



Inter-Agency Task Force on  
**Social and Solidarity Economy**

# **Social and Solidarity Economy and the Challenge of Sustainable Development**

**A Position Paper by the United Nations  
Inter-Agency Task Force on Social and  
Solidarity Economy (TFSSE)**





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**June 2014**

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## Executive Summary

This position paper has been prepared by members and observers of the United Nations Inter-Agency Task Force on Social and Solidarity Economy. It responds to the concern that the process of crafting a post-2015 development agenda and set of Sustainable Development Goals (SDGs) has paid insufficient attention to the role of what is becoming increasingly known as the Social and Solidarity Economy (SSE). SSE refers to the production of goods and services by a broad range of organizations and enterprises that have explicit social and often environmental objectives, and are guided by principles and practices of cooperation, solidarity, ethics and democratic self-management. The field of SSE includes cooperatives and other forms of social enterprise, self-help groups, community-based organizations, associations of informal economy workers, service-provisioning NGOs, solidarity finance schemes, amongst others.

The Task Force believes that SSE holds considerable promise for addressing the economic, social and environmental objectives and integrated approaches inherent in the concept of sustainable development. This paper illustrates this potential by examining the role of SSE in selected issue areas which, we believe, are central to the challenge of socially sustainable development in the early 21<sup>st</sup> century. They include:

### **i) The transition from informal economy to decent work**

SSE is a complementary pathway to tackling the ongoing growth of precarious employment and acute decent work deficits connected with the informal economy. Within an enabling policy and institutional environment, cooperatives and other social enterprises can play a key role in realizing the goal of decent work. From an aggregate point of view, cooperatives are among the largest employers in many countries in both the global North and South. SSE organizations can facilitate access to finance, inputs, technology, support services and markets, and enhance the capacity of producers to negotiate better prices and income. They can reduce power and information asymmetries within labour and product markets and enhance the level and regularity of incomes. The low capital requirements needed for forming certain types of cooperative can be beneficial for informal workers seeking to engage in enterprise activities.

### **ii) Greening the economy and society**

From the perspective of environmental protection the challenge of decoupling growth and environmental impacts, and crafting economic transitions that are both green and fair, SSE organizations have a number of fundamental advantages over conventional business. There is little, if any, imperative to externalize environmental and social costs or fuel consumerism as part of profit maximization and competitive strategies. Such organizations also tend to have lower carbon footprints due not only to their environmental objectives but also to the nature of their systems of production and

exchange. Furthermore, organizations such as forestry cooperatives and community forestry groups can play an important role in the sustainable management of natural resources, particularly in contexts where they constitute common-pool resources.

### **iii) Local economic development**

SSE provides a vision of local development that proactively regenerates and develops local areas through employment generation, mobilizing local resources, community risk management and retaining and reinvesting surplus. SSE can serve to widen the structure of a local economy and labour market and addressing unmet needs with various goods and services. It can build trust and social cohesion and play an important role in participatory local governance. SSE principles can introduce added value within the sectors in which they operate owing to SSE's compatibility with local interests and its capacity to pursue simultaneously several objectives.

### **iv) Sustainable cities and human settlements**

Social enterprises and community-based organizations possess features with considerable potential for helping build sustainable cities. They can promote social and environmental goals through, for example, proximity services (including healthcare, education and training), promoting local culture, urban and peri-urban agriculture, community renewal, fair trade, access to affordable accommodation, renewable energy, waste management and recycling, low-carbon forms of production and consumption, and broader livelihood security. Their rootedness in local knowledge and their internal democratic structure offer some means of achieving integrated forms of socially and politically sustainable urban development.

### **v) Women's well-being and empowerment**

Women often have a strong presence in SSE organizations and enterprises and have assumed leadership roles in national, regional and international associations. Employment in SSE organizations can be particularly important for poor women facing labour market discrimination and work-family conflict. SSE organizations and enterprises often facilitate flexibility in time management, providing opportunities for paid work that can be managed alongside responsibilities associated with unpaid care work. Moreover, much of the rise of social enterprise has centred on provision of care and other services. Gaining voice and networking and advocacy skills has also been key for women's emancipation and political empowerment, allowing them to renegotiate traditional gender relations and make demands on external institutions.

### **vi) Food security and smallholder empowerment**

Around the world millions of rural workers and producers are organizing in self-help groups and cooperatives in ways that bode well for smallholder empowerment, food security and the more transformative notion of food sovereignty. By organizing economically in agricultural cooperatives, and politically in associations that can engage in policy dialogue and advocacy, SSE organizations and enterprises can address

both market failures and state failures (not least the neglect of agriculture in recent decades). Furthermore, their tendency to employ low-input, low-carbon production methods and respect the principles and practices of biodiversity and agro-ecology bodes well for sustainable agricultural intensification. Alternative food networks associated with fair trade, solidarity purchasing and collective provisioning highlight the role that solidarity can play in fostering more equitable agri-food systems.

### **vii) Universal health coverage**

The difficulties in realizing international goals related to universal health coverage has directed attention to alternative approaches that go beyond public, private or charitable provision. Such a context has opened the space for SSE organizations to emerge as important partners in both health service delivery and health insurance. Various types of SSE organization are playing a significant role in developing and providing locally accessible and affordable routes to improved healthcare in areas such as ageing, disability, HIV/AIDS, reproductive rights, mental health, post-trauma care, rehabilitation and prevention. While SSE should not be perceived as a substitute for state provision of healthcare, it is well placed to play a complementary role in health service delivery, given the proximity of SSE organizations to their members and the communities they serve.

### **viii) Transformative finance**

Financial crises, limited access to affordable credit on the part of SSE organizations and the commercialization of microcredit all point to the need to transform financial systems. SSE has a significant role to play in this regard. Large financial cooperatives have become important sources of funding in several regions of the world, and have proven to be resilient in times of financial crisis. SSE promotes responsible financing or investment through strengthening the investor's accountability for social, cultural and environmental impacts. A variety of alternative finance schemes such as community-based savings schemes and complementary currencies are playing an important role in community risk management and local development. While they often operate best at local level and on a small scale, these and other SSE initiatives point to the potential for crafting a more stable and people-centred monetary ecosystem embodying a far greater plurality of currencies and financial institutions.

### **Enabling SSE**

The integrated, people-centred and planet sensitive approach inherent in SSE resonates with the post-2015 development challenges identified in the SDG process. Numerous constraints and tensions, however, impede progress in realizing the potential of SSE. At the micro level, SSE organizations often start with a very weak asset base; core labour standards may not be upheld and the presence of women as members is often not reflected in leadership positions. Closer relations with market forces and state institutions may facilitate access to resources but also cause SSE organizations and enterprises to deviate from some of their core values and objectives.



Given these concerns and challenges, what should governments be doing? It is important that they recognize not only the potential of SSE but also that the organizations and initiatives involved often operate in a disabling policy and legal environment and on an unlevel playing field vis-à-vis private enterprise. Trends associated with solidarity and cooperation at the level of SSE organizations need to be matched by solidarity and redistribution through the state via social, fiscal, credit, investment, procurement, industrial, training and other policies at different levels of government. In recent years, several governments have adopted significant legal, policy and institutional reforms aimed at enabling SSE. Much can be gained from inter-governmental and multi-stakeholder learning and dialogue about such initiatives. Policy-makers can support the generation and dissemination of knowledge about SSE that maps and assesses experiences in different regions.

An enabling policy environment must also reinforce the conditions for safeguarding the autonomy of SSE from states. This requires both respecting rights such as freedom of association and information, as well as channels and forums for effective participation of SSE actors in policy-making and implementation. Furthermore, policy-makers should reflect on current development priorities. These have tended to focus on enabling conventional enterprises, empowering individuals through entrepreneurship and targeting the poor. A focus on SSE suggests the need to also target or enable groups, communities and collectivities; as well as enterprises that give primacy to social objectives.

In the context of the post-2015 development agenda and the 2014 International Year of Family Farming, members and observers of the UN Inter-Agency Task Force on SSE emphasize the need to:

- ▶ recognize the role of SSE enterprises and organizations in sustainable development;
- ▶ promote knowledge of SSE and consolidate SSE networks; and
- ▶ establish an enabling institutional and policy environment for SSE.

## Introduction

This position paper has been prepared by members and observers of the United Nations Inter-Agency Task Force on Social and Solidarity Economy (TFSSE – see Box 1).<sup>1</sup> We are concerned that the process of crafting a post-2015 development agenda and a set of Sustainable Development Goals (SDGs) has paid insufficient attention to the role of organizations, enterprises and networks that make up what is becoming increasingly known as the Social and Solidarity Economy (SSE).

The Task Force believes that SSE holds considerable promise for addressing the economic, social and environmental objectives and integrated approaches inherent in the concept of sustainable development. The purpose of this paper is not to examine how SSE relates to all the thematic clusters identified under the SDG process but rather to illustrate the potential of SSE through the lens of eight areas which, we believe, are central to the challenge of socially sustainable development in the early 21<sup>st</sup> Century. These include i) transition from informal economy to decent work, ii) greening of economy and society, iii) local economic development, iv) sustainable cities, v) women's well-being and empowerment, vi) food security and smallholder empowerment, vii) universal health coverage, and viii) transformative finance. A concluding section draws attention to some of the challenges that affect the possibilities for realizing the potential of SSE and reflects on the implications of the preceding discussion for policy and governance.

### Box 1: Members and Observers of TFSSE

Economic and Social Commission for Western Asia (ESCWA), Economic Commission for Latin America and the Caribbean (ECLAC), Food and Agriculture Organization (FAO), International Labour Organization (ILO), Joint United Nations Programme on HIV/AIDS (UNAIDS), Organisation for Economic Co-operation and Development (OECD), Special Programme for Research and Training in Tropical Diseases (TDR), United Nations Conference on Trade and Development (UNCTAD), United Nations Department of Economic and Social Affairs (DESA), United Nations Economic Commission for Europe (UNECE), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), United Nations Environment Programme (UNEP), United Nations Human Settlements Programme (UN-Habitat), United Nations Development Programme (UNDP), United Nations Industrial Development Organization (UNIDO), United Nations Non-Governmental Liaison Service (NGLS), United Nations Organization for Education, Science and Culture (UNESCO), United Nations Research Institute for Social Development (UNRISD), World Food Programme (WFP), World Health Organization (WHO).

Observers of the Task Force include: International Co-operative Alliance (ICA), Mont-Blanc Meetings (MBM), Intercontinental Network for the Promotion of Social Solidarity Economy (RIPESS).

## Social and Solidarity Economy: What It Is and Why It Matters

Recent financial and food crises, climate change, persistent poverty and rising inequality have led to a profound questioning of conventional growth and development strategies. Increasingly it is being recognized that business-as-usual cannot address major contemporary development challenges. There is a need to “mainstream sustainable development at all levels, integrating economic, social and environmental aspects and recognizing their interlinkages.”<sup>2</sup> As the Millennium Development Goals (MDGs) run their course and attention shifts to crafting a set of Sustainable Development Goals (SDGs) as part of the post-2015 international development agenda, it is an opportune moment to consider forms of economic activity that balance economic, social and environmental objectives. And at a time when governments are searching for ways to adapt policy to better deal with complex development challenges, important lessons can be learnt from the expanding field of SSE. This comprises the experiences of millions of producers, workers, citizens and communities worldwide that seek to enhance livelihood security, realize their rights and transform production and consumption patterns through various forms of cooperation, solidarity and democratic self-organization. SSE also emphasizes the place of ethics in economic activity. Many governments are also acknowledging the need to democratize economic and governance systems, recognizing the roles not only of public and private actors but also of community and collective organizations and institutions, as well as the importance of cross-sectoral partnerships.

SSE is characterized by organizations, enterprises and networks that are diverse in nature but share common features in terms of development objectives, organizational forms and values. These features point to a model of development that contrasts with the profit-maximization and often corporate-led approaches that have prevailed in recent decades. Rather than assuming that the benefits of growth will ‘trickle down’, or rely on safety nets to protect the vulnerable and on technological fixes to protect the environment, SSE seeks proactively to mobilize and redistribute resources and surplus in inclusive ways that cater to people’s essential needs. Furthermore, SSE promotes environmental protection and the economic and political empowerment of the disadvantaged and others concerned with social and environmental justice. While profitability is a feature of many types of SSE enterprise, profits tend to be reinvested locally and for social purposes. And in areas such as eco-tourism and fair trade, they are often compatible with the preservation and reconstruction of natural capital.

SSE is an economic approach that favours decentralization and local development and is driven by ethical values such as solidarity, fair trade, voluntary simplicity and *Buen Vivir*.<sup>3</sup> It is holistic in the sense that SSE organizations, enterprises and networks simultaneously pursue some combination of economic, social, environmental and emancipatory objectives. The economic sphere of SSE provides opportunities including job creation, access to markets, provision of financial intermediation, and

economies of scale. The social sphere offers better protection as it is built on principles of mutuality, solidarity and reciprocity, and advocates for comprehensive social protection and redistribution. The environmental sphere promotes environmental justice and seeks to ensure that economic activity enhances rather than depletes natural capital. Empowerment not only refers to the economic dimension, but also to political aspects. SSE facilitates a voice and representation through self-organization, participatory governance and collective action at multiple levels. This multifaceted approach distinguishes SSE from other forms of social organization and enterprise associated with the public, private and informal economy sectors.

The field of SSE typically includes diverse forms of cooperatives; mutual health and insurance associations; certain types of foundation and service-delivery NGO; micro-finance or solidarity finance groups; self-help groups; community-based organizations; and new forms of social enterprise producing goods and services that address unmet needs, mobilizing unused resources, engaging in collective provisioning and managing common pool resources. It also includes fair trade organizations and associations of informal economy workers. Recently the field has expanded to include enterprises and forms of sharing enabled through new digital resources and technologies such as car-pooling and crowd funding.<sup>4</sup>

Different definitions of SSE highlight different features. The OECD, for example, notes that SSE organizations are located between the market and the state, although their role is not of a residual nature. They can be defined on the basis of their legal status (mainly cooperatives, mutual and other associations, and foundations) or on common principles such as the primacy of social objectives over profit, as is the case with social enterprises.<sup>5</sup> RIPESS underlines the fact that SSE includes not only organizations and enterprises but also citizen movements geared to democratizing and transforming the economy. MBM adds the notion of limited profit-making and fair redistribution of surpluses. The ILO adopts a broad view whereby SSE organizations and enterprises are specifically geared to producing goods, services and knowledge while pursuing economic and social aims and fostering solidarity. Variations in definition illustrate the diversity of organizations and approaches that make up an inchoate SSE movement.

While this movement comprises different organizational forms and perspectives on development priorities, its common features focus on an approach that relates directly to the five transformational shifts identified by the High Level Panel on the SDGs, namely, “leaving no one behind”, “putting sustainable development at the core”, employment-centred economic transformation, participation and good governance, and a global partnership that upholds principles of “universality, equity, sustainability, solidarity, human rights, the right to development and responsibilities shared in accordance with capabilities”.<sup>6</sup>

In recent years there has been a significant expansion of SSE in terms of the scale of economic activities, and the number of people involved and types of SSE organization, even in contexts where a supportive public policy environment does not exist.<sup>7</sup> Such growth, diversification and heterogeneity provide important pointers for policy-makers concerned with issues of poverty reduction, inclusive growth, sustainability and equity. While the current crises have renewed the interest of policy-makers and the general public in SSE, it should not be understood as a residual to be taken into account as a quick fix or an emergency actor. SSE provides innovative solutions to economic, social and environmental challenges. Furthermore, it brings into the wider economy such values as solidarity, equity and democratic governance,<sup>8</sup> which can have a transformative impact, and not only in times of crisis. SSE aims to be a full agent of inclusive and fair economic growth, while also fostering social cohesion.

While the evidence base relating to the performance and sustainability of SSE remains underdeveloped, the existing literature suggests considerable potential. The sections that follow highlight key aspects of this potential which relate to eight interlinked development challenges which, we believe, are of central importance to the post-2015 development agenda.



## 1. Transitioning from Informal Economy to Decent Work<sup>9</sup>

In much of the developing world most persons of working age find jobs not in the formal economy but in the informal economy, often under conditions of precarious employment and acute decent work deficits. The prevalence of informal employment in many parts of the world not only affects the current living standards of the population but is also a severe constraint that prevents households and economic units from increasing their productivity and finding a route out of poverty.

According to the most recent estimates non-agricultural employment in the informal economy constitutes as much as 82% of total employment in South Asia, 66% in sub-Saharan Africa, 65% in East and South-East Asia (excluding China) and 51% in Latin America. These averages conceal great disparities between countries.<sup>10</sup> As regards young workers, aggregated data for 20 countries indicate that three-quarters of workers aged 15-29 are currently engaged in informal employment.<sup>11</sup>

The informal economy thrives in a context of poor growth performance in terms of productive employment creation, leading to high unemployment, underemployment, informal employment and poverty. Given the decent work deficits in the informal economy, breaking out of informality is increasingly seen as the principal development challenge across regions and as central to realizing decent work as a global development goal, and to fair globalization. But workers in the informal economy differ widely in terms of income, employment status, economic sector, type and size of enterprise in which they are employed, location, and social and employment protection.<sup>12</sup> Extending coverage to such a heterogeneous set of workers and economic units requires implementation of several (coordinated) instruments adapted to the specific characteristics of the different groups, the contingencies to be covered and the national context.<sup>13</sup>

SSE holds considerable promise in this regard. It offers another means of tackling vulnerable employment and of bridging the transition from the informal to the formal economy under conditions of decent work. Within an enabling policy and institutional environment SSE can play a key role in realizing the goal of decent work, along with its constituent elements of employment generation, social dialogue and labour standards associated with both workers' rights and social protection. The organization of informal economy workers and producers in various forms of association and cooperative can play an important role in addressing market failures. Such organizations can facilitate access to finance, market information, inputs, technology, support services and markets, and enhance the capacity of producers to negotiate better prices and income. While not necessarily amenable to the poorest sectors of the population,<sup>14</sup> SSE initiatives can reduce power and information asymmetries within labour and product markets and enhance the level and regularity of incomes.<sup>15</sup> This is particularly important in sectors such as food and agriculture, which experience

global competition and insecurity. The low capital requirements needed for forming certain types of cooperative can be beneficial for informal workers seeking to engage in enterprise activities.<sup>16</sup> From an aggregate point of view, cooperatives are among the largest employers in many countries in both the global North and South. Solidarity microfinance institutions and self-help groups often facilitate access to those resources that are essential for starting and developing income generating-activities.<sup>17</sup>

The rapid rise of new forms of social enterprise with diversified activities appears to have generated significant employment in regions such as Europe and East and Southeast Asia, although data on the aggregate contribution of SSE organizations to employment generation for marginal groups is still lacking.<sup>18</sup>

While wages and working conditions may be sub-standard, SSE organizations tend to identify with the principles of decent work, which often come naturally to organizations involving associative work that integrates both the labour and capital dimensions. Through participatory decision-making and workplace democracy, issues of labour standards and rights at work often feature prominently in SSE organizations. Such practices also enable the workers and producers involved to articulate and advocate their common demands and channel them towards relevant economic actors and public authorities. One of the most dynamic areas of union organization in Latin America and Asia, which facilitates advocacy, defence of rights, and access to municipal and other government support, is that relating to own-account workers, including street vendors, waste pickers and domestic workers.<sup>19</sup> Traditionally people living with HIV and those most affected by the epidemic have organised themselves in cooperatives and support groups to meet their social economic needs and advance their dignity and rights of access to broader public services. Similarly, sex workers in India, Brazil, Bangladesh, Mali (and most recently Kenya) have also organised, not only to protect themselves from HIV but also advance their broader human rights and social economic needs, including those of their children.<sup>20</sup>



## Box 2: SSE and the World of Work

Worldwide, cooperatives provide 100 million jobs (20% more than multinational enterprises).<sup>21</sup> Preliminary results from the Global Census on Cooperatives of UN DESA indicates that globally there are 761,221 cooperatives and mutual associations with 813.5 million members, 6.9 million employees, USD 18.8 trillion in assets and USD 2.4 trillion in annual gross revenue.

In the European Union, over 207,000 cooperatives were economically active in 2009. They provide employment to 4.7 million people and have 108 million members. In 2010 such organizations employed 8.6 million people. They account for over 4% of GDP and their membership comprises 50% of the citizens of the European Union. Overall SSE provides 6.53% of total paid employment in the European Union, or 14.5 million jobs.<sup>22</sup>

National data sources indicate that the social economy is growing significantly in several countries. For example the Italian National Statistical Institute (ISTAT) indicates a growth rate in Italy's non-profit sector of 28% between 2001 and 2011.<sup>23</sup>

In Brazil, more than 3 million people work associatively in SSE initiatives, according to the second national SSE census concluded in 2014.<sup>24</sup> Cooperatives in Argentina, Brazil, Indonesia and Kenya employ between 250,000 and 300,000 people in each country.<sup>25</sup>

## 2. Greening the Economy and Society

From the perspective of environmental protection and the challenge of decoupling growth and negative environmental impacts, SSE organizations and enterprises have a number of fundamental advantages over conventional businesses. First, there is little, if any, imperative to externalize environmental costs as part of a profit maximization strategy. Second, they tend to have lower carbon footprints due not only to their environmental objectives but also to the nature of their systems of production and exchange. Third, there is growing evidence that SSE organizations, such as forestry cooperatives and community forestry institutions, can play an important role in the sustainable management of natural resources, particularly in contexts where they constitute common-pool resources.<sup>26</sup>

While the cooperative movement arose long before the contemporary era of environmental awareness, many such organizations now identify with the global environmental justice movement. Local trade and local economic development, which by their very nature limit emissions, are prominent features of SSE. Some forms of SSE, in particular certified Fairtrade, encourage market access to global value chains but explicitly promote agro-ecology principles and practices. In Latin America SSE resonates with the indigenous concept of *Buen Vivir*, which upholds the need to live in harmony with others and with nature.

SSE has much to contribute to current efforts to promote the green economy. Green economy transitions, however, face major challenges. Market-centred and corporate-led approaches are often associated with the process of commodifying and assigning private property rights to nature, technological fixes and 'green-washing', and run

the risk of replicating the uneven distribution of costs and benefits associated with 'business-as-usual'. Furthermore green economy policies are prone to being designed 'from above', without sufficient input from local knowledge and development actors<sup>27</sup>. The challenge therefore is to promote transitions that are green, inclusive and fair.<sup>28</sup> Positioning SSE more centrally in green economy transitions, and SSE actors in related policy processes, is particularly important in this regard.

As public awareness of environmental issues has increased, so too have markets and demand for environmental goods and services. SSE organizations and enterprises are well placed to meet such demand through activities associated with recuperation and recycling of waste and materials, renewable energy and production and services associated with agro-ecological organic agriculture.<sup>29</sup> Cooperatively owned energy generation is a vibrant and growing sector in European countries such as Denmark, Germany and the United Kingdom and is already well consolidated in the United States.<sup>30</sup>

Economic transitions that are both green, fair and inclusive provide a major opportunity for SSE to develop, not simply as a response to crisis and insecurity, but also for structural reasons. Addressing climate change requires improvements in energy efficiency and reductions in emissions on a scale unlikely to be achieved by those types of economy and business that need continually to develop new products and markets, and to survive and compete on the basis of externalizing social and environmental costs.<sup>31</sup> Since SSE organizations are not structured in this way, but rather aim to provide members and communities with goods and services and are often community-led or -owned, they are potentially well placed to meet the challenges of both climate change and poverty reduction.<sup>32</sup>

### Box 3: SSE in Green Transitions

By the early 2000s India had approximately 84,000 Joint Forest Management groups involving 8.4 million households and 22.5% of its forest land.<sup>33</sup> In 2013 Nepal had approximately 18,000 Community Forest User Groups comprising 2.2 million households (about 40% of country total) and 27.4% of its forest land.<sup>34</sup>

In Brazil, farmers' organizations and cooperatives have played an important role in crafting a new approach to biofuel production that safeguards small-farmer interests through a better balance of food and feedstock production, enhanced bargaining power, fair trade and other incentives.<sup>35</sup>

The globally-certified Fairtrade market amounted to €4.8 billion (\$6.4 billion) in 2012 (excluding Fair Trade USA sales) and involved some 1.3 million workers and farmers in 70 countries.<sup>36</sup>

By 2011 there were over 70 renewable energy cooperatives in Canada.<sup>37</sup>

In 2004 23% of the wind power in Denmark was produced by cooperatives.<sup>38</sup> Community ownership has been critical to the growth of Danish renewable energy capacity.<sup>39</sup>

Coop Sweden has been named the most sustainable brand among Swedish grocery chains, and third among all Swedish brands.<sup>40</sup>

### 3. Local Economic Development

The notion of local economic development relates to a participatory development process that involves private, civil society and public stakeholders engaging in strategies to create jobs, income and productive capacity by basing an activity in a specific location and making use of local resources.<sup>41</sup> Local economic development and SSE are seen as complementary tools, both of which strive for participatory governance, partnership, empowerment and social and economic inclusion.<sup>42</sup> They are particularly important in depressed rural settings where youth and others have little, if any, incentive to engage in farming activities or take up long-term residence.<sup>43</sup> The imperative of promoting local economic development is evident in contexts where much of the locally produced surplus is siphoned away from the local economy towards lead corporations in global value chains, tax havens, speculative investment and cities. This process not only affects local income but also the potential for reinvesting surpluses in local social and economic infrastructure.

The development of SSE holds significant promise as a path for decent work and sustainability at local level.<sup>44</sup> Compared with traditional approaches, SSE provides a new vision of local development by widening the structure of a local economy and labour market and addressing unmet needs with various goods and services. It broadens the local development process by taking into consideration its various dimensions including that of building trust and social cohesion. SSE principles can introduce added value within the sectors in which they operate owing to SSE's compatibility with local interests and its capacity to pursue simultaneously several objectives and thus to support a multidimensional development strategy.<sup>45</sup>

Within the agri-food sector SSE initiatives such as urban farming, community-supported agriculture, collective sourcing from smallholder agriculture in local catchment areas, and popular local market-fairs, all have local development as one of their core objectives. Local currencies can facilitate local enterprise and exchange and enhance resilience by, for example, ring-fencing food from speculation. Apart from employment generation and resource mobilization it is also important for community-based risk management. While they cannot be a substitute for public coverage of social security, they can protect against the adverse effects of different types of risk. Relevant SSE organizations and enterprise in this regard include informal mutual insurance groups, health insurance associations, community-based savings methods such as rotating savings and credit associations (ROSCAs), complementary currencies, cereal and grain banks, and community-based provision of public goods and services. The organization of SSE initiatives into solidarity networks can also help minimize risks.

SSE can provide a useful mechanism for linking the needs of territories with local and national development trajectories and facilitating aspects of good governance associated with policy dialogue involving citizens, local officials and other policy-makers. The internal structure of SSE initiatives, often based on equal voting rights,

allows the population to participate in economic progress and in the processes of social dialogue, enhancing representativeness, which is key to local economic development. It does not offer a panacea for the challenges of local economic development but it can fill a civil society vacuum and provide concrete solutions to the challenges arising in processes associated with local economic development and accountability. For example, financial cooperatives are strategically placed for facilitating access to finance and valuing the potential of local enterprises, thereby fostering relationships not only between them but also with other development actors and institutions.<sup>46</sup>

Local governments, and processes such as decentralization, can play a key role in providing the enabling environment needed for local economic development, variously through health, education and other areas of social policy; technical support services; building-up of infrastructure; public procurement; and facilitation of farmers' markets.<sup>47</sup> In several Latin American and European countries such enabling roles are particularly apparent. But as in the national policy-making arena, it is essential that SSE actors are organized and capable of participating effectively in policy dialogue and decision-making processes. Democratic decision-making and adherence to social and ecological criteria provides SSE leaders with a degree of legitimacy for participating in local governance and the co-construction of public policies.



Fourth meeting of the Task Force on Social and Solidarity Economy, 3 April 2014, Geneva.

## Box 4: Linking SSE and Local Economic Development

Public procurement policy in several countries supports SSE initiatives by encouraging local governments and public institutions such as schools or hospitals to buy from local producers. Examples include the Programa de Aquisição de Alimentos (PPA) and the Programa Nacional de Alimentação Escolar (PNAE) in Brazil; and the Local Food Councils in Ontario, Canada or in Scotland. Through the Public Procurement and Social Economy project of the ILO pilot activities are under way in KwaZulu-Natal to explore ways of using public procurement to stimulate the social economy in South Africa.

The community of Almería in Spain transformed its local economy economically, socially and infrastructurally through cooperative-based growth. Through collective action by cooperative banks, local farmers and agricultural cooperatives, this drought-prone province, once at the bottom of Spain's provincial GDP ranking, entered the top third of the provinces within five decades.<sup>48</sup>

In the Provence-Alpes-Côte d'Azur region in France, the regional government promotes SSE through a programme that includes enabling tools (a SSE observatory, a permanent multi-stakeholder committee to oversee SSE development in the region), evaluation tools (social and qualitative indicators), and development of sectoral clusters.<sup>49</sup>

The Tunisian government, with support from the Tunisian Solidarity Bank, is piloting an initiative to eradicate poverty and create employment through SSE. It involves creation of social enterprises by those who are unemployed or marginalized in the areas of education, health, housing, environment, agriculture, culture, information and communication. A system of decentralized assistance will provide support and coordination for community development and participative democracy, and facilitate collection of data. The objective is to create 8,000 social enterprises and 34,000 jobs.<sup>50</sup>

The Popular Finance Programme in Ecuador, which is supported by the Ecuadorian Fund for People's Progress, provides alternative financial services to rural and semi-rural populations lacking access to commercial bank credit, so as to promote local development through the use of remittances and savings. A total of 21 Local Financial Structures (EFLs) have been created with more than 30,000 members, of whom 55% are women. The model has encouraged savings and allowed the creation and strengthening of micro-enterprises that generate income and jobs for the community.<sup>51</sup>

## 4. Sustainable Cities and Human Settlements

Cities are potentially sites where access to infrastructure, services and employment can allow human beings to satisfy their basic needs and realize their ambitions and aspirations. However, cities can also be overwhelming, especially when prosperity is absent or unequally distributed.<sup>52</sup> Inefficient use of, and unequal access to, public services challenge the ability of cities to become sustainable.<sup>53</sup> Crime, waste, pollution and high carbon production and consumption patterns associated with cities are other core elements of the sustainability challenge; hence the need for integrative and sustainable models of development for cities.

Social enterprises and community-based organizations can play a key role in building sustainable cities and human settlements more generally. Important in this respect are activities that promote local culture, proximity services (including healthcare, education and training), urban and peri-urban agriculture,<sup>54</sup> community renewal, access to affordable accommodation and common goods, renewable energy, waste management and recycling, low-carbon forms of production and consumption,

and broader livelihood security, amongst others. The SSE can also foster mutually beneficial rural-urban linkages through, for example, agricultural value chains and food systems, trade networks, transport and other services.<sup>55</sup>

The rootedness of SSE organizations and enterprises in local knowledge and their internal democratic structure offer some means of achieving integrated forms of socially and politically sustainable urban development.<sup>56</sup> Urban community organizations and social enterprises can offer citizens affordable and accessible social services whenever such services are not provided by the public or private sectors, as is often the case.

Grassroots organizations are a key point of departure in any human development process that reshapes a city.<sup>57</sup> In times of crisis they can counter economic decline or heavy migration. It is common to witness the emergence of SSE organizations and enterprises, at local or neighbourhood levels, emanating from community initiatives seeking solutions to community needs. Moreover, such initiatives can also be a source of contestation and advocacy of policy changes conducive to poverty reduction and reduced inequalities in housing, infrastructure and services. More recently, in Africa, Asia and Latin America organizations and federations of informal economy workers have been expanding; they include, for example, “slum” or shack dwellers, home-based workers, waste pickers, street vendors and sex workers. Furthermore, some are organizing globally in networks and umbrella organizations (see Box 5). In Asia, many local governments contribute to Community Development Funds previously set up by savings groups comprising residents of informal settlements. They aim to fund upgrading in infrastructure and services in their city. Cooperatives in urban areas are also active in areas associated with water provision, transport and housing, and organization of informal economy workers such as waste pickers. Some urban SSE organizations have also conducted censuses of informal settlements and made possible effective dialogue with local government.<sup>58</sup> In North America and Europe, community economies valuing ethical engagement of consumers and producers and non-capitalist economic practices have developed support initiatives including care and health services, literacy and adult education, urban agriculture, consumption of locally-produced food, collective provisioning of basic household items, and urban renewal.<sup>59</sup>

Processes and innovations associated with decentralization and participatory budgeting can play an important role in enhancing the support of city governments urban community organizations and federations as part of the wider city-upgrading policy. The support can take the form of help with planning revitalization efforts, or of programmes conducted jointly to improve housing tenure and infrastructure. The activities of SSE organizations and enterprises can complement the production and delivery of public services. Those collaborations have the positive impact of addressing a profound aspect of inequality, namely the discrimination faced by people living in



informal settlements.<sup>60</sup> Indeed jointly drawn-up policies that promote civil society participation are perceived as an important factor in enhancing urban prosperity.<sup>61</sup>

## Box 5: SSE and Sustainable Towns and Cities

In the United Kingdom, a 'Transition Town' is a grassroots community project that seeks to build local resilience in response to climate change and resource scarcity. This movement started in 2006, and by 2012 there were 353 Transition Towns across the UK and 898 internationally. But Transition Towns often face capacity and resource constraints that inhibit them from engaging effectively with local government, participating in wider networks, or accessing funding.<sup>62</sup>

A community initiative to promote economic and social revival in the south-west of Montreal in the mid-1980s spread to industrial districts of Montreal and, within 10 years, was recognized by the city of Montreal as a local development model. Initially attention focused on sectors insufficiently covered by the public and private sectors: housing, day-care services, legal aid, and socio-professional integration. It was later extended to tourism, leisure and the environment. As a result, SSE and community organizations meet the various needs of city residents; by 2008, some 550 SSE organizations had recorded more than 425 million dollars in sales and provided 6,000 people with jobs (6% of all jobs in Montreal).

Organizations and federations of people living in informal settlements in 33 countries in Asia, Africa and Latin America are part of Slum/Shack Dwellers International (SDI), which exists as a global platform for impacting on the global agenda for urban development.

StreetNet International alliance is an umbrella organization with over 45 membership-based organizations (unions, co-operatives or associations) comprising street vendors, market vendors and hawkers. Those networks are mainly based in Africa, Latin America and Asia, but also in Europe and in the United States. StreetNet aims at promoting knowledge exchange, organizational best practices and advocacy strategies.

In Brazil, some 500,000 people are working in waste management and recycling. While most are individual waste pickers in informal jobs, 60,000 waste collectors are organized in cooperatives or associations and work in formal employment. Their incomes are more than twice that of individual waste pickers. Thousands of waste picker organizations based in more than 28 countries, mainly in Latin America, Asia and Africa are loosely grouped under the Global Alliance of Waste Pickers.

Various schemes have emerged to increase the affordability of urban housing for lower income groups. They include, for example, tenant-owned housing cooperatives, cooperative land societies, mutual home ownership housing societies run by large service cooperatives, and community land trusts. Drawing originally on the village land trust movement in India, the latter have spread in the United States and are emerging in Australia, Belgium and the United Kingdom. By removing land from the market and placing it under the stewardship of community trusts, one of the major cost elements in urban housing is removed, thus increasing the affordability of housing for lower-income groups. There are some 250 community land trusts in the United States. Interest on the part of some local governments is growing in contexts of fiscal deficit that constrain public housing subsidies.<sup>63</sup>

The Bolivian city of Santa Cruz de la Sierra experienced soaring population growth in the 1970s, leading to increased demand for an efficient water service. In 1979 the national government approved the request of the autonomous water board to become a cooperative. Since then, SAGUAPAC has become the largest urban water cooperative in the world, with 183,000 water connections serving 1.2 million people out of a total population of 1.6 million.<sup>64</sup>

## 5. Women's Well-Being and Empowerment

Various forms of SSE initiatives lend themselves to tackling issues relating to women's well-being and empowerment. Women often make up the core of the membership of agricultural self-help and credit and saving groups, as well as of community forestry initiatives. They are also increasingly forming their own cooperatives and social enterprises, and assuming leadership roles in national, regional and international associations such as the Brazilian Forum of Solidarity Economy, the Federation of Community Forestry Users Nepal and the Coordinator of Fair Trade Small Producers of Latin America and the Caribbean (CLAC).

Employment in SSE organizations can be particularly important for poor women facing labour market discrimination and work-family conflict.<sup>65</sup> In addition to providing employment, SSE organizations and enterprises often facilitate flexibility in time management, providing opportunities for paid work that can be managed alongside responsibilities associated with unpaid care work.<sup>66</sup> Moreover, much of the rise of social enterprise has centred on provision of care and other services that impact on women's wellbeing. By shifting the responsibility for care away from the individual provider and the household, SSE childcare centres, for example, can facilitate the participation of women in the labour force and other economic activities. Indeed the principles of care economy strongly influence several currents within SSE. The notion of *Buen Vivir* embraces the importance of care for both the environment and the economy.

Beyond the aspects of social well-being and women's economic empowerment, the organization of women in SSE organizations and networks is important for women's emancipation and political empowerment.<sup>67</sup> Through such organizations and participatory roles, women can gain voice, as well as networking and advocacy skills, allowing them both to renegotiate traditional gender relations and to access and make demands on more powerful institutions.<sup>68</sup>

Key challenges remain for cooperatives and other organizations in realizing gender equality. Women are often disadvantaged in terms of assets, education and training and may not even speak the dominant language. Such constraints can impede access to the resources and markets needed to establish, expand or sustain an organization. Within agricultural cooperatives women tend to be more numerous in sectors relating to commodities such as fruits, spices, cereals and dairy products, where requirements relating to ownership of land and capital investment are often less onerous.<sup>69</sup> These tend to be sectors at the bottom end of the value chain, often associated with perishable products, earnings from which are low. Furthermore, women in SSE organizations may have weaker ties to support organizations such as cooperative unions, federations and NGOs.<sup>70</sup>



## Box 6: Women's Participation in SSE

In the cooperative and mutual insurance sector, the number of women in leadership positions is as high as 13.6%. This compares with 2.6% in the world's top 500 companies.<sup>71</sup>

There are 100 million home-based workers, primarily women, in the world. Half are located in South Asia. Homenet is an intercontinental network of home-based workers' organisations, policy-makers and researchers that promotes their recognition and well-being through appropriate policies, social security and realization of economic and social rights.<sup>72</sup>

In India, over 30 million people (mainly women) are organized in over 2.2 million self-help groups. In Kerala, the Kudumbashree poverty eradication scheme that aims to enhance local economic development and women's social standing and capabilities has grown to involve nearly 4 million women.<sup>73</sup> The Self-Employed Women's Association (SEWA) is an organisation of poor, informal women workers based in India. More than 94% of the female labour force in India consists of unprotected informal workers. By 2012 SEWA had 1.4 million dues-paying members organized to promote income, food and social security.<sup>74</sup>

In East Africa, women's participation in cooperatives appears to be rising in line with the overall increase in cooperative membership.<sup>75</sup>

Early childhood centres in Quebec that offer parent-controlled non-profit day care employ 40,000 people, making this network the third largest employer in the province.<sup>76</sup>

According to the Spanish Confederation of Worker Cooperatives (COCETA), 49% of people in worker cooperatives are women.

## 6. Food Security and Smallholder Empowerment

How to address persistent problems of food insecurity, nutrition, periodic food crises and the precarious livelihoods of large segments of farming and rural populations are among the most pressing challenges of the 21<sup>st</sup> Century. Future food insecurity looms large as a major issue in the context of youth migration from rural areas and the projected increase in demand for food of 70% over 2009 levels by the year 2050.<sup>77</sup> Given the inherent reliance of rural communities on nature for livelihoods and long-term employment and trade opportunities, efforts to enhance food security and empower smallholders through building-up of capacities and realization of rights need to go hand in hand with measures to promote agro-ecology and preserve plant and animal biodiversity. These and other principles, such as more local and social control of food systems and shortened trade circuits,<sup>78</sup> are at the heart of the concept of food sovereignty promoted by SSE networks such as Via Campesina (see box 7). In a context in which industrial and service sectors are increasingly constrained in their ability to absorb 'surplus' rural labour, and where international trade and investment regimes can undermine domestic agriculture and key aspects of food sovereignty, it is imperative to rethink agrarian and rural development strategies by factoring in the role of SSE more centrally.

Around the world millions of rural workers and producers, often women, are organizing in self-help groups and cooperatives in ways that bode well for food security and

smallholder empowerment. By organizing economically in, for example, agricultural cooperatives, and politically in associations that can engage in policy dialogue and advocacy, SSE organizations and enterprises can address both market failures (often reflected in deteriorating terms of trade) and state failures (not least the neglect of agriculture in recent decades) that underpin such problems. Furthermore, their tendency to employ low-input, low-carbon production methods and respect the principles and practices of biodiversity bodes well for sustainable agricultural intensification. Small-scale farmers, often organized in some form of cooperative and practising agro-ecology, are increasingly important actors in food systems. Some governments, for example Bhutan and Cuba, have put in place laws and extensive programmes mandating or actively promoting aspects of agro-ecology which, as noted above, is a key dimension of certified Fairtrade.

In many countries, agricultural cooperatives still constitute the main framework within which rural food producers make a living. In addition to facilitating access to inputs, storage, transport, markets and market information, technology and training, farmers can often increase their bargaining power and negotiate better prices by coming together as a group.<sup>79</sup> Agricultural cooperatives have also facilitated diversification of production, improvements in productivity and quality, and added value through processing of primary commodities. And by returning any surpluses to the members, they contribute to equitable growth.<sup>80</sup> Another powerful contribution of cooperatives and producer organizations is their ability to help small producers voice their concerns and interests, and ultimately increase their influence in policy-making processes.

Cooperatives are significant in providing jobs for rural communities. They provide direct employment as well as seasonal and casual work. However, cooperatives also maintain farmers' ability to be self-employed, given that for many farmers the fact that they are members of a cooperative and derive income from its services allows them to continue to farm and contribute to rural community development. The impact of cooperatives on provision of income for rural populations creates additional employment through multiplier effects, including enabling other rural enterprises to grow and in turn provide local jobs.

Others types of SSE organization and enterprise are also playing important roles in food and rural livelihood security. Women's self-help groups in countries such as India and Nicaragua have become prominent forms of social organization aimed at reviving smallholder agriculture. When combined with appropriate technological innovations they can yield significant gains in terms of production and income.<sup>81</sup> Women's cooperatives in Africa and India are responsible for conserving traditional seeds and small-scale processing activities that can add value and promote local economic development. In numerous countries, community organizations and social enterprises provide services to the poor and needy in the form of soup kitchens, food banks, collective kitchens and non-profit cafeterias.<sup>82</sup> GMO- and pesticide-free

provision of food in school and other public restaurants (hospitals and homes for the aged) play a role in both correct nutrition and health (especially in countries where children are not provided with nutritious meals at home). Local public procurement supporting these initiatives constitutes a component of preventive medicine.

A prominent strand within SSE includes fair trade and alternative food networks that connect rural producers and urban consumers on more favourable terms related to both price and quality of produce, and promote collective provision of food and community urban agriculture, as well as support for community projects. In Europe and North America, such trends partly relate to cultural shifts in which the middle classes are searching for more environmentally and socially friendly and community-centred ways of living.<sup>83</sup> In the United States, local multi-stakeholder food councils have proliferated throughout the country to promote local food security, environmental protection and community health.

### Box 7: SSE in Agriculture and Food Security

With revenues totalling USD 472 billion, the agriculture and forestry sector contributed the largest percentage share (28.85%) of the turnover of the world's largest 300 cooperatives.

Around the world the Via Campesina represents about 200 million small and medium-size farmers, agricultural workers and landless people. It promotes small-scale and sustainable agriculture as a path towards food sovereignty, social justice and dignity, and decent income.<sup>84</sup>

In several African countries, 40-60% of all cooperatives are involved in agriculture (ILO COOP Africa Working Paper no. 7, Dar es Salaam, 2009). For example in Ethiopia an estimated 900,000 people in agriculture generate part of their income through cooperatives.<sup>85</sup>

In Egypt, about 4 million farmers derive their income from selling agricultural produce by virtue of their membership of agricultural marketing cooperatives.<sup>86</sup>

In India the country's largest food marketing corporation, the Amul cooperative organization, has 3.1 million producer members and an annual turnover of \$2.5 billion.<sup>87</sup>

As a coping strategy in the context of economic crisis in Argentina, the Cauqueva Cooperative restarted production of traditional Andean crops. This initiative allowed different generations of local farmers to share their knowledge and experience, combining both traditional and modern methods of production. Sustained by loans and donations the cooperative became self-sustaining owing to the market niche it was able to capture. This initiative has increased farmers' income, deepened social capital and contributed to a new appreciation of local identity.<sup>88</sup>

In Nicaragua, approximately 140,000 women with access to small plots of land, many organized in groups of 50, have received a package of agricultural inputs and livestock as part of the priority Food Production Programme 'Zero Hunger'.<sup>89</sup>

## 7. Universal Health Coverage

Universal access to healthcare and equitable distribution of health resources have been the core objectives of a number of international development initiatives, from the Primary Health Care declaration of Alma-Ata (1978) and its goal of “Health for All by the Year 2000” to the contemporary debate on Universal Health Coverage (UHC). The difficulties in realizing these goals have directed attention to alternative approaches that go beyond public, private or charitable provision. It has also directed attention to the need not only to address immediate health and service delivery problems but also the broader social determinants of health.<sup>90</sup> SSE has a potentially important role to play in global health strategies for the 21<sup>st</sup> Century.

In a context in which political and resource constraints have often limited public provision of healthcare, SSE organizations are emerging as important partners in both health service delivery and health insurance. While any reduction in state responsibility for healthcare provision needs to be viewed with caution, and while SSE initiatives should not be perceived as substitutes for state provision of healthcare, SSE organizations are nonetheless well placed to play a complementary role in health service delivery, given their proximity to their members and the communities they serve. When organized as social enterprises and cooperatives, they also retain a financial motive for efficiency.<sup>91</sup>

Various types of SSE organization including social enterprises can play a significant role in developing and providing locally simple, low-cost routes to improved healthcare in such areas as ageing, disability, HIV/AIDS, reproductive rights, mental health, post-trauma care, rehabilitation and prevention.<sup>92</sup> Fairtrade schemes include a social premium that can go towards supporting health and other community projects. SSE also includes traditional and indigenous medical practices, and phytotherapy.

In large parts of Africa community-based organizations, notably mutual health organizations (organized in networks or federations), have grown substantially since the 1990s. They are often the only means by which informal workers can access health insurance schemes. In West Africa, they are emerging as key players in various national health strategies. Complementarities between SSE initiatives in health and public policy have considerable potential for overcoming the fragmentation between policy-making and ground-level solutions, but require increased administrative capacity and state resources as well as a cohesive local and federated organizational structure.<sup>93</sup>

The creation of social economy enterprises has been a “preventative” tool for increasing the economic resilience of key populations and HIV-affected groups, leading to a reduction in their vulnerability and an increase in their capacity to

make healthier choices. This is shown by the results of projects implemented among affected populations along transport corridors in Southern Africa.<sup>94</sup>

Besides contributing to public awareness campaigns, cooperatives in Africa and Latin America have also been facilitating access to medical care facilities for people living with HIV. For example, they provide home-based care services in Kenya, South Africa, Tanzania, Lesotho, and Swaziland.<sup>95</sup> They also provide micro-insurance against illness and help guard against the risks of specific health conditions. In addition, cooperatives have provided the means of delivering health-care services, examples being pharmacy cooperatives in Ghana and cooperative clinics in Benin.<sup>96</sup> Governments have often drawn from these SSE initiatives to design public health policies.<sup>97</sup>

The expansion of local services *via* community or social enterprise is a prominent feature of the expansion of SSE in Europe and North America. Particularly evident in parts of Europe and North America, these ‘proximity’ services provide care for the young and elderly and other homecare services (e.g. cleaning, food shopping, meal preparation), thereby not only responding to unmet needs but also generating significant new employment.<sup>98</sup>

There is also growing interest in the role of social enterprises, not only in healthcare provision and services, but also in research and development (R&D), given their dual potential: first as for-profit entities in accessing multiple forms of finance; and second as organizations with a social mission in channelling R&D towards research in response to key concerns about global public health.<sup>99</sup>

Beyond the provision of healthcare services, SSE initiatives play a central role in addressing the social determinants of health, not only through their contribution to economic empowerment and food and livelihood security for the people and communities involved, but also through their capacity to make demands on local and national public authorities for social services. Given their multiple social and development objectives, there is growing attention to the role of cooperative banks in strategies that simultaneously aim to improve health and reduce poverty and inequality, as well as supporting financial systems that are less prone to periodic crises.

## Box 8: SSE in Healthcare Provisioning and Insurance

Mutual associations provide health and social protection coverage for 170 million people. The International Health Cooperative Alliance estimates that over 100 million households worldwide are served by health cooperatives.<sup>100</sup> Mutual associations and cooperatives represent approximately one-quarter of the global insurance market.<sup>101</sup>

In Canada, the majority of health cooperatives are currently involved in the provision of home-care services. In the United States, several healthcare cooperatives operate hospitals and clinics and employ large numbers of people.<sup>102</sup> Healthcare cooperatives are among the most popular types of healthcare insurance for US citizens.<sup>103</sup>

In Japan, over 125 medical cooperatives serve nearly 3 million patients.<sup>104</sup> In Sri Lanka, health cooperatives began in the 1960s, mainly to provide services to members of consumer and agricultural cooperatives. There are now more health cooperatives, funded by primary cooperative societies (who pay the fees and recover them from members over time), and by public funding. A number of multi-purpose agricultural cooperatives have also provided their own hospitals in rural areas.<sup>105</sup>

In French-speaking Africa, some 336 micro-health insurance schemes with 1.7 million beneficiaries have been established. A number of developing countries are setting up less formal micro-health insurance schemes; informal systems of mutual assistance and community solidarity are still very widespread, particularly in developing countries, and are providing the basis for more formal social protection schemes such as mutual health benefit insurance systems which cover 155 million people worldwide.<sup>106</sup>

In Benin, the savings and credit cooperative federation FECECAM is providing financial services including affordable micro-health and life insurance to over 500,000 individual members, 90% of whom live in rural areas.<sup>107</sup>

In the northern Kilimanjaro region of Tanzania a dairy cooperative enables women with HIV to increase their income to support the cost of their treatment. The cooperative aims at empowering rural women by providing savings and credit services, and by organizing activities for building entrepreneurial skills and raising HIV awareness.<sup>108</sup>

The 98,000 medical doctors organized in Brazil's 376 medical cooperatives of the UNIMED group provide health services for 12 million Brazilians; in Costa Rica health cooperatives cover 500,000 citizens (15% of the population), and Colombia's SALUDCOOP provides health services to 907,000 citizens and has grown within a few years to become the country's largest private health service provider.<sup>109</sup>

## 8. Transformative Finance

In addition to the need to restructure patterns of production, trade and consumption, it is imperative to transform finance. Two critical challenges apply here: first, that of democratizing access to finance for low-income groups and small producers and enterprises; and second, that of transforming financial systems so that they are not prone to periodic crises and do not misallocate capital to sectors associated with jobless growth and exploitation of finite resources. The SSE can play an important role in both respects.

SSE organizations and enterprises often face difficulties in accessing finance on favourable terms. Their operating principles, based on SSE-related values, tend to run counter to those of conventional finance. Since SSE initiatives (i) prioritize pursuit of their social or environmental goals over that of profit-making, (ii) frequently lack legal status, and (iii) include members without much accumulated capital, banks are often unwilling to offer loans or else they impose conditions on loans that are incompatible with the nature of SSE initiatives. This in turn restricts the ability of SSE organizations to survive, expand and compete with conventional business. Even many well-established cooperatives face credit rationing. Therefore, SSE organizations often turn towards, and even themselves develop, alternative means of financing. In so doing they reinsert solidarity and reciprocity features in the financial sphere. The social enterprise model is increasingly adopting innovative forms of hybrid financing, accessing both private and public loans, new forms of impact investment, state subsidies and grants, and private donations, while reinvesting net earnings to consolidate or expand their activities.

SSE also promotes responsible financing or investment through strengthening the investor's accountability for the social, cultural and environmental impact of the financed initiatives, as well as public policy mechanisms to enhance the capacity of regional banks to support SSE initiatives.

There are growing concerns that the conventional microfinance model, centred on providing loans to individual borrowers, has become too market-driven and too focused on credit for consumption rather than on economic activities, and in some regions has engendered serious problems of indebtedness. Its contribution to poverty reduction, local economic development and sustainable development is in question. However, non-profit investment schemes that reconnect microcredit with solidarity values are more oriented to social *vis-à-vis* financial returns. Often centred in the global North, such schemes can potentially contribute to more equitable North-South relations.

Periodic global, national, and regional financial crises have thrown into stark relief the need for a financial system built on a model less inherently prone to crisis and better able to withstand shocks. Various types of SSE organization can play an important

role in this regard. In the context of the global financial crisis, financial cooperatives continued to provide banking services to members, protected employment and contributed to regeneration of local economies. The resilience of cooperatives in times of crisis is attributed to their long-term approach to accumulation of capital, their ability to control debt, and their anchoring in local economies.<sup>110</sup> Their model of governance is also key: as participatory decision-making and self-management is a feature of cooperatives, members are well aware of the context of crisis and the need to protect their capital without loss of jobs. They can think collectively about new activities, take hard decisions that are perceived as legitimate, establish support funds, and protect employment. As the economic activity impacts on community life, mechanisms based on solidarity between inhabitants are in place to help endure hardship (see community-supported agriculture {CSA} farms' risk-sharing mechanisms and solidarity payments).

Beyond the stabilizing role of cooperatives, a variety of alternative finance schemes exists. Mainly in the South, community-based savings schemes such as Rotating Savings and Credit Associations (ROSCAs) and Savings and Credit cooperatives (SACCOs) are widespread. Their basic principles of autonomy and self-sufficiency differ from those of conventional banking systems: they have the capacity for community-building as they operate on the basis of inter-personal trust, reciprocity and symmetrical distribution of information, which together form the basis of the peer-monitoring system.<sup>111</sup>

Around the world, complementary currency systems suggest that they too can also be a tool for sustainable development, being particularly efficient in times of economic instability owing to various attributes. First, since their use is constrained within a specific space, they can reinforce local economic development and local democratic governance; second, they can revitalise and stimulate production and exchange; and third, they can modify values and social relations. Complementary currencies have proved their worth in funding community-led initiatives, creating a community through currency use, which engenders cooperative behaviour, favours social inclusion, and fosters local and participatory governance.

Such schemes offer a potential for reorienting finance towards social objectives, counter-balancing monetary instability and enhancing financial resilience. They often operate best at local level and on a small scale, being prone to failure when scaled-up rapidly, not least because of the difficulties of sustaining the required high levels of trust and of developing effective regulation. But they point to the potential for crafting a more stable and people-centred monetary eco-system embodying far greater plurality of currencies and financial institutions.



## Box 9: Solidarity Finance

The Global Alliance for Banking on Values is a network of ethical banks with total assets exceeding \$60 billion and around 10 million clients in 25 countries.

Close to 100 million adults in Sub-Saharan Africa use community-based savings methods, but they are also used extensively in Asia and Latin America.<sup>112</sup>

In Guinea, as in other countries, new microfinance institutions have emerged where members themselves democratically elect the management according to the principle of one person-one vote. The Guinean credit and savings mutual association, MECREPAG, provides financial services to 10,000 people. Within a few years only, it expanded its local coverage to cover almost all the coast with six savings and credit unions.<sup>113</sup>

In Tanzania women's savings and credit cooperative membership has more than quadrupled since 2005, increasing to over 375,000 members in 2010, and bringing women's share of SACCO membership to over 43%.<sup>114</sup>

There exist around 5,000 different complementary currency systems worldwide.

In Brazil, Community Development Banks (CDBs) now involve more than a hundred local development schemes offering a diversity of financial tools such as microcredit and social currency. Thanks to partnerships with public banks, CDBs increase their capital and are able to scale up their activities.<sup>115</sup>

## Enabling SSE

This review of the potential role of SSE in addressing several of today's major development challenges suggests that policy-makers in government and inter-governmental organizations should be paying far more attention to forms of economic activity that are inherently inclusive and holistic. Such an approach resonates with the broader post-2015 challenges of (i) better integration of economic, social and environmental objectives, (ii) poverty reduction, decent work, gender equality and equitable development, (iii) addressing the structural causes of global crises linked to finance, food and energy, and (iv) building up resilience for coping with crises and external shocks. Indeed this potential relates directly to the five transformative shifts, noted in the Introduction, that were identified by the High Level Panel on the SDGs, as well as to many of the 16 focus areas identified by the Open Working Group on the SDGs.<sup>116</sup>

But numerous constraints and tensions can still impede progress in this regard.<sup>117</sup> SSE organizations, enterprises and networks often start with a very weak asset base, which undermines their consolidation and sustainability. Core labour standards may not be upheld within some SSE organizations and enterprises. Within SSE organizations, the significant presence of women as members is often not reflected in leadership positions. Such limitations relate to broader societal issues such as traditional conceptions of gender roles; limited access to education and training, land and property rights; and control over household income and assets.<sup>118</sup> And as they grow, social capital or bonds that bind SSE members in relationships of trust can weaken.

Furthermore, SSE organizations often operate on an un-level playing field *vis-à-vis* private enterprise and in a disabling policy and legal environment. As SSE expands, it tends to interact more closely with the state, private sector actors and market forces. While such expansion and connections may facilitate access to much-needed resources, markets and technologies, they can also undermine the autonomy of SSE, prioritise efficiency over equity, and cultivate institutional or managerial cultures that are more hierarchical and less democratic and inclusive. In short, they may divert SSE organizations and enterprises from some of their core values and objectives. Recent splits within the fair trade movement point to the difficulties of consolidating a cohesive SSE movement in the context of market integration, where the interests and priorities of smallholder producers and agri-food business stakeholders may diverge. Governments are becoming more proactive in supporting SSE but may instrumentalize this field as a tool for poverty reduction, for employment generation or for sub-contracting social service provisioning, rather than seeing SSE as a transformative approach to development, involving quite different patterns of production, consumption and distribution of income and surplus, as well as different social and workplace relations.<sup>119</sup>

Given these concerns and challenges, what should governments be doing? A number of important policy implications emerge from the perspectives outlined in this paper. First, trends associated with solidarity and cooperation at the level of SSE organizations need to be matched by solidarity and redistribution generated through social, fiscal, credit, investment, industrial, procurement, training and other policies at different levels of government. It is known that governments and international development organizations can do far more to create the type of enabling policy environment in which the potential of SSE can be realized. Since the turn of the millennium in particular, numerous legal, policy and institutional reforms have been adopted in numerous countries at federal, state and local levels. They include, for example, legal reforms in France, the Philippines and Quebec; creation of SSE-related ministries or departments in Colombia and Luxemburg; national or regional development programmes promoting SSE in Kerala, Nicaragua, South Korea and Uganda; local government initiatives to support SSE organizations in Spain and Colombia; sectoral (e.g. health) programmes in West Africa; and comprehensive policy support in Brazil and Ecuador. Cross-country learning *via* policy dialogue needs to take place to generate and disseminate knowledge of policies conducive to SSE and the institutional and political contexts that facilitate effective policy design and implementation. This occurs for example in various forms of South-South cooperation in Latin America and elsewhere. Much can be gained from inter-governmental and multi-stakeholder learning and dialogue regarding such experiences.

Second, the dynamism and innovation associated with SSE derives in good measure from its autonomy from states. An enabling policy environment must also reinforce the conditions for safeguarding this autonomy through rights-based approaches that

ensure, for example, freedom of association and information, as well as channels and fora for effective participation of SSE actors in policy processes. Participatory governance innovations and institutionalization of mechanisms for effective joint construction of policy design, implementation and review are crucial in this regard.<sup>120</sup>

Third, the discussion suggests a need for policy-makers to reflect on recent shifts in development priorities associated with economic empowerment and social protection. More specifically it is important to guard against narrow interpretations and to broaden the focus (i) beyond the capabilities of the individual producer or entrepreneur towards those of groups, communities and collectivities; (ii) beyond private sector development centred on the profit-maximizing firm, with its tendencies to externalize social and environmental costs, towards “profit-mutualizing” or “less-for-profit” organizations and enterprises that balance economic, social and environmental objectives; (iii) beyond a focus on social protection *via* safety nets towards more comprehensive social policy and universal social protection; and (iv) beyond economic empowerment towards political empowerment and the realization of rights.<sup>121</sup>

Fourth, while a strong case can be made for the potential of SSE in sustainable and rights-based development, the evidence base on the performance and sustainability of SSE remains highly underdeveloped. Policy-makers can support the generation of (i) knowledge based on mapping of the diverse experiences of SSE in different regions, and (ii) better understanding of the nature of the challenges that arise from both the internal dynamics and the external relations of SSE actors with states, market actors and institutions. In the context of both the UN discussions of the contours of the post-2015 development agenda and the 2014 International Year of Family Farming, members and observers of the UN Inter-Agency Task Force on SSE emphasize the need to:

- ▶ enhance the recognition of the role of SSE enterprises and organizations in sustainable development;
- ▶ promote knowledge of SSE and consolidate SSE networks;
- ▶ support the establishment of an enabling institutional and policy environment for SSE; *and*
- ▶ ensure coordination of international efforts and create and strengthen partnerships.

The Task Force stands ready to facilitate debate, learning and policy dialogue on the role of SSE in development pathways that simultaneously foster economic dynamism, social and environmental protection, and socio-political empowerment.

# Notes

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