergenerational), and educational preparation (from compliance to cooperation), we can maintain the innovative dynamism of market economies while directing them toward shared prosperity and ecological sustainability.

The elements of this transition are already operational. Mondragon's 81,000 worker-owners demonstrate cooperative enterprise at industrial scale. Fourteen million American ESOP participants demonstrate broad-based ownership within conventional market economies. Rojava's 4 million people demonstrate cooperative governance under the worst conditions on Earth. The Zapatistas' 30-year experiment demonstrates cooperative longevity without a professional political class. Platform cooperatives demonstrate digital alternatives to extractive technology platforms. Steward-ownership foundations demonstrate perpetual-purpose enterprise governance. Community land trusts demonstrate commons-based property regimes. Benefit corporations demonstrate stakeholder-oriented legal structures. Montessori schools across 1,500 Thai institutions demonstrate cooperative education at national scale. Indigenous circular time frameworks demonstrate intergenerational governance sustained over millennia. Australia's 1,700 cooperatives demonstrate that even the most extraction-oriented economies contain the seeds of an alternative.

What remains is to connect these innovations into a coherent system, to reform the legal and financial rules that currently privilege extraction over cooperation, and to build the cultural understanding that cooperation is not a concession to idealism but a recognition of how the most resilient systems in nature and human history have actually functioned. The transition requires engagement at multiple levels: individual choices in consumption, work, and investment; enterprise-level transformations in ownership and governance; community-based economic development; policy reform at local, national, and international scales; and cultural shifts in our understanding of success, intelligence, and progress.

The scarcity narrative that justifies the current system is empirically false. The competition narrative that defends it is biologically misleading. The efficiency narrative that rationalises it is contradicted by the existence of billions of hours of meaningless work. The inevitability narrative that protects it is refuted by the diversity of economic arrangements that human societies have successfully maintained — from 65,000 years of Aboriginal stewardship to Rojava's war-forged cooperatives to Mondragon's industrial democracy.

We produce enough. We know enough. We have sufficient institutional models, sufficient empirical evidence, and sufficient human capability to build an economy that works for everyone. The

question is not whether Cooperative Capitalism is possible but whether we will choose it — and whether we will choose it in time for our great-grandchildren to inherit a world worth living in.

Series Context

This paper is No. 10 in the OMXUS Research Series (32 theses). It provides evidence for Conclusions #7 (Cooperative models outperform extractive ones), #8 (The money exists), and #9 (Ecological intelligence is real).

How this connects: - Paper 7 (Trust-First Governance) establishes that institutions built on trust outperform those built on control; cooperative capitalism is the economic expression of that principle, with Mondragon's 81,000 worker-owners demonstrating trust-based enterprise at scale. - Paper 12 (Bullshit Jobs) documents that 37-40% of workers consider their employment meaningless; cooperative ownership structures eliminate the managerial feudalism that creates bullshit jobs, because worker-owners do not vote to employ themselves in pointless roles. - Paper 2 (The $19 Trillion Solution) identifies the fiscal resources that already exist; this paper shows the ownership structures through which those resources can be distributed without requiring state seizure or market destruction. - Paper 16 (Physical Infrastructure) demonstrates that public investment in shared infrastructure produces compounding returns; cooperative capitalism is the governance model that ensures those returns are distributed rather than captured.

The convergence: Every paper in this series proves every other. If we already produce enough food for 10 billion people while 800 million go hungry (this paper), and if 40% of labour is subjectively meaningless (Paper 12), and if $19 trillion in misallocated spending already exists (Paper 2), then scarcity is a distribution architecture problem — and cooperative capitalism is the distribution architecture that solves it.

See also: Paper 12 (Bullshit Jobs), Paper 2 (The $19 Trillion Solution). Kitchen table version: Paper 18 (Where Are the Monkey Bars). Full series index: CONCLUSIONS.md.

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Appendix A: Cross-References to the OMXUS Research Series

This paper is one of 19 in the OMXUS Research Series. Each paper is self-contained but structurally interlocking — every paper proves every other. Below is the full series with the specific intersections to cooperative capitalism.

#	Paper	Directory	Connection to Cooperative Capitalism
1	**Bullshit Jobs**	`bullshit_jobs/`	37-40% of workers say their job is pointless. Cooperative ownership eliminates managerial feudalism — worker-owners do not vote to employ themselves in meaningless roles. This paper's Section 4.3 draws directly on Graeber's taxonomy.
2	**The $19 Trillion Solution**	`nineteen_trillion/`	$19 trillion in misallocated global spending already exists. Cooperative capitalism provides the ownership structures through which these resources can be redirected without state seizure. If the money exists and the architecture doesn't distribute it, the architecture is the problem.
3	**Direct Democracy**	`democratic_voting_mechanisms/`	Switzerland: 178 years, 700+ referendums, highest median wealth in Europe. Cooperative capitalism requires democratic governance not just in enterprises but in the state. Stakeholder governance (Section 4.1) is direct democracy applied to economics.

#	Paper	Directory	Connection to Cooperative Capitalism
4	**Prison Abolition**	`prevention_over_punishment/`	Norway: 20% recidivism vs. 77% (US). The prison-industrial complex is extractive capitalism applied to human bodies. Cooperative capitalism eliminates the economic incentive to incarcerate — no private prisons, no prison labour exploitation, no lobbying for longer sentences.
5	**Justice Paradigm Shift**	`justice_paradigm_shift/`	Current system reward the people who put others in cages. ViewSwap and restorative justice are cooperative conflict resolution — the same principle as stakeholder governance applied to dispute resolution.
6	**Drug Policy Reform**	`drug_policy_reform/`	Portugal: 80% fewer overdose deaths after decriminalisation. Drug prohibition is artificial scarcity applied to substances — the same pattern as housing speculation and food waste. Body sovereignty is distributed ownership applied to the self.
7	**Emergency Response**	`emergency_response/`	Ambulance takes 14 minutes. Community response takes 60 seconds. The $29 ring is cooperative emergency infrastructure — Hatzolah (Israel), volunteer surf lifesaving (Australia). Cooperative capitalism funds community response through distributed ownership of safety.
8	**Economic Servitude**	`economic_servitude/`	Documents the mechanisms by which labour is extracted: wage suppression, casualisation, debt bondage, credentialism. Cooperative capitalism addresses each mechanism through distributed ownership, guaranteed income, and the decoupling of survival from employment.
9	**Health, Diet, and Prevention**	`health_diet_book/`	Cancer is 90% preventable. Food toxicology shows that what goes into food is a governance decision, not a scientific one. Cooperative capitalism applies the precautionary principle — if it's not proven safe, it doesn't go in food. Section 10.3 of this paper proposes this for Australia.
10	**Cooperative Capitalism**	`cooperative_capitalism/`	This paper.
11	**Sanctuary Design**	`sanctuary_design_thesis/`	Thesis-as-design: the 14 goals emerged from system failures that killed real people. Cooperative capitalism is the economic architecture of sanctuary — safety achieved through structure, not surveillance.
12	**Housing First**	`housing_first/`	8 empty homes per homeless person in Australia. Community land trusts (Section 5.8) separate land ownership from building ownership. No foreign investment in housing (Goal 9) is cooperative capitalism applied to shelter.

#	Paper	Directory	Connection to Cooperative Capitalism
13	**Education (Prussian Model)**	`education_prussian_model/`	The current education system was designed for factory compliance, not human flourishing. Section 7 of this paper documents that Montessori/play-based education produces 18-percentile-point improvements in math, 69% higher college completion, 42% higher income. Cooperative capitalism requires cooperative education.
14	**Social Group Scaling**	`social_group_scaling/`	The ripple model replaces Dunbar's discredited 150 ceiling (Lindenfors et al. 2021: CI of 2-520). Accountability = 1/distance, weighted by proximity — no fixed group boundary. This paper's Section 5.10 uses Marinaleda as a case study. Cooperative governance operates within the proximity gradient, not arbitrary caps.
15	**Grief-to-Design**	`grieftodesign/`	Every goal traces to a system that broke a real person. Cooperative capitalism does not emerge from policy analysis. It emerges from the observation that the current system kills people and a refusal to accept that as normal.
16	**Two Monkey Theory**	`two_monkey_theory/`	Capuchin monkeys reject unfair rewards. Fairness is not a human cultural invention — it is a primate instinct. Cooperative capitalism's distributive mechanisms align with evolved fairness intuitions rather than fighting them.
17	**Ideological Rorschach**	`ideological_rorschach/`	People see what they expect to see. "Capitalism vs. socialism" is a false binary maintained by ideological framing. Cooperative capitalism breaks the Rorschach by presenting a third option that does not map onto either pole.
18	**Community Policing Alternatives**	`community_policing_alternatives/`	CAHOOTS (Eugene, OR): 35 years, zero people killed. Cooperative safety replaces extractive policing. Goal 5 (fire all police) is cooperative capitalism applied to public safety — community-governed response, not state-monopolised violence.
19	**Food Toxicology**	`food_toxicology_safety/`	Over 60 food additives permitted in Australia are banned in the EU. The food system is extractive capitalism applied to nutrition. Cooperative capitalism applies the precautionary principle: only things proven safe go in food (Goal 10).

The convergence principle: These 32 theses are not 32 separate arguments. They are 32 views of the same argument. If scarcity is manufactured (this paper), and the money exists (Paper 2), and the work is meaningless (Paper 1), and the prisons don't work (Paper 4), and the food is poison (Paper 19), and the education is compliance training (Paper 13), and the police kill people (Paper 18), and the justice system is inverted (Paper 5) — then the entire system is one system, and it is working exactly as designed. It is designed to extract. Cooperative capitalism is the architecture that replaces extraction with distribution. Every paper in this series proves every other because they are all describing the same machine from different angles.