



This year, the credit union movement celebrates 50 years serving communities in Ireland. To mark the occasion, this article looks back at the three people considered to be the founders of the movement on this island.

Founders of the movement



Nora Herlihy

Born in Ballydesmond, on the Cork-Kerry Border, Nora was a National School Teacher of largely under-privileged children. She worked as a teacher in Dublin in the 1950's where daily she witnessed the effects of high unemployment on her pupils: sickness, malnutrition, moneylending, hunger, poor clothing, poor housing, and inevitably, emigration of one parent or of the whole family. In addition, State unemployment benefits were low and did not last indefinitely leaving many families in abject poverty. Nora recognised the root of the problem as lying in the scarce availability and poor management of money and resolved to identify a system that would allow people to gain more control over their finances.

As a student of the Liberal Arts Extramural Course in UCD she fell upon 'co-operation' as a concept through Tomas O'Hogain. He invited her

to Seamus MacEoin's paper on co-operation in December 1953. At that meeting, of which Nora Herlihy was chair, a fuller understanding of what a co-operative system might achieve emerged.

Impressed, Nora formed the Dublin Central Co-operative Society Ltd (DCCS) with O'Hogain on March 6th 1954. It was set up to create employment through workers co-operatives and neutralise at their source the forces which caused emigration. Under the influence of The National Co-Operative Council the DCCS became a co-operative information service. Nora was asked to form a sub committee to examine the whole structure of credit unions. The sub committee of the council also included Sean Forde, Seamus MacEoin and Muriel Gahan of the Irish Countrywomen's Association.

A meeting of minds took place at the Daonscoil (folkschool) in Red Island, Skerries in 1957. Such was the enthusiasm that the Credit Union idea generated at the Daonscoil the three, Nora, Sean and Seamus then formed the Credit Union Extension Service (CUES). Nora carried out extensive research on the issue and began the promotion of the credit

unions idea in Ireland. Out of CUES emerged the fledging credit union movement.

The first two Irish credit unions were founded under Nora's guiding influence, one within a co-operative in Dublin, with an associational common bond, in Dun Laoghaire the other, Donore Avenue Credit Union, within a large urban community in the centre of Dublin City.

Nora became secretary to the Irish League of Credit Unions which was founded in 1960 (then called the Credit Union League of Ireland) and which operated from the main living room of her house in Dublin for many years.

Nora died on the 7th February 1988, the 28th anniversary of the founding of the Irish League of Credit Unions. She left a powerful legacy in a thriving credit union movement.



Sean Forde

A Dubliner, Sean has been described as one of nature's gentlemen. In 1948 Sean, together with Seamus MacEoin, attended a course organised by UCD in Social & Economic Studies after which Seamus presented a paper on the co-operative movement and it was on this occasion that

they met Nora Herlihy for the first time.

In early 1954, the Dublin Central Co-operative Society (DCCS) was founded and later that year affiliated to the National Co-operative Council. Sean was one of the founding members of the DCCS.

Following the establishment of the Credit Union Extension Service (CUES), Sean was appointed the first Chairman. Out of CUES emerged the fledging credit union movement. Sean attended many meetings and travelled the length and breadth of the country in the promotion of the credit union idea and ethos.

At the formation of the Credit Union League of Ireland, Sean was appointed Vice-President, with Fr. Paddy Gallagher as President. Following many years of active service at the ILCU and Chapter level his last position as office holder expired when his term as League Supervisor concluded in April 1988. Sean was a great help to credit unions with their teething problems and his forte was providing the close personal support and advice that a new credit union often needed.

Sean Forde passed away peacefully on the morning of Wednesday, 23rd December 1992, following a short hospitalisation. His earthly sojourn was one of quiet living concerned with the care of his mother, his involvement with the Haddington Road Choir, his love of the Irish language and his consuming interest in the credit union movement.



Seamus P. MacEoin

Born in Connahy, Co Kilkenny Seamus as a young boy moved together with his parents to Windgap, Co. Kilkenny where he attended Callan Christian Brothers School and later went as a boarder to St. Kieran's College. He joined the army during the emergency, 1939/1945, and afterwards he entered the Civil Service where he served in the Land Commission, Department of Agriculture and the Department of Social Welfare. At the time of his retirement he was serving as Manager of the Employment Exchange in Dun Laoghaire.

Seamus was married to Eilis, had three daughters, Maeve, Orla and Daire and one son, Fergal. He was very devoted to his family.

In 1948 Seamus, together with Sean Forde, attended a course organised by UCD in Social & Economic Studies after which Seamus presented a paper on the Co-operative Movement and it was on this occasion that he met Nora Herlihy for the first time.

During the period between 1948 and 1954 Seamus gave many lectures and read many papers on co-operation thus assisting in the lead up to the introduction of the Credit Union Movement.

In early 1954, the Dublin Central Co-operative Society (DCCS) was founded. Seamus, was elected Chairman of the DCCS following the death of the then Chairman Tomas O'Hogain.

In 1957 Seamus, Nora, Sean and others formed the Credit Union Extension Service (CUES). Seamus was appointed Treasurer and PRO and was kept busy in the promotion and publicity areas.

Seamus was one of the founder members of the credit union in Dun Laoghaire. In 1960 the Civil Service Credit Union, the first vocational credit union on the island, was formed by Seamus who also became a member of that credit union.

The credit union movement's first newsletter, 'Creidmheas' was issued in 1962, Seamus being the editor. He was also for some time a member of the Editorial Committee of the 'Credit Union Review' and he wrote many published articles on the credit union and co-operatives.

Seamus served on the League Board of Directors and League Supervisory Committee for many years, during which time he was Liaison Officer to some of the Dublin Chapters.

Seamus never tired of meeting with and talking to people, committees, boards and organisations. Seamus was a gentle, considerate and dedicated man, a fluent Irish speaker, and he loved the co-operative movement and particularly the credit union movement. Before he died Seamus had the pleasure of seeing his beloved 'Credit Union Operating Principles' enshrined in the Credit Union Standard Rule Book.