

Evolution of the cooperative sector between the International Years of Cooperatives **2012-2025**

Public policies, regulations, emerging associative models, and
socio-economic initiatives

Acknowledgments



We are living through a moment of profound symbolism for the global cooperative movement. The United Nations' proclamation of 2025 as the International Year of Cooperatives—over a decade after the one celebrated in 2012—once again calls us to raise visibility, reflect on, and project the cooperative contribution to the transformation of our societies. This new commemoration reaffirms the relevance of our values and principles, while challenging us to intensify our efforts to position the cooperative model as a concrete, democratic, and sustainable alternative amid the multiple crises of our time.

At Cooperatives of the Americas, we enthusiastically celebrate this collective publication, which critically and constructively examines the evolution of the cooperative sector in our region between these two historical milestones. This volume not only provides valuable analysis of the institutional, legal, and political development of cooperativism in key countries across the Americas, but also highlights emerging experiences, innovative socio-productive practices, and initiatives that reaffirm the sector's commitment to equity, inclusion, and sustainability.

In a context marked by persistent inequalities, financial exclusion, economic concentration, and environmental degradation, the cooperative movement in the Americas positions itself as a key actor capable of offering concrete, scalable responses. The path presented here

demonstrates how strengthening the regulatory framework, the active participation of women, youth, and communities in processes of solidarity-based economic development, and technological innovation oriented toward the common good are shaping an increasingly robust cooperative ecosystem aligned with the Sustainable Development Goals.

This publication is an invitation to rethink the role of regional cooperativism as a driver of transformation in the development paradigm. Its contributions will undoubtedly enrich the debates to come during the 2025 International Year of Cooperatives, while also helping to drive concrete actions to strengthen institutions, expand alliances, and deepen the alignment of public policies with the strategic nature of our cooperative identity.

I offer my deep gratitude to the authors for their intellectual commitment and to the entire academic and editorial team that made this publication possible. I am confident that it will serve as a valuable tool for cooperative leaders, social and solidarity economy actors, and decision-makers striving to build economies for a better world.

Danilo Salerno

Regional Director, Cooperatives of the Americas

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We are presented with a unique opportunity to strengthen our presence in the international cooperative movement at a time when social, economic, and environmental challenges demand collective, sustained, and deeply democratic responses. The designation of 2025 as the International Year of Cooperatives calls on us not only to commemorate but also to renew and reinvigorate the cooperative model as a strategic actor in building sustainable futures.



At Cooperatives of the Americas, we have coordinated this regional research initiative with profound commitment, bringing together expert voices, diverse experiences, and rigorous analysis of the recent evolution of cooperativism in our region. This publication stems from the conviction that producing our own high-quality knowledge is a fundamental prerequisite for influencing public agendas and regional integration processes more effectively.

This collective work provides concrete evidence of how cooperatives address current challenges with creativity, responsibility, and a strong sense of territorial belonging. At the same time, it envisions pathways toward deeper alignment between the cooperative sector and development policies, strengthening spaces for participation, innovation, and social justice.

I extend my sincere thanks to everyone who made this project possible — those who contributed to its writing, as well as the professionals who supported the systematization and review, collaborating across the various areas of Cooperatives of the Americas. Their contributions have added significant value, allowing this publication to transcend its technical nature and serve instead as a tool and an invitation to deepen dialogue, strengthen agreements, and project with renewed conviction the transformative role of cooperativism in our societies today and into the future.”

José Alves de Souza Neto
President, Cooperatives of the Americas

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Evaluation Committee

- Anne-Marie Merrien, University of Sherbrooke, Canada
- Claude-André Guillotte, University of Sherbrooke, Canada
- Daniel Bogado, School of Social Sciences at the National University of Asunción and Federation of Cooperatives of Paraguay
- Marcelo Vieta, University of Toronto, Canada
- Martha Camargo, Cooperative Law Committee of Cooperatives of the Americas
- Nicolás Jacquet, Cooperative Law Committee of Cooperatives of the Americas

COOPERATIVES OF THE AMERICAS

Phone: +506 2290-1714

P.O. Box: 6648-1000, Costa Rica

www.aciamericas.coop

aci@aciamericas.coop

President of Cooperatives of the Americas: José Alves de Souza Neto

Regional Director: Danilo Salerno

Research coordination: Paula Arzadun

Layout: Oscar G. Barreto

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Foreword

In a world marked by multiple crises and persistent inequalities, cooperatives have proven to be a resilient, democratic, and people-centered organizational form. In this context, the United Nations has acknowledged the vital role of cooperativism in building sustainable and inclusive development by proclaiming both 2012 and 2025 as International Years of Cooperatives. These commemorations have not only helped to raise awareness of the sector's historical contributions but have also propelled transformative agendas that position cooperatives as key actors in achieving the Sustainable Development Goals (SDGs). This publication brings together a series of studies that analyze the evolution of the cooperative movement in the Americas between these two milestones. Through research focused on national experiences in Argentina, Brazil, Chile, Mexico, and Paraguay, the relationship is highlighted between the institutional development of the sector—in legal, regulatory, financial, and organizational terms—and its ability to contribute to productive and financial inclusion, territorial equity, decent work, and economic and social sustainability.

The works compiled in Chapter 1 invite us to reflect on the progress made, persistent challenges, and future opportunities. In Argentina, the long-term transformation of savings and credit cooperatives is examined. In Brazil, the analysis of 115 regulatory developments since 2012 shows how the legal framework can act as a driver for the expansion of cooperativism. Studies from Chile and Mexico reveal tensions between regulatory frameworks and the full recognition of cooperative identity. The case of Paraguay underscores the importance of clear regulations and inclusive public policies to ensure the sector's social impact.

Beyond the institutional and regulatory analysis, Chapter 2 includes contributions that address emerging dynamics, new socio-productive practices, and innovations in the field of the Social and Solidarity Economy which strengthen cooperativism's transformative horizon. These include concrete experiences of women's inclusion in the governing bodies of cooperatives and mutuals in Santa Fe, Argentina, and the key roles they play in Community Banks and Social Currencies in Brazil. The process of consolidating solidarity intermediation as a sector with its own identity is also explored, as well as innovative methodologies for incubating solidarity economy enterprises with mental health service users in Brazil. The exploration of the impact of digital technologies and the use of big data in organizations geared toward productive efficiency reveals another facet of the transformation underway. Likewise, the emergence of new consumer cooperatives in Chile, with a strong collaborative and critical orientation; and the role of the Social Economy Sector in Mexico, as a key player in territorial governance and financial access in rural communities, demonstrate how cooperativism adapts to and addresses current needs. Finally, a regional study on environmental cooperatives documents innovative experiences in circular economy, renewable energy, and waste management across several Latin American countries, providing evidence of the cooperative model's potential to confront today's ecological and social challenges.

Taken together, these contributions strengthen the shared diagnosis of the current state of cooperativism in the region and provide valuable insights for projecting its strategic role in building a fairer, more democratic, and sustainable future.

Paula Arzadun

Education, Training and Research Manager, Cooperatives of the Americas



CHAPTER 1

Public policies, regulations, and legal frameworks that foster enabling environments for the development of the cooperative sector.

1. Public policies for cooperative savings and credit in Argentina

Verónica Lilián Montes, Researcher at the Institute of Cooperative Studies, Faculty of Economics, National University of La Plata, Argentina.

Leandro Ariel Iglesias. Researcher at the Institute of Cooperative Studies, Faculty of Economic Sciences, National University of La Plata, Argentina.

Luis Alberto Bavestrello. General Manager of the Argentine Federation of Credit Cooperatives and First Vice President of the Confederation of Cooperatives of the Argentine Republic.

Abstract

This research analyzes the transformations in the cooperative savings and credit sector in Argentina, aiming to understand its evolution and impact on the cooperative financial system. This sectoral approach is based on the purpose of obtaining a more in-depth study.

This analysis delves into the history of cooperatives, as the study of the last six decades will provide us with a better view of the present. It will be segmented based on what happened before and after 2012, that is, prior to and following the first International Year of Cooperatives of the UN.

We draw on the research conducted within the framework of the regional project “Impactos de la Integración Regional del MERCOSUR sobre el sector cooperativo”, carried out by the Instituto de Estudios Cooperativos de la Facultad de Ciencias Económicas de la Universidad Nacional de La Plata (IECoop-FCE-UNLP), (funded by the International Development Research Centre, Canada), between the years 2006-2012. As well as in the study activities developed together with the Federación Argentina de Cooperativas de Crédito (FACC), of the Argentine Republic.

Finally, a brief presentation will be made of the sector's perspectives on the Sustainable Development Goals and Sustainable and Inclusive Finance.

Resumen

Esta investigación analiza las transformaciones en el sector de ahorro y crédito cooperativo en Argentina, con el objetivo de comprender su evolución y su impacto en el sistema financiero cooperativo. Este conocimiento permitirá no solo evaluar la situación actual, sino también proyectar posibles líneas de desarrollo futuro. El enfoque sectorial adoptado responde al propósito de profundizar el estudio y aportar una visión más detallada.

El análisis se remonta a la historia de las cooperativas, considerando que el estudio de las últimas seis décadas proporcionará una perspectiva más clara del presente. Para ello, se establecerá una segmentación temporal basada en dos períodos: antes y después de 2012, año en que se celebró el primer Año Internacional de las Cooperativas de la ONU.

Este trabajo se nutre de investigaciones previas desarrolladas en el marco del proyecto regional “Impactos de la Integración Regional del MERCOSUR sobre el sector cooperativo”, llevado a cabo por el Instituto de Estudios Cooperativos de la Facultad de Ciencias Económicas de la Universidad Nacional de La Plata (IECoop-FCE-UNLP) y financiado por el International Development Research Centre (Canadá) entre 2006 y 2012. Asimismo, incorpora los estudios realizados en colaboración con la Federación Argentina de Cooperativas de Crédito (FACC).

Por último, se presentarán brevemente las perspectivas futuras del sector, destacando sus posibles líneas de desarrollo y crecimiento.

Keywords

credit unions, regulatory framework,
public policies

Palabras clave:

cooperativas de crédito, marco regulatorio,
políticas públicas

Resumo

Esta pesquisa analisa as transformações no setor cooperativo de poupança e crédito na Argentina, com o objetivo de compreender sua evolução e seu impacto no sistema financeiro cooperativo. Dito enfoque setorial se funda no propósito de obter um estudo de maior profundidade.

Esta análise se mergulha na história das cooperativas, dado que o estudo das últimas seis décadas nos brindará uma melhor visão do presente. Será segmentado com critério o que aconteceu antes e depois de 2012, ou seja, pré e pós o primeiro Ano Internacional das Cooperativas da ONU.

Nos nutrimos das pesquisas realizadas no âmbito do projeto regional “Impactos de la Integración Regional del MERCOSUR sobre el sector cooperativo”, efetuado pelo Instituto de Estudios Cooperativos de la Facultad de Ciencias Económicas de la Universidad Nacional de La Plata (IECoop-FCE-UNLP), (financiado pelo International Development Research Centre, Canadá), entre os anos 2006-2012. Assim como, nas atividades de estudo desenvolvidas junto à Federación Argentina de Cooperativas de Crédito (FACC), da República Argentina.

Por último, será feita uma breve apresentação das perspectivas que o setor tem sobre os Objetivos de Desenvolvimento Sustentável e as Finanças Sustentáveis e Inclusivas.

Palavras-chave

cooperativas de crédito, estrutura regulatória, políticas públicas

Context of the cooperative sector in Argentina

According to the 2021-2023 Management Report of the National Institute of Associativism and Social Economy of the Argentine Republic (INAES), there are 22,393 cooperatives in the country, representing more than 18 million members (it should be noted that a person can be associated with more than one entity). They employ 333,878 people, whether they are members of worker cooperatives or employees, and represent more than 10% of GDP.

The majority are worker cooperatives (18,259), representing 81.5% of the total; 5.3% (1,188) are public service cooperatives; 4% (895) are housing cooperatives and 3.7% (829) are agricultural cooperatives; then follow other sectors with lesser incidence.

Regarding the credit sector, the report indicates that entities dedicated to financial intermediation represent 1.7% of the total, without specifying the exact number. At the request of this report, INAES, based on the Registry of Cooperatives and the Multipurpose File Registry, reports that there are 598 entities providing credit services in the country, of which 551 have a multiple purpose and 47 are dedicated exclusively to financial activities. However, it clarifies that this is the number of cooperatives authorized to operate said service, which does not necessarily imply that all are currently doing so. INAES also reports that it is in the process of purging this universe of entities.

It should be noted that cooperatives that carry out lending activities must register and submit periodic reports in the “Other Non-Financial Credit Providers (OPNFC)” registry of the Central Bank of the Argentine Republic (BCRA). Currently, only 50 cooperatives are listed in this registry.

If we classify by type of entity, we should point out that there is one Cooperative Bank, the rest are Credit Cooperatives (single-purpose or multiple-purpose). Furthermore, it should be noted that there are currently no Credit Unions.

Regarding geographic distribution, according to statistics provided by INAES, the majority of cooperatives are legally domiciled in the Autonomous City of Buenos Aires, with a total of 322 entities (53.8% of the total). This is followed by the province of Buenos Aires, with 91 cooperatives (15.2%); Córdoba, with 49 (8.2%); and Santa Fe, with 35 (5.9%). The remaining provinces together concentrate 101 cooperatives (16.9%), while no cooperatives are registered in Formosa and Catamarca. It is important to note that the same cooperative can operate in more than one district.

Regarding the historical evolution of the sector, specifically with regard to the creation and dissolution of institutions, this aspect will be addressed through the analysis of regulations and public policies over time.

The statistics provided by INAES do not include information on the number of members or on credit operations carried out with both members and non-members. However, some data will be presented when analyzing Banco Credicoop Cooperativo Ltda. and, in particular, the credit cooperative sector.

Classification of entities in the credit subsector

The Argentine regulatory framework includes three types of cooperative credit entities:

a. Cooperative Banks (BC)

They operate in the same way as commercial banks. They are regulated by the Financial Institutions Law No. 21,526/77 and supervised by the Superintendency of Financial and Banking Institutions, an agency of the Central Bank of the Argentine Republic (BCRA). Due to their associative nature, they are subject to the Cooperatives Law No. 20,337/73, the implementation and supervision of which is the responsibility of INAES.

b. Cooperative Savings and Credit Banks (CAC)

They are non-bank financial institutions, regulated by Law No. 26,173/06. They must operate with lower capital than commercial banks and have operating limits, detailed in Table 1. They are subject to Law No. 20,337/73.

c. Cooperative Credit Unions (CCC)

They are not included in the financial institution regime. Their specific activity is to provide credit to their members using their own capital, and they face significant limitations in that they cannot collect any type of savings. They are regulated by Law 20,337/73. CCCs adjust their operations to this law and to Resolutions No. 1477/96 of the National Institute of Cooperative and Mutual Action (current INAES) and No. 7207 of 2012, amended by No. 3263 of 2019 (INAES). They cannot receive funds from third parties (non-members) under the conditions established by the current legal regime. However, by assembly decision, with a two-thirds majority of the members present, they may operate (only in credit terms) with non-member third parties, with a limit that cannot exceed 25% of the transactions carried out, losing the tax benefits generated by these operations.

Table 1

Services provided

Financial Services	Classification of Entities		
	BC	CAC	CCC
Checking Account Deposits (checks)	YES	NO	NO
Demand Deposits in Savings Banks	YES	YES	NO
Term Deposits	YES	YES	NO
Debit Card Issuance	YES	YES	NO
Credit Card Issuance	YES	YES	NO
Automatic payment and collection	YES	YES	NO
Receiving and sending remittances	YES	NO	NO
Mortgage Credit	YES	NO	YES
Consumer Credit	YES	YES	YES
Investment Credit	YES	YES	YES
Investment Fund Management	YES	NO	NO
Pension Fund Management	NO	NO	NO

Prepared by the author based on the current regulatory framework

Pre-2012 policies, laws and regulations

Argentina's cooperative savings and credit sector was a pioneer on the continent. Its first entities date back to the beginning of the last century, driven by the large immigrant community. However, its growth was slow and uneven until the 1940s, when it became more dynamic. "From that moment on, the level of influence of the credit unions began to increase" (Montes et al., 2008, p. 260).

A rapidly developing economy, large sectors neglected by traditional banking, and more flexible management methods regarding formal requirements, in addition to a regulatory system that did not operate under the rules of the Central Bank (BCRA), enabled this dynamism. The number of entities increases significantly, and Federations that bring together the sector are created, such

as the Argentine Federation of Credit Cooperatives (FACC) in 1950 and the Institute for the Mobilization of Cooperative Funds (IMFC) in 1958. The latter was established “with the purpose of carrying out cooperative clearing, centralizing reports and allocating surplus resources among the zonal cooperatives.” (Muñoz and Verbeke, 2004, p. 62).

Its main instrument was the possibility of issuing payment orders that “without responding to a legal regulation, became transferable and began to be compensated in clearing houses, in a very similar way to those existing in the banking field” (Delfiner et al, 2006, p.4).

By the early 1960s, there were nearly a thousand Savings Banks (Casadas), but their development was hampered by the interference of the Central Bank (BCRA) and the influence of lucrative private banks, which saw a growing potential competitor in the sector. These players wanted to limit the Savings Banks (CACs), so in 1962, a set of regulations was issued for non-banking entities to control the system (Rezzónico, 2003).

- **The first blow (1966)**

This phenomenon worsened in 1966 when Resolution 286 (BCRA) was issued. It established that cooperative payment orders:

“They took the character of non-negotiable bills of exchange, which prohibited endorsement. Furthermore, it prohibited the operation of any compensation system for sight bills issued by cooperative entities” (Muñoz and Verbeke, 2004 p. 63).

This led to a considerable drop in the number of entities, which in the space of five years were reduced to less than half, with their share in the financial system falling from 10% to 2.5%.

Although the sector partially recovered at the beginning of the following decade, it would never return to its boom years. This was even more so when, shortly after, markedly hostile policies returned.

- **The second blow (1976)**

The democratic collapse of 1976 combined with the systematic violation of human rights with profound changes in the economic orientation toward a neoliberal model. In this regard, in 1977, the new Financial Institutions Law No. 21,526 raised the minimum capital requirements for an entity to operate, placing them above the operational capabilities of the CACs, a mea-

sure that demonstrated an anti-cooperativist and concentrative bias in the system.

To prevent their demise, the Mexican Immigrant Workers’ Commissions (IMFC) encouraged the merger of some of the cooperative banks. Of the 400 existing in 1979, 300 opted to request transformation into cooperative banks, resulting in the creation of 77 new entities (Heller, 1998). The sector now included 85 cooperative banks and nearly 100 cooperative banks. One of the most recognized entities to emerge during this time was Banco Credicoop Coop. Ltda. (BCCL), along with other important regional institutions, most of which were grouped into the Federation of Cooperative Banks (FEBANCOOP).

The legislation for the open sector controlled by the BCRA did not undergo major changes in the following years. According to Carella and others, the “last 30 years have been characterized by the application of legal norms that, on the one hand, have clearly restricted the operations of these entities... this discouraged the development of the Savings Banks.” (2003, p.20).

In addition, the globalization boom of the 1990s led to the implementation of rules and regulations aimed at a major transformation of the financial system. The concentration of the system was further encouraged “through the closure of public banks, the privatization of provincial banks, a sharp reduction in cooperative banks, and the expansion of foreign-owned entities.” (Rapaport, 2005, p.809).

The Mexican tequila crisis exacerbated the problem. This and other similar financial turbulences prompted the Central Bank to adopt a series of prudential measures based on the Basel Accords (international standards on banking risk). The difficult implementation of these measures for cooperatives, due to the high operating costs they had to cover, led the sector to choose two paths:

- a. Under the auspices of the IMFC, and maintaining the logic of cooperative mergers, entities in the sector joined the BCCL, as it is the most sustainable entity in the system.
- b. Others decided to sell their financial portfolio to a private entity and become closed-end (or multi-purpose) credit cooperatives with the support of INAES.

Within 22 years, the open cooperative sector was reduced to two cooperative banks and two cooperative associations, with a share of the system below 2%. At the same time, there was a significant increase in closed-loop entities, or CCCs, encouraged by a less restrictive regulatory framework.

- **The 2000s, new expectations, few results**

Following the 2001 crisis, in which both the financial and political systems were called into question, interest groups seeking to restore a national financial system and orient it toward local development and SMEs raised the need to recreate the CAC model. After several unsuccessful legislative initiatives, the National Congress passed a reform of Law No. 21,526, known as 26,173/06. Among other things, it allowed CACs to operate with or without members, greater freedom in the application of bills of exchange, and, while they had to operate within a single geographic area, they could grant loans outside the territory.

The project was supported by both sector federations and had the approval of the executive and legislative branches, as well as INAES. The Central Bank of Argentina (BCRA), in accordance with its authority, regulated the law in 2008. Before the first International Year of Cooperatives (2012), declared by the United Nations, 16 CCS projects were submitted. Nearly a dozen received approval to operate from the Superintendency of Financial Institutions (BCRA). However, the entity's Board of Directors has not yet approved them. All the projects were abandoned, a law that was stillborn.

- **Meanwhile, Credicoop grows**

Although the BCCL was affected like everyone else by the financial crisis at the beginning of the century, its prudential management before and after the event, its open-door strategy to explain the situation, being one of the first entities to return the deposits retained within the system, plus a pro-national banking climate as we mentioned, allowed the Bank to grow its participation within the system, doubling deposits in those years and comfortably establishing itself among the ten largest institutions in the country (currently ranked 7th, according to the BCRA asset ranking).

Table 2

Data from Banco Credicoop Cooperativo Ltda.

Concept	Data
Number of Associates	1.150.871
Number of Employees	4.570
Number of Subsidiaries	276
Total private sector deposits as a percentage of the system	4,63
Private sector credit portfolio as a percentage of the system	2,14
Total assets as a percentage of the system	3,52

Prepared by the authors based on the Annual Report and Balance Sheet of Credicoop Coop. Ltda. 2023

- **The explosion of credit unions**

Along with the advancement of restrictions for the open system, the number of closed entities, under the exclusive control of INAES, is expanding, a situation supported by statistics (CCC until 1992: 106; from 1992 to 2012: 374 new entities).

The cooperative sector enters the 2012 United Nations International Year of Cooperatives with a mixed outlook, presenting significant challenges and few bright spots. The successful experience of the cooperative cooperatives (CCCs) has died out; although the BCCL (Basic Banking System) allowed for a greater presence of the cooperative sector among banking institutions, it is the only one of its kind. The rise of the cooperative cooperatives (CCCs) can be seen as a step forward, but their operational restrictions remain, limiting their ability to provide services and meet the needs of their members.

Post-2012 policies, laws and regulations

The analysis focuses on the CCCs, where the greatest regulatory changes have occurred. In this context, the Financial Information Unit (FIU) issued Resolution No. 11/12, which regulates the prevention of money laundering and terrorist financing offenses, later amended by Resolution 99/2023. Cooperative entities must comply with this regulation, collaborating with the State and assuming, at their own expense, the higher operating costs that this entails. They had to implement:

- a. Constant training of all staff.
- b. Incorporation of prevention manuals.
- c. Preparation of periodic reports sent to the supervisory bodies.
- d. Development of computer systems to facilitate the management of the portfolio with potential risk of crime.
- e. A portfolio analysis with a Risk-Based Approach.
- f. A self-assessment process of all your control processes.
- g. Annual reports on your self-assessment method (REI).
- h. Annual audit of the control and compliance processes carried out.

It's important to note that the sector is primarily financed with its own capital or through loans from other banking institutions. Its portfolio is very short-term (less than one year), and the administrative and tax costs it faces directly impact the interest rate paid by members.

In compliance with the regulations of the Financial Information Unit (FIU), INAES issued Resolution No. 7207/12, which established the incorporation of specific policies and procedures on the matter. Prudential regulations were implemented, such as financing limits in relation to the entity's equity and liquid capital, as well as restrictions on loan concentration, with the aim of reducing credit risks and protecting members' capital.

Likewise, criteria were incorporated to classify the loan portfolio according to payment arrangements and provisioning methods were defined for the delinquent portfolio, in line with the requirements of the Central Bank of the Argentine Republic (BCRA), to whom they must also report the status of their portfolio monthly.

This regulation was updated by Resolution No. 3263/19, which expanded financial services, allowing cooperatives to offer products adapted to technological advances, such as financial advisory services and new financing options. In addition, credit limits were updated, making exposure limits more flexible and granting greater lending capacity based on financial strength. However, these modifications were not sufficient to significantly strengthen the sector.

• Variations in the sector

Although Resolution No. 3263/19 represented a step forward for the sector, it failed to offset the requirements imposed by Resolution No. 11/2012, which has limited the creation of new Credit Cooperatives (CCC) from 2012 to the present.

According to data provided by INAES at the request of this investigation, only one credit cooperative (or one with credit services) has been established in the last nine years. If we take 2012 as a reference and analyze the public registry of cooperatives of this organization, the number rises to three. This situation contrasts markedly with what was described in the section "The explosion of credit cooperatives".

One of the main factors affecting the sector is the inability to raise savings, which forces CCCs to resort to alternative sources of capitalization, such as Cooperative Capitalization Certificates (TICOCA), document discounting, bank financing lines, or trusts. However, these options often increase financing rates for members, further hindering their access to credit. This issue was already mentioned in the introduction to the book "A Vision on Credit Cooperativism," co-published by FACC and IECoop, indicating that:

"The collection of savings from its members, even if limited, can be a new alternative as a source of funding and resources, to allow, through leverage, cooperatives to reduce the costs of credit to their members and to have a broader scope of action" (2016, p.12).

Likewise, with the aim of mitigating reputational risks due to the inadequacy of government agencies to supervise entities and protect member resources, an alternative oversight mechanism based on cooperative self-control through federated entities was proposed (Bavestrello, 2016). This strategy, in addition to strengthening transparency and oversight, would contribute to the development of intercooperation within the sector.

It is worth noting that, according to the 2008 INAES Census (the last one with detailed information on the cooperative sector), only 20,8% of CCCs were affiliated with a higher-level entity, this being the lowest percentage by modality, excluding worker cooperatives (Baez, 2008, p. 67). As another indicator of the lack of intercooperation, it is observed that only 35 of the 597 credit cooperatives are affiliated with the FACC, the main representative entity of the sector, which is equivalent to barely 5,86% of the total.

- **Credit unions and sustainable development**

The United Nations Sustainable Development Goals (SDGs) are an agenda of actions and goals geared toward people, the planet, and prosperity. They are integrated and indivisible, and combine three dimensions: economic, social, and environmental. In this regard, the International Cooperative Alliance (ICA), as the umbrella organization for entities in the sector worldwide, endorsed this agenda (Montes et al, 2020 p.1).

Based on this definition, a selection of indicators/goals was made where the cooperative savings and credit sector as an inclusive and responsible development model can and should contribute to their achievement.

For example, women's equality through financial inclusion (SDG 5.a.); the growth of micro, small, and medium-sized enterprises through access to financial services (SDG 8.3); expanding coverage safely through more physical institutions or ATMs, with a particular focus on young people (SDG 8.10); providing affordable credit for integration into value chains and markets (SDG 9.3); promoting clean and environmentally sound technologies and industrial processes through credit lines (SDG 9.4); improving oversight of financial markets with the State through the development of regulations and public transparency systems (SDG 10.5); reducing the transaction costs of migrant remittances (SDG 10.c) and being part of the mobilization of resources for the conservation and sustainable use of bio-

diversity and ecosystems (SDG 15.a) (United Nations, Resolution A/70/L.1., 2015).

However, our country faces significant limitations in achieving these goals, and cooperatives are no exception. The main one is the limited depth of the Argentine financial system. For example, domestic credit to the private sector granted by banks (as a percentage of GDP) in our country, as of 2023, is 12% (World Bank [WB], 2023). A simple comparison with other countries in the region reveals how low this indicator is. In Uruguay, it is 28.8%, in Chile, it is 79.9%, in Brazil, it is 71.6%, while in Paraguay, it is 52.5% (WB, 2023). This limits the resources available for environmental and social financing.

Furthermore, there are no government policies for closed-system cooperatives to orient financing toward SDG compliance. For example, by allowing entities to operate green or social bonds, or by accessing additional funding that translates into a larger number of loans, with extended repayment terms and preferential rates.

Likewise, there has been no progress in our country in the construction of a Taxonomy of sustainable finance that allows the agents of the system to define which activities are considered eligible for the granting of credits in environmental or social aspects.

Finally, this lack of understanding in the sector about the specific implications of sustainable development is compounded by the lack of clear guidelines regarding internal governance, as well as how to measure the impacts of both aspects in the daily management of the cooperative. One way to do this could be through the Cooperative Social Balance Sheet or a Socioeconomic and Environmental Report (Montes et al, 2020).

Conclusions

The broad and diverse, detailed regulatory framework falls far short of being a driving force for the credit cooperative sector. For more than half a century, the various laws and regulations only led to a contraction or alteration in their operations. Resolution 286/66 and the Financial Entities Law 21,526/77 profoundly affected the existence of cooperatives, to the point that these entities are currently not registered in the system. The prudential regulations issued by the BCRA during the 1990s harmed regional banking (where cooperatives predominantly operated), forcing the sector to merge, leave the open system, or sell its portfolio to a lucrative private entity, whether domestic or foreign. Finally, the resolutions of the UIF and INAES on the control of credit cooperative operations, necessary but highly demanding for small organizations with limited financing tools, restricted their formation and are currently leading to a decline in service for existing ones.

The situation has recently worsened due to the emergence of fintech companies, which, due to the pandemic and the ease of creating virtual accounts, are growing exponentially, not only as a means of payment but also in lending. The latest BCRA report on OPNFC (2024), which compares fintech companies with CCCs and mutual funds, among other groups, indicates that the social economy sector reduced credit granting from 166 billion pesos to 102 billion pesos between December 2018 and December 2023, while fintech companies increased from 197 billion to 319 billion pesos over the same period (at constant prices). Regarding the number of people served, CCCs and mutual funds remained stable at half a million, while technology companies increased from 700,000 to 6 million. It is worth noting that the associative field had lower average interest rates throughout this period (depending on the quarter taken between 2018 and 2023, they range from 15% to 100%), however, this did not serve to reverse the trend.

All of this occurs within a context where the aforementioned lack of access to credit forces local authorities to review the design of their public policies for the sector. The cooperative sector is essentially an instrument of inclusion, as it assists groups excluded from the traditional banking system and not of interest to Fintechs (or for-profit banks), such as MSMEs (among them many cooperatives).

As an example of this, we can provide some data from the CCCs (FACC, 2025). Of the loans granted to companies, 53.6% are destined for entities with fewer than 10 employees (micro SMEs). This is supported, in turn, by the fact that 75% of the loans granted go to the corporate sector. Of this population, approximately 70% do not qualify, for various reasons, to receive financing from traditional banks. This situation occurs in a context where the financing balance for MSMEs, across the entire financial segment, continued its downward trend, registering a year-on-year drop of 11.9% between December 2023 and December 2024 (BCRA, 2024). Supporting the CCCs would directly impact an increase in MSME credit.

In this sense, it is an opportunity for the solidarity sector to consider and design financing lines with an ESG (environmental, social, and governance) perspective, since, as we noted, these instruments are poorly developed in the country. At the same time, we should demand that the public bodies that regulate the matter enable the sector to advance in this perspective.

It will also be important for the CCCs to build elements of transparency and information together with the INAES, so that the design of public policies aimed at providing new services achieves its objectives.

The efforts made by the sector in recent years are recognized, which have allowed credit unions to no longer be considered “marginal.” For example, last year, sector organizations, along with the FACC, participated directly in the national risk assessment, allowing Argentina to remain on the list of reliable countries, according to the criteria of the Financial Action Task Force (GAFI).

At the same time, provide the sector’s federal entities with regulations so they can act as managers of cooperative self-control as a financial risk mitigation strategy. These must be accompanied by services appropriate for their economic and financial sustainability (such as associative savings, a source of capitalization).

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2. International Years of Cooperatives and regulatory frameworks for the Brazilian cooperative movement

Eduardo Lima Queiroz
Organization of Brazilian Cooperatives (OCB)

Abstract

This article analyzes the evolution of the regulatory framework for Brazilian cooperatives between 2012 and 2025 years in which the UN recognized the International Year of Cooperatives, with the aim of assessing its impact on creating an enabling environment for public policies and legislation that drive the sector's development. To this end, 115 regulatory advances were mapped during the period, categorized into four main areas: "recognition of appropriate tax treatment for cooperative acts," "legal security and modernization of the cooperative business environment," "specific regulatory frameworks for cooperative sectors," and "inclusion of cooperative demands in public policies of sectoral interest." In this context, the study highlights key factors that facilitated these advances, such as the political and institutional representation role of the OCB System in partnership with the Parliamentary Front of Cooperatives (Frencoop). As a contribution to the debate, the article aims to reflect on possible strategies to leverage the International Year of Cooperatives to promote the creation and strengthening of public policies and legislation that position the cooperative movement as a tool for productive and financial inclusion in the Americas.

Keywords

cooperatives; public policies; political representation; regulatory frameworks.

Resumen

Este artículo analiza la evolución del marco regulatorio del cooperativismo brasileño entre 2012 y 2025, años en los que la ONU reconoció el Año Internacional de las Cooperativas, con el objetivo de medir su impacto en la creación de un entorno propicio para políticas públicas y legislaciones que impulsen el desarrollo del sector. Para ello, se mapearon 115 avances regulatorios durante el período, los cuales se agruparon en cuatro ejes principales: "reconocimiento del tratamiento tributario adecuado al acto cooperativo", "seguridad jurídica y modernización del entorno de negocios de las cooperativas", "marcos regulatorios específicos para ramas del cooperativismo" e "inclusión de demandas en políticas públicas de interés para el sector". En este sentido, el estudio identifica

los principales factores que permitieron estos avances, como el papel de representación política e institucional del Sistema OCB en asociación con el Frente Parlamentario del Cooperativismo (Frencoop). Como aporte al debate, se busca reflexionar sobre posibles estrategias para aprovechar el Año Internacional de las Cooperativas con el fin de fomentar la creación y el fortalecimiento de políticas públicas y legislaciones que promuevan el movimiento cooperativista como un instrumento de inclusión productiva y financiera en las Américas.

Palabras Clave

cooperativas; políticas públicas; representación política; marcos regulatorios.

Resumo

Este artigo analisa a evolução do marco regulatório do cooperativismo brasileiro no período entre 2012 e 2025, datas em que a ONU reconheceu como Ano Internacional das Cooperativas, com o objetivo de mensurar seu impacto na criação de um ambiente favorável para políticas públicas e legislações que impulsionem o desenvolvimento do setor. Para tanto, foram mapeados 115 avanços regulatórios durante o período, que foram divididos em quatro principais eixos: "reconhecimento do adequado tratamento tributário ao ato cooperativo", "segurança jurídica e modernização do ambiente de negócios das cooperativas", "marcos regulatórios específicos de ramos do cooperativismo" e "inclusão de pleitos em políticas públicas de interesse do setor". Neste aspecto, o estudo elenca os principais fatores que possibilitaram estes avanços, como o papel de representação política e institucional do Sistema OCB em parceria com Frente Parlamentar do Cooperativismo (Frencoop). Como contribuição para o debate, busca-se refletir sobre as possíveis estratégias para aproveitar o Ano Internacional das Cooperativas para impulsionar a criação e o fortalecimento de políticas públicas e legislações que promovam o movimento cooperativista como instrumento de inclusão produtiva e financeira nas Américas.

Palavras-chave

cooperativas; políticas públicas; representação política; marcos regulatórios

Introduction

It is a thought-provoking exercise to reflect on the regulatory progress made since the declaration of the International Year of Cooperatives in 2012, up to and including the UN's recognition now, in 2025. Indeed, these dates are very symbolic, providing the opportunity to strengthen the image and identity of cooperatives around the world, with one of their main objectives being to include cooperatives at the center of the political decision-making agenda.

In Brazil, the cooperative movement brings together 4,500 cooperatives and more than 23 million members in various economic sectors, with R\$692 billion in income, making it a solid and structured business model (OCB System, 2024). Its development has been driven by the strengthening of political and institutional representation and the construction of a robust public policy structure. The representation of the OCB System - through its national organization, state organizations and the cooperatives themselves - plays a fundamental role in this trajectory, promoting the cooperative model as an instrument of financial and productive inclusion on national and international agendas.

In this sense, this study aims to better understand the institutional aspects that influenced the development of the regulatory framework for Brazilian cooperatives between 2012 and 2025, a period that covers the two commemorative milestones of the UN's declaration of the International Year of Cooperatives. Thus, we seek to understand which were the main public policies that impacted the sector during the period, what thematic axes they sought to address and how they relate to the maturing and consolidation of the Brazilian cooperative movement in social and economic aspects.

Overview of the regulatory framework for cooperatives between 2012 and 2025

According to the OCB System (2024), 5,556 legislative proposals with an impact on cooperatives are currently being processed in the National Congress. In order to protect the sector from harmful initiatives and promote the approval of favorable laws for its advancement, the OCB System monitors the deliberations of the committees and plenary sessions of the House of Representatives and the Federal Senate on a daily basis, bringing the demands and institutional position of cooperatives to parliamentarians through technical notes and studies, with a view to creating a favorable business environment for its development.

At the Executive Branch level, in 2024, the OCB System mapped more than 3,100 regulations with a potential impact on cooperatives, through constant monitoring of the Federal Official Gazette (DOU), with an average of 52 acts published every week. During this period, 38 federal public bodies issued regulations of interest to the segment,

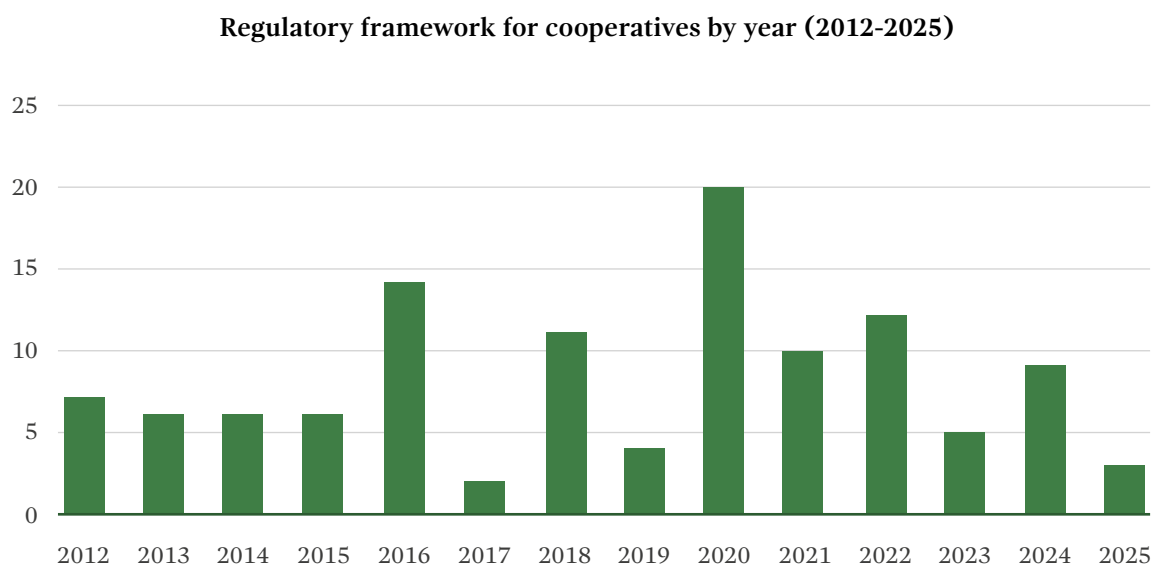
distributed among 176 sub-agencies. In the Judiciary, in 2024, more than 19,900 decisions of interest to cooperatives were monitored in the Higher Courts, with possible repercussions on case law for the entire segment (OCB System, 2024).

In other words, the understanding that the decisions taken by the Three Branches of the Brazilian Republic are an intrinsic component of the development of cooperatives is already part of the OCB System's reality. In 2024, the 15th Brazilian Cooperative Congress (CBC), which brought together 3,000 cooperative leaders to define the direction of the Brazilian cooperative movement for the coming years, had the representation axis as the one with the most proposals prioritized among the strategic guidelines for achieving "BRC 1 Tri", which is the goal set by the OCB System to move R\$ 1 trillion in prosperity and add 30 million cooperative members by 2027.

The segment's main demands and proposals are compiled and included in the Institutional Agenda for the Brazilian Cooperative Movement, a document that is delivered to representatives of the Three Branches of Brazilian Government at an annual institutional ceremony. In 2025, the publication is in its 19th edition, making it a reference document for public authorities. Similarly, every four years since 2014, the Proposals for a More Cooperative Brazil have been launched, a document delivered to the main presidential candidates in Brazil during the elections and then shared with the team of the elected governments. These initiatives present the Brazilian cooperative movement as an organized movement that has a vision of the future and aims to ensure that the sector's demands and interests are duly represented and taken into account in the political decision-making spheres, contributing to its strengthening in the country.

To map the main regulatory advances in cooperatives between 2012 and 2025, we used the methodology of mapping the achievements in legislation, regulations and public policies included in the OCB's annual management reports between 2012 and 2024, while the results for 2025 were computed from news on the organization's website up to March 12, 2025. For a better understanding, we tried to organize the regulatory advances into four main categories: "recognition of the proper tax treatment of the cooperative act", "legal security and modernization of the business environment", "specific regulatory frameworks for branches of the cooperative sector" and "inclusion of demands in public policies of interest to the sector". In total, we mapped 115 priority advances on the political and institutional agenda for the business environment of cooperatives at a national level. It is worth remembering that partial progress, such as the approval of a bill in committee, for example, was not accounted for; in other words, only final decisions were included in the mapping.

Graph 1 - Evolution of the cooperative regulatory framework by year (2012-2025)



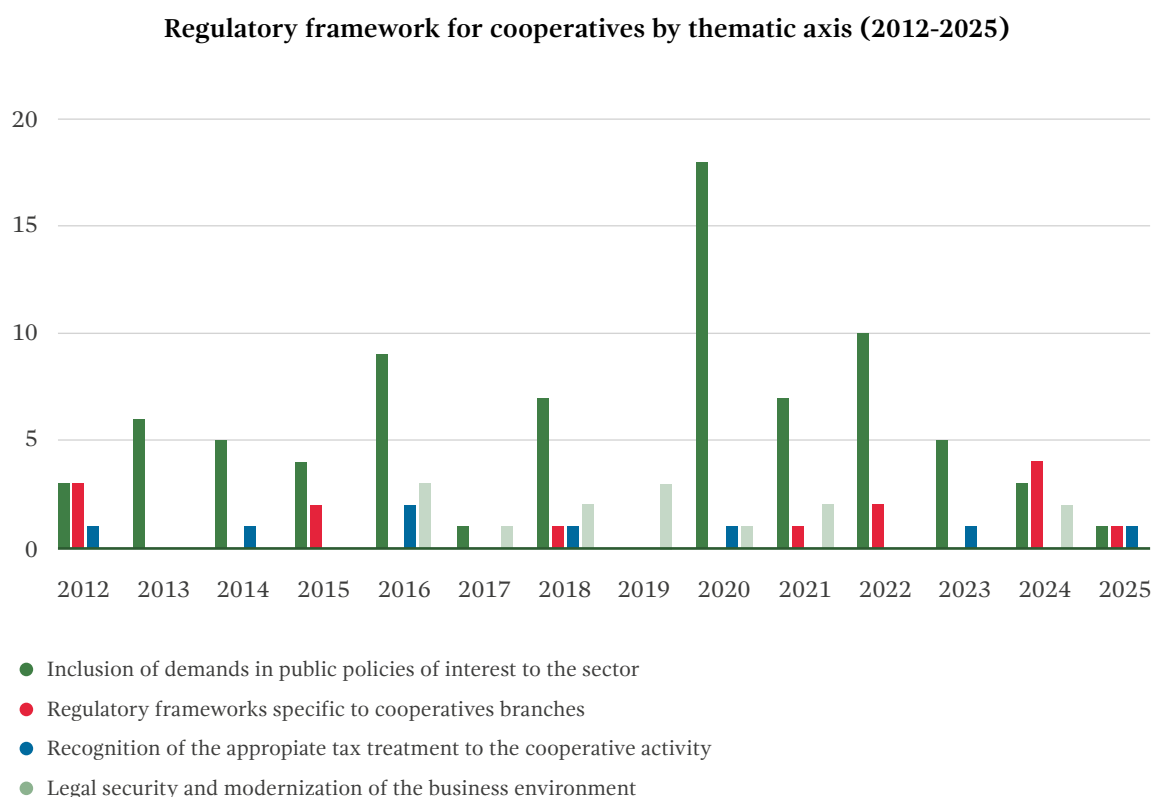
Source: Prepared by the author, based on data from OCB (2025).

For the OCB System, the impact of the declaration of the UN International Year of Cooperatives in 2012 began to show in the advancement of public policies favorable to the cooperative business model in the same year, and continued to progress over the following years. During the celebrations for the International Year of Cooperatives in 2012, important achievements were registered for the sector. Among those, the most noteworthy were the signing of Law 12,690/2012, which regulated workers' cooperatives in Brazil, bringing greater legal security to cooperatives and social protection to their members; and the signing of Law 12,651/2012, which instituted the new Forest Code in Brazil, considered to be one of the most modern laws in terms of environmental preservation in the world, and which placed the cooperative movement at the forefront among the main players that made its approval possible.

In addition to the changes to its legal framework, 2012 was marked by various initiatives to promote the cooperative movement. Those included the launch of a postage stamp and a commemorative coin by the Central Bank of Brazil to celebrate the International Year of Cooperatives, initiatives that demonstrated the Brazilian government's engagement and commitment to the sector. In addition, a very significant symbolic milestone was the appointment of Roberto Rodrigues, former president of the OCB System and the International Cooperative Alliance (ICA), as the United Nations Food and Agriculture Organization's (FAO) special ambassador for the global cooperative movement.

In the years that followed, a series of legislative achievements led to a number of advances for cooperatives, in particular the various tax and financing measures that benefited cooperatives in different sectors of the economy; the express recognition of the category of Freight Transport Cooperative (CTC) (Law 14,206/2021); the updating of the National Cooperative Credit System Law (LC 196/2022); and the establishment of a legal framework regulating insurance cooperatives (LC 213/2025); and the recognition of the appropriate tax treatment of cooperatives in the Tax Reform (PEC 132/2023 and LC 214/2025), among many others, which will be explored below.

Graph 2 - Evolution of the cooperative regulatory framework by thematic axis (2012-2025)



Source: Prepared by the author, based on data from OCB (2025).

During this period, the economic agenda was marked by the discussion of structuring agendas in terms of fiscal adjustment and improving the business environment, as in the case of the Spending Cap (2016), the Labor Reform (2017), the Social Security Reform (2019) and the new Fiscal Framework (2023). Also part of this period are the regulatory frameworks for reducing costs and simplifying business, such as the Legal Framework for Debureaucratization (2018); the Economic Freedom Act (2019); and the new Judicial Reorganization (2020) and Public Tender (2021) laws.

On the one hand, this moment has created a favorable environment for the modernization of rules in the management and governance of cooperatives, defended by the OCB System, as in the case of the digitization of constitutive acts, the possibility of holding digital assemblies and dispensing with the need for permits and

licenses for low-risk economic activities. On the other hand, the OCB System's attention was focused on the continuity of public policies to foster and encourage cooperatives, especially those with a fiscal and budgetary impact, as in the case of maintaining the architecture of official rural credit and resources for public procurement programs for family farming and cooperative products, as well as attention to proposals to increase the tax burden on different economic sectors.

Another factor that significantly influenced public policies during the period analyzed was the Covid-19 pandemic. To this end, the OCB System had to act very effectively in defending the cooperatives' demands for the continued operation of sectors with essential activities; in promoting policies for access to credit, with favorable financing conditions for small businesses and more sensitive sectors; in early vaccination for workers

in essential activities; in the possibility of telemedicine consultations; and in encouraging the administrative, accounting and financial reorganization of the different production chains impacted by the pandemic.

In recent years, tax reform has been at the top of the political agenda, and the cooperative movement has intensified its political mobilization across the country. Just to illustrate this, during the period in which the bill regulating the proposal was on the Lower House's agenda, the national organization and the state organizations of the OCB System held 82 face-to-face or virtual events, involving more than 10,000 cooperative leaders. During those weeks, it is estimated that more than 14,500 emails and letters were sent to parliamentarians in all states, as well as more than 16,000 interactions via social media, directly reaching 367 federal representatives. The mobilization carried out by Brazilian cooperatives in the Tax Reform was unprecedented, and there is no record of a greater advocacy action than this in the world.

Regulatory framework and development of the Brazilian cooperative movement between 2012 and 2025

According to data from the OCB System, between 2012 and 2023, the Brazilian cooperative movement saw a reduction in the number of cooperatives (-31.5%), while there was a very strong increase in the number of cooperative members (+152.15%) and jobs generated (+81.1%). Economic turnover, measured by income each year, began to be computed in aggregate form by the OCB System from 2018, with an increase of 166.3% by 2023. This is due to the mergers or acquisitions of cooperatives, in order to improve efficiency and reduce operating costs, as is happening in many countries around the world.

Table 1

Development of the Brazilian cooperative movement between 2012 and 2025

Fiscal Year	Cooperatives (in thousands)	Members (in millions)	Employees (in thousands)	Income (in R\$ billion)
2012	6,6	10,4	304	---
2013	6,8	11,5	321,4	---
2014	6,6	12,7	361	---
2015	6,3	13,2	376	---
2016*	---	---	---	---
2017*	---	---	---	---
2018**	6828	14,6	425,3	259,9
2019	5.314	15,5	427,5	308,8
2020	4.868	17,2	455	414,9
2021	4.880	18,9	493,27	524,8
2022	4.693	20,5	524,32	655,83
2023	4.509	23,4	550,61	692,17
Variation (2012-2023)	-31,5%	152,1%	81,1%	166,3%**

* There was no update of the cooperative figures

** Beginning of registration of data on Brazilian cooperatives' income

Source: Prepared by the author, based on data from OCB (2025).

When trying to establish a relationship between the progress of public policies and regulatory frameworks in cooperatives and the economic and social development of the sector, the reflection that can be made is that both factors are interdependent. During the period analyzed, the strengthening of the regulatory environment and the implementation of appropriate public policies provided favorable conditions for the expansion and consolidation of a solid structure for the Brazilian cooperative movement; while its social and economic magnitude favored a positive perception of decision-makers in favor of the sector.

Among the institutional aspects, some variables stand out as determinants. The first is the existence of a systemic representation of the cooperative movement in Brazil. The unified structure of the OCB System's national and state organizations allows the agenda of the agricultural, consumer, credit, infrastructure, health, insurance, labor, production of goods and services, and transport branches to gain more strength within a cohesive and widely represented movement. The magnitude of the cooperative movement as a whole enhances its influence, ensuring greater impact and relevance in the decisions that shape the sector.

The second factor is the existence of a solid and consolidated regulatory framework, based on the Brazilian General Law of Cooperatives (Law 5,764/1971) and the guidelines of the Brazilian Federal Constitution (CF/88), which bring legal security, predictability and significant advances to cooperatives. Thirdly, there is a well-defined agenda of priorities, which has clearly guided the public policies to be encouraged by decision-makers over the years. Furthermore, the growing professionalization of institutional representation and mobilization strategies with the Parliamentary Front of Cooperatives (Frencoop) - made up of 285 representatives and 40 senators - at key moments in the decision-making process have been fundamental to defending the sector in the formulation and implementation of public policies.

As the main challenge, one aspect that persists from 2012 to 2025 is communication. Recognition of the importance of the model for financial and productive inclusion and the dissemination of a cooperative culture are still obstacles to be overcome. Strengthening this aspect is essential if cooperatives are to gain more and more ground and be increasingly incorporated into

the center of the country's public development policies. To facilitate visualization and understanding, the main achievements of cooperatives during this period have been separated into four categories, as highlighted below.

Recognition of the appropriate tax treatment of the cooperative act

Cooperative Act in the Tax Reform: Constitutional Amendment 132/2023 instituted a new tax system in Brazil, based on the Value Added Tax (VAT) model, which unifies taxes on consumption. Through the work of the OCB System, two historic achievements were made for cooperatives: the recognition of the proper tax treatment of cooperatives (article 146, CF/88) and the creation of a specific tax regime for cooperatives (article 156-A, CF/88). This system will be optional, with a view to ensuring its competitiveness, with due regard for the principles of free competition and tax equality, and will also define: a) the cases in which the tax will not be levied on transactions carried out between the cooperative society and its members, between members and the cooperative society and by cooperative societies between themselves when they are associated to achieve their social objectives; and b) the system for using the credit from the previous stages.

Tax Reform Regulation: Following a collective effort and intense strategic mobilization led by the OCB System, the regulation of the Tax Reform (Complementary Law 214/2025) ensured that the main points of the cooperative movement were met. Among the main points are: the definition of hypotheses for rate reduction in operations between cooperatives and their members; the preservation of non-cumulative taxation between single and central cooperatives; the non-levy of taxes on the processing carried out by the cooperative; the express mention of the non-levy of taxes on transfers to cooperative members in service providing cooperatives; the possibility of cumulative application of the cooperative regime with differentiated and specific regimes for each sector; the full deduction of the costs of passing on fees to cooperative members of health plan operators; the non-taxation of interest and remuneration paid onto capital by cooperatives; and the possibility of deferral on the acquisition of inputs from rural producers by cooperatives.

Legal security and modernization of the business environment

Specific updates to the Brazilian General Law of Cooperatives: Through the work of the OCB System, some specific updates were made to the Brazilian General Law of Cooperatives (Law 5,764/1971), with the aim of bringing greater legal and accounting security, efficiency and digitalization to the cooperative model. These changes include: the express mention of shares of cooperative members as the net worth of cooperatives (Law 13,097/2015); the possibility of cooperatives being able to represent their members in court as procedural substitutes (Law 13,806/2019); the feasibility of holding digital meetings (Law 14,030/2020); the use of digital means to keep accounting records, instead of physical records (Law 14,195/2021).

Other significant advances: The OCB System has also been vigilant in defending legal security and the modernization of rules for the cooperative model in other regulations. The following judicial, legislative and regulatory updates are noteworthy: understanding that employees of credit unions are not equivalent to bank employees (OJ SDI1-379 TST); automatic registration for the opening and closing of cooperatives with registries of commerce (Law 13,874/2019); express prohibition of public notices that compromise, restrict or frustrate the participation of cooperatives in tenders (Law 14,133/2021); cooperatives not being subject to the effects of judicial reorganization, except for medical cooperatives (Law 14,112/2021); the possibility of cooperatives calling general meetings digitally (DREI Normative Instruction 1/2024); differentiation between the concept of cooperatives and solidarity enterprises (Law 15,068/2024); and maintaining the condition of special Social Security insured for cooperative members (Law 15,072/2024).

Specific regulatory frameworks for cooperatives:

Regulation of work cooperatives: The signing of the law regulating cooperatives in Brazil (Law 12,690/2012) was a milestone for worker cooperatives in Brazil, as it established a specific regulatory framework for worker cooperatives, guaranteeing legal security and social protection for their members. Among its main impacts, the

following stand out: the clear definition of what a worker cooperative is, differentiating it from other forms of economic organization and preventing situations of intermediation of subordinate labour; the guarantee of rights and social protection for cooperative members, such as minimum remuneration, working hours and social security rights; and the establishment of the National Programme for the Promotion of Worker Cooperatives (Pronacoop).

Modernization of the regulatory framework for credit unions: As an example of dialogue and joint construction between the OCB System and the Central Bank of Brazil, Complementary Law 196/2022 modernized the management and governance mechanisms, the social reach and the operational and systemic organization of credit unions in Brazil. Among the main changes are the requirement for dual management with a board of directors and an executive board, the possibility of hiring independent directors and the permission for shared credit operations between cooperatives in the same system. The law also expanded the use of the Technical, Educational and Social Assistance Fund (Fates) to benefit actions in the communities and guaranteed the unseizability of cooperative members' capital. The new legislation has also allowed federations and confederations to take on new competencies in the systemic management of the sector. In addition, it is important to highlight the regulatory framework that made it possible for municipalities and other municipal public bodies to raise funds through credit unions (Complementary Law 161/2018).

Regulation of insurance cooperatives: Developed jointly by the OCB System, the Federal Government and entities in the insurance sector, Complementary Law 213/2025 represents a historic milestone for Brazilian cooperatives, providing a regulatory environment that will allow insurance cooperatives to expand in the country. With the possibility of operating in various segments, insurance cooperatives can be structured as single, central or confederated cooperatives. The legislation strengthens regulation of the sector, with sanctions for irregularities, focusing on consumer protection and sustainability.

Recognition of the category of cargo transport cooperatives: Through the work of the OCB System, Law 14,206/2021 ensured that the category of Road Freight Transport Cooperative (CTC) was recognized in law. This recognition allows for regulatory advances and greater legal security for cooperative members

in the sector, as well as encouraging the growth of cooperatives in the transport sector, as an effective model for professionalizing and generating better working conditions for hauliers.

Main demands in policies of interest to the sector

Rural Credit: Every year, the OCB System has presented proposals to the Federal Government to strengthen the current rural credit policy aimed at rural producers and agricultural cooperatives, guaranteeing a volume of resources and interest rates compatible with the return on rural activities. In this respect, it is worth highlighting the defense of a greater appreciation of the role of cooperatives as beneficiaries of rural credit due to their corporate model.

Access to credit and financial inclusion: Inclusion of credit unions as onlenders of the National Micro and Small Business Support Program - Pronampe (Law 13,999/2020) and the Climate Fund (Law 14,590/2023). It is also worth highlighting the successive legislative amendments (2013, 2018, 2020 and 2021), promoted by the OCB System, which have made it possible for credit unions to gain access to the Constitutional Financing Funds (FCO, FNE and FNO), the country's main public instruments for regional development.

Sustainable development: With the approval of the new Forest Code (Law 12,651/2012), the work of the OCB System was very focused on the judgment of the Direct Actions of Unconstitutionality (ADIs 4901, 4902, 4903 and 4937) in the Federal Supreme Court, concluded in 2018, and the central points defended by cooperatives for the balance between environmental protection and agricultural production were maintained. Furthermore, the OCB System worked for the inclusion of cooperatives in the list of priority actors of the National Policy for Payment for Environmental Services (Law 14,119/2021), as well as playing a central role in the regulation of the Carbon Market (Law 15,042/2024), guaranteeing the possibility of generating credits from sustainable agricultural practices. Also noteworthy is the Bioinputs Law (Law 15,070/2024), which encourages their production by cooperatives for their own use.

Energy transition: In recent years, the OCB System has worked with the Executive Power and Congress to ensure the use of CDE (Energy Development Account) funds to reduce electricity tariffs (2013, 2016, 2018) and to guarantee adequate treatment in the law that dealt with funds for energy efficiency programs (Law 13,280/2016). In addition, this action made it possible to create photovoltaic energy cooperatives (Aneel Resolution 482/2012) and strengthen them, based on the Distributed Generation Legal Framework (Law 14,300/2022). In terms of bioenergy, we would highlight the recognition of cooperatives with the Social Biofuel Seal (Decrees 10,527/2020 and 11,902/2024), the direct sale of ethanol by cooperatives (Law 14,367/2022), the expansion of biofuels in national consumption (Law 14,933/2024) and incentives for sustainable energy transition (Law 15,103/2024).

Tax incentives: The OCB System has acted on a number of tax-related issues, including: a new taxation system for the coffee chain (Law 12,599/2012); inclusion of cooperatives in the animal protein sector in the payroll tax exemption policy (Law 12,546/2011) and successive extensions of the policy; use of credits in the soybean chain (Law 12,865/2013); reduction of the income tax base for cargo transportation cooperatives (Law 12,794/2013); tax exemption for the creation of the Guarantee Fund for Credit Unions (Law 12,873/2013); tax incentives for cultural cooperatives (Law 12,999/2014); exemption for milk producing cooperatives (Law 13,137/2015), among others.

Innovation and technology: Inclusion of cooperatives among the beneficiaries of the Telecommunications Services Universalization Fund (Fust), aimed at connectivity in the rural areas (Law 14,109/2020); and in the list of actors to be fostered in the Startups Legal Framework (LC 182/2021).

Supplementary Health: As part of the regulatory framework for the operation of health plans, the OCB System has closely followed developments related to the modernization of contract rules, coverage lists, health promotion and prevention, changes in the rules for reimbursement for care provided and updates to performance indicators. Among the main legislative milestones are: changes to the Public-Private Partnerships Law (PPPs), the Medical Act (Law 12,842/2013), the Telehealth Act (Law 14,510/2022) and the National Oral Health Policy (Law 14,572/2023).

Promotion of small businesses: Actions by the OCB System to include small cooperatives as beneficiaries of the National Micro and Small Business Support Program - Pronampe (Law 13.999/2020) and the Debt Renegotiation Program - Small Business Development (Law 14,995/2024). Moreover, the incentive for cooperatives was included in the National Policy for the Development of Micro-enterprises and Small Businesses (Decree 11.993/2024), based on a proposal from the OCB System.

Conclusions

The study highlighted a rich repertoire of public policies and regulatory advances for cooperatives between 2012 and 2025, the dates of the International Year of Cooperatives, with emphasis on the recognition of the appropriate tax treatment for cooperatives in the Tax Reform and the progress made in regulating specific sectors, such as credit unions, workers' cooperatives, insurance cooperatives and freight transport cooperatives. In addition, specific updates to the Brazilian General Law of Cooperatives and other public policies of interest have been fundamental for legal security and modernization of the business environment for cooperatives.

In this sense, it can be seen that the International Year of Cooperatives was not the only preponderant factor for the advancement of public policies for the development of the sector, but it did act as a catalyst for the advancement of public and institutional debates on the cooperative model. Likewise, it should be seen as a symbolic milestone that does not end in itself, but as part of a permanent process of strengthening the representation and regulatory framework of cooperatives. In other words, in the short term, in addition to promoting cooperatives as instruments of public policy and putting them at the center of the agenda, the date works to boost those themes and policies that are already sufficiently mature, while sowing some fruit that will be harvested in the following years.

Among the main factors that have made these advances possible is the political and institutional performance of the OCB System, with the existence of a systemic representation between the national organization and state organizations, and unified representation between the different segments of the cooperative movement. It is also worth highlighting the role of the Parliamentary Front of Cooperatives at key moments in the decision-making process. The main challenge is to increase the recognition of cooperatives as an instrument of financial and productive inclusion. Strengthening this aspect, with the celebration of the International Year of Cooperatives in 2025, will be essential to consolidate its relevance in social and economic development and in the formulation of public policies in the Americas.

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3. Changes in the legal framework for cooperatives and their impact on the sector's development. The case of Chile

Mario Radrigan Rubio
CIESCOOP – University of Santiago de Chile

Abstract

The main objective of this study is to present the main changes that have occurred in the legal framework of cooperatives in Chile in the period from 2002 to 2022, and their impact on the development of the sector during the present century.

For these purposes, first, a brief historical description of the various periods that have marked the development of the cooperative sector in Chile is presented, and in a second part, the background on the main changes in the legal framework of cooperatives in the country between 2002 and 2022 is provided, and in a third section, the background on the current situation of the cooperative sector and the impact that the reforms of its legal framework have had on it.

Finally, some conclusions are provided on this entire process in the present century.

Keywords

Public Policies – History
– Legislation – Development

Resumen

El presente estudio tiene como objetivo fundamental exponer los principales cambios que ha sufrido en marco legal de las cooperativas en Chile en el período 2002 al 2022, y su impacto en el desarrollo del sector durante el presente siglo.

Para estos propósitos en primer lugar se presenta una breve descripción histórica de los diversos períodos que han marcado el desarrollo del sector cooperativo en Chile, para en una segunda parte entregar los antecedentes sobre los principales cambios del marco legal de

las cooperativas en el país entre los años 2002 y 2022, para en una tercera sección entregar los antecedentes sobre la situación actual del sector cooperativo y el impacto que las reformas de su marco legal han tenido en él.

Finalmente se entregan algunas conclusiones sobre todo este proceso en el presente siglo.

Palabras Clave

Políticas Públicas – Historia
– Legislación – Desarrollo

Resumo

O objetivo fundamental deste estudo é expor as principais alterações ocorridas no quadro jurídico das cooperativas no Chile no período de 2002 a 2022, e o seu impacto no desenvolvimento do setor durante este século.

Para estes efeitos, em primeiro lugar, é apresentada uma breve descrição histórica dos vários períodos que marcaram o desenvolvimento do setor cooperativo no Chile, numa segunda parte, fornece informações de base sobre as principais mudanças no quadro jurídico das cooperativas no país entre 2002 e 2022, e numa terceira seção, fornece informações de fundo sobre a situação actual do setor cooperativo e o impacto que as reformas do seu quadro jurídico tiveram sobre ele.

Por fim, são apresentadas algumas conclusões sobre todo este processo no presente século.

Palavras-chave

Políticas Públicas – História
– Legislação – Desenvolvimento

Statistical background of the Chilean cooperative sector

This section will present the main updated data of the cooperative sector, based on official information from the Ministry of Economy of Chile, either through information historically generated by the Department of Cooperatives, DECOOP, and as of 2014 by the current Division of Associativity and Cooperatives, DAES.

In any case, to provide a general overview of the historical development of the cooperative sector in Chile, Table 1 below presents the available information on the number of cooperatives by sector and by decade between 1925 and 1991.

Table 1

**Number of Current Cooperatives by Sector
1925 – 1991**

Year of the decree	1925–35	1936 – 45	1946 –55	1956–66	1967 – 76	1976–82	1991
Sectors							
Agricultural	9	29	57	155	201	89	121
Farmers	0	0	0	84	230	216	237
Colonization	3	27	30	66	66	66	58
Multi-active	0	0	0	0	10	9	9
Agrarian reform	0	0	0	0	207	42	9
Drinking water	0	0	0	48	176	171	142
Savings and credit	0	0	72	219	268	118	105
Consumption	22	47	95	166	186	101	70
Electrification	0	0	5	17	15	15	16
Schoolchildren and educ.	0	0	2	7	22	7	2
Family gardens	2	32	41	53	58	53	4
Fisheries	0	0	5	39	63	41	46
Work	0	1	2	6	81	47	35
Services	2	2	11	36	207	154	156
Dwelling	44	70	108	633	1557	1228	942
Mining	0	0	0	0	0	0	8
TOTAL	82	208	428	1529	3347	2357	1960

Source: Prepared by the authors based on statistics from the Chilean Ministry of Economy.

As can be seen in Table 1 and in line with what is indicated for the stages of development of the Chilean cooperative sector, the creation of cooperatives has a slow but sustained growth until the mid-1960s, reaching its highest number at the beginning of the 1970s, decreasing to a little more than half at the beginning of the 1990s of the last century.

Table 2

**Numbers of Inactive, Active and Current
Cooperatives 2010 – 2020**

Year	Inactive	Active	Total Current
2010	1.989	571	2.560
2011	2.031	585	2.616
2012	2.084	612	2.696
2013	2.133	636	2.769
2014	2.165	668	2.833
2015	2.177	710	2.887
2016	2.183	834	3.017
2017	2.185	979	3.164
2018	2.185	1.144	3.329
2019	2.187	1.237	3.424
2020	2.176	1.337	3.513

Source: Associativity Division – Ministry of Economy

Regarding these data, it is relevant to highlight the fact that for the 10-year period, from 2010 to September 2020, the number of active cooperatives has multiplied 2.3 times, and the total number of current cooperatives has only increased 1.3 times. This is closely related to the criterion used to consider a cooperative active, which corresponds to one that has reported the constitution of its board within the last three years, which is evidently much higher in the case of recently created cooperatives. It is necessary to indicate that there is also the possibility that there are current and commercially active cooperatives that are not properly registered as such simply because they have not submitted their information to the Ministry of Economy.

In relation to the denomination and nomenclature of the types of cooperatives in Chile, it is important to indicate that in Chapter II of the General Law of Cooperatives of Chile, in its articles No. 60 to No. 100, explicitly individualizes and defines the different types of cooperatives that are differentially recognized, and that following the same order of the text of the law are the following:

- Worker Cooperatives
- Agricultural Cooperatives
- Farmer Cooperatives
- Fishing Cooperatives

- Service Cooperatives, subdivided in turn into:
 - School Cooperatives
 - Rural Electricity Distribution Cooperatives
 - Rural Drinking Water Distribution Cooperatives
 - Closed and Open Housing Cooperatives
 - Savings and Credit Cooperatives
- Consumer Cooperatives

Unfortunately, historical statistical series for the cooperative sector, both official from the Ministry of Economy and other sources, have not always taken the law's classification as a working basis, making it difficult to compare figures, especially regarding the number of members, as is the case with the data presented below. Table 3 presents information on the categories and number of members of active cooperatives as of September 2020.

Table 3

**Number of Active Cooperatives and Number of Members
by Sector Sept - 2020**

Category	N° Cooperatives	N° Memb
Agricultural	83	1.249
Agrifood	155	9.321
Farmer	137	3.786
Consumer	12	79.420
Extractive/Mining	56	2.104
Other sectors	13	110
Fishing	35	555
Production and work	274	3.407
Services	545	1.905.631
Federations and Auxiliary Societies	18	164
Tourism	9	126
TOTAL	1.337	2.005.873

Source: Associativity Division – Ministry of Economy

Regarding the background information in Table 3, it is important to highlight the significant weight of service cooperatives in Chile in terms of membership. Within this category, savings and credit cooperatives represent the largest proportion of members. According to the most recent official information presented above, these cooperatives, although included in the service category, currently have more than 1.7 million members.

Likewise, within the service cooperatives, it is relevant to consider the 162 drinking water cooperatives registered until December 2019, which group more than 70,000 members.

On the other hand, in this same category are the electrification cooperatives, whose rural electrification model covers a total of 9 cooperatives with approximately 68,000 members.

Table 4 below presents information on the number of active cooperatives by region with their corresponding number of members.

Table 4

Number of Active Cooperatives and Members by Region as of September 2020 and Rate per 100,000 inhabitants (INE projections to 2020)

Region	N° Cooperatives	Regional Population	N° Cooperatives per 100,000 inhabitants	N° of Members	N° of Members per 100,000 inhabitants
Arica Parinacota	28	247.000	11,3	27.561	11.158
Tarapacá	51	368.000	13,9	29.124	7.914
Antofagasta	15	668.000	2,2	60.067	8.992
Atacama	15	311.000	4,8	29.214	9.394
Coquimbo	79	821.000	9,6	74.500	9.074
Valparaíso	149	1.935.000	7,7	230.334	11.904
RM	316	7.915.000	4,0	604.158	7.633
O'Higgins	71	978.000	7,3	98.542	10.076
Maule	95	1.118.000	8,5	386.842	34.601
Ñuble	34	507.000	6,7	62.886	12.404
Bío - Bío	84	1.654.000	5,1	167.959	10.155
Araucanía	200	1.007.000	19,9	87.034	8.643
Los Ríos	67	403.000	16,6	36.394	9.031
Los Lagos	89	884.000	10,1	83.749	9.474
Aysén	27	106.000	25,5	11.677	11.016
Magallanes	17	175.000	9,7	15.832	9.047
TOTAL	1.337	19.107.000	7,0	2.005.873	10.498

Source: Prepared by the authors based on information from the Association Division – Ministry of Economy

As can be seen in Table No. 4, it is relevant to highlight the following aspects:

- Cooperatives and their membership are present in all regions of the country and in virtually all of Chile's 346 municipalities. Furthermore, their distribution is more decentralized compared to the population concentration in the Metropolitan Region.
- A higher prevalence of cooperatives is evident in the southern part of the country, with a particularly notable case in the Araucanía Region. This situation merits specific analysis to understand its causes and potential implications.

Brief historical presentation of cooperativism in the country, with emphasis on public policies

Until a few years ago, the classic reference was that the first cooperative established in Chile was the State Railway Workers' Consumer Cooperative, founded in 1904, as indicated in the text by Alberto Gross (1977) and CEPAL (1989).

However, currently there is information for the constitution of the first cooperatives in Chile, two workers' cooperatives established in Santiago de Chile by shoemakers and tailors in 1863, as recorded in the press of the time, to which the historian Sergio Grez refers in his book "From the Regeneration of the People to the General Strike. Genesis and historical evolution of the Popular Movement in Chile: 1810-1890" (Grez, 1997: 434), both initiatives as well as others promoted by the mathematician and professor of the Faculty of Physical and Mathematical Sciences of the University of Chile, Ramón Picarte.

In over 150 years of existence, Chilean cooperativism has gone through various stages, challenges and scenarios, which in summary we can summarize as follows, following Radrigán and Del Campo in this (1998a):

a) Beginnings (1863 – 1924):

Cooperativism in Chile emerged, as in most countries in the region, as a form imported from Europe, initially linked to the labor or union movement, or to the popular classes.

However, by the end of this stage, in the mid-20s of the last century, when the first cooperative law was passed, cooperativism had acquired one of the characteristics that has identified it to this day: its high heterogeneity, where different social and economic groups come together, expanding its original popular matrix to the middle class (public employees and individuals) and to medium and large agriculture, especially in the southern part of the country.

Another element present in the emergence of the cooperative sector has to do with the presence of groups of European immigrants, especially Germans, Spaniards and Italians.

During this period, cooperatives emerged on the free initiative of groups of people, without there being a central or territorial entity or organization that promoted them, but rather individual agents or promoters of whom, it is known that they traveled around different areas of the country promoting this type of entities, such as Ramón Picarte, Fermín Vivaceta, Luis Emilio Racabarren, among others.

b) Legal initiative stage (1925 – 1963):

The first cooperative law, enacted in 1924, provided a legal framework for cooperatives, which until then had, for the most part, been established as joint-stock companies or even operated informally.

This second stage, which extends until the 1960s, saw cooperatives grow slowly but steadily, and the most notable feature was that the State predominantly took charge of the issue, creating a Department of Mutualism and Cooperation dependent on the Ministry of Labor and Social Security in 1925, which was transferred to the Ministry of Economy in the mid-1940s.

c) Cooperativism as a development project (1964 – 1970):

With the coming to power of the Government of President Eduardo Frei Montalva, the cooperative movement received a significant stimulus, in accordance with the general policies of popular promotion and support for the economic organization of the various social sectors.

Without complete clarity based on a deep, systematic and integrated cooperative development project, cooperatives become a tool for the government's reformist policies, rapidly increasing their number and their various types to sectors such as farmer and agrarian reform cooperatives, diverse services, labor, housing, etc.

d) Indifference and suspicion (1970 – 1973):

The period between 1970 and 1973 represents for the cooperative sector a period that goes from suspicion about the true identity and project of the cooperative movement, being accused by the government headed by President Salvador Allende, of being a hidden form of capitalism.

Although during this period we can see an inertial effect of continuity in the creation of a significant number of cooperatives as a result of the promotion of the model by the previous government, this model moves away from the focus of specific public policies and is

relegated to the background within the framework of the political and economic debate and conflict, which in the global context of the Cold War, led to a strong confrontation between the various political forces, centered on opposing definitions of the best development strategy.

e) Stage of crisis, withdrawal and reformulation (1973 – 1990):

From 1973 until the end of the Military Regime, the cooperative movement experienced the most difficult moments in its history. This was compounded by the lack of fundamental freedoms, which were also directly affected by the implementation of the neoliberal economic model from 1975 onwards. This situation impacted all economic sectors in the country, in addition to a series of discriminatory measures against various cooperative sectors.

It is also important to highlight that since the implementation of the Military Regime, cooperatives were intervened in their internal democratic processes, while those cooperatives closer to urban and rural popular sectors were harshly attacked.

f) Return to democracy and inertial development (1990 – 2014)

This new stage began with the process of returning to democracy in Chile in March 1990. At the beginning of this process, the leadership of the cooperative sector had high expectations of once again achieving the attention and decisive support of the new authorities aimed at rebuilding a positive relationship between the State and the Cooperative Sector, for which the latter had developed intense work in the second half of the 1980s. Unfortunately, none of this happened, and the new development policies that were expected to give a new impetus to the development of the cooperative sector never arrived.

g) Reconfiguration, diversification and new public policy designs (2014 to present)

The beginning of this new stage is recorded in 2014, when President Michelle Bachelet assumed her second term, considering that for the first time since 1989, a government program of a center-left governing coalition, this time called New Majority, released in October 2013, includes a brief reference to the cooperative sector and the social economy.

Although there is no concrete evidence, it is possible to suggest that this new boost received by the cooperative model in the 2013 presidential campaign, which finally materialized in the program and management of the new government starting in 2014, may have had to do with the impact on the various political actors of the various activities carried out in Chile during the International Year of Cooperatives in 2012.

As an important part of the description of the most significant events of this period, which will be described in detail in the following section 3, it is possible to briefly list below the most significant events of this stage still in progress:

- Creation in May 2014 of the current Division of Associativity and Cooperatives, DAES (initially known as the Division of Associativity and Social Economy), of the Ministry of Economy, Development and Tourism.
- Establishment of the Public-Private Council for the Promotion of Cooperativism and the Social Economy in June 2014
- Reactivation of regular operations of the General Confederation of Cooperatives of Chile, CONFECOOP, as of September 2015
- Constitution of the National Association of Cooperatives of Chile, in June 2018
- Acceleration of the pace of formation of new cooperatives starting in 2015, maintaining an annual number of more than 200 organizations since then.

General background of the legal framework of the cooperative sector in Chile

This section addresses the evolution of the legal framework for cooperatives in Chile, with special emphasis on the regulatory changes that occurred in the context of the restoration of democracy and the most recent reforms. First, it analyzes the historical development of cooperative legislation in the country, identifying key milestones in its consolidation and modernization. It then examines Law No. 19,832 of 2002, which introduced significant amendments to strengthen the sector. Finally, it presents the latest comprehensive reform to the General Law on Cooperatives, Law No. 20,881 of 2016, which sought to update the regulatory framework to respond to the new needs of the cooperative movement. Through this regulatory review, we seek to understand the impact of these laws on the strengthening and projection of cooperativism in Chile.

Brief historical account of the development of cooperative legislation in Chile

The first cooperative legislation in Chile was Law No. 4,058, enacted on December 8, 1924, which was later updated in Decree Law No. 700 of October 17, 1925. It is interesting to note that the first legal initiative aimed at regulating the operation of cooperative organizations was a parliamentary initiative from 1918, which sought to specifically regulate the payroll deduction modalities for consumer cooperatives.

Between 1924 and 1960, when a structural reform of the General Law on Cooperatives was carried out, the development of the legal framework for cooperatives in Chile followed two courses of action. On the one hand, the generation of specific legislation to regulate various types of cooperatives (agricultural, housing, drinking water, electrical, among others), and various improvements to the General Law on Cooperatives itself, such as:

- Decree Law No. 669 of September 30 of the year 1932
- Decree No. 596 of November 14 of the year 1933

A major change to the General Law of Cooperatives was generated with the promulgation of Decree with Force of Law No. 326 of April 2, 1960, which was updated and adjusted through the enactment of the Agrarian Reform Regulation Decree No. 20 of February 23, 1963, with the objective of making it compatible with the first Law No. 15,020 of Agrarian Reform enacted in November 1962.

Until 1974, only minor modifications were made to the General Law of Cooperatives, and during the Military Regime, a modification was made again to some fundamental issues of the cooperative legislation, through Decree Law No. 445, which was symbolically promulgated during the celebration of the first day of workers under the Dictatorship, on May 1, 1974.

Decree Law No. 445 has an advanced provision, granting participation to workers in the Boards of Directors of their cooperatives, a long-awaited objective of the salaried sector of service cooperatives, as well as a series of provisions on worker cooperatives, so that a series of companies intervened or nationalized during the Popular Unity Government that had not been returned to their original owners for various reasons, one option implemented was to transfer them to their workers through the worker cooperative model.

Another relevant aspect incorporated in this modification of the General Law of Cooperatives was the creation of the Technical Assistance and Cooperative Education Fund, FATEC, based on contributions made on a mandatory basis by the cooperatives themselves, and which would become an important tool for cooperative development in the following years, following the example of other countries.

Through Decree Law No. 502 of 1978, in a context of full implementation of the neoliberal model in Chile, a comprehensive modification of the General Law of Cooperatives was generated, which in practice implies a general reorganization of the legal framework of cooperatives, which will later be complemented with specific modifications that will seriously affect the development of the cooperative sector, such as the elimination of the mandatory deduction by payroll in favor of cooperatives or FATEC.

The legal framework for cooperatives in the context of the restoration of democracy. Law No. 19,832 of 2002

Although during the 90s several legal initiatives were enacted that were linked to the cooperative theme, such as Law No. 19,019 of 1991, referring to the operation of open housing cooperatives and worker cooperatives, reducing the minimum number of members for the latter to 5, we had to wait until the approval of Law No. 19,832 of 2002, which modified the General Law of Cooperatives, which was approved unanimously in both Chambers of Parliament, published in the Official Gazette on November 4, 2002, and which will come into force in May 2003. This new law had among other purposes, to revitalize the cooperative sector, making it more efficient, less risky and more transparent.

In the early nineties, the Government sent to Parliament a draft reform of the General Law of Cooperatives, which had as one of its main objectives to provide the cooperative sector with modern regulations, which would allow companies in the cooperative sector to operate on equal terms, and the State to have a regulatory framework and a control system (supervision and inspection) that would safeguard the interests of members.

As analyzed in a previous work (Radrigan and Flores, 2007) the main modifications contained in Law 19,832, which modifies the General Law of Cooperatives, were the following:

- It eliminated the concept according to which cooperatives are non-profit entities, liberalizing the distribution of surpluses among members, which will be done in proportion to the member's activities with the cooperative or their capital contribution, depending on the origin of those surpluses;
- It facilitated and reduced the costs of obtaining legal personality, replacing the current system of granting legal personality with one of obtaining it through registration in the Commercial Registry, similar to that of commercial companies;
- It eliminated the limitations on the purpose of the cooperative, leaving the company free to carry out any type of lawful activity, without prejudice to the provisions of special laws that regulate certain activities;
- It also removed the ban on forming cooperatives among merchants;
- It recognized greater autonomy so that cooperatives could give themselves their own statute and internal organization, contemplating automatic mechanisms for updating the share capital and the value of each member's quota, making the creation of special reserve, education or other funds more flexible, giving members freedom to decide on the matter;
- The minimum number of members was reduced from 20 to 10 members for the establishment of a cooperative, except for workers' cooperatives, in which case it had already been reduced from 10 to 5 members in 1991;
- The maximum share that members can hold in the cooperative's capital was increased from 10% to 20%, with the exception of savings and credit cooperatives, which maintain the original limitation;
- New special judicial and arbitration procedures were contemplated for the resolution of conflicts between members and the Cooperative;
- A new legality appeal was instituted against the resolutions or acts of the Department of Cooperatives, under summary procedure;
- It also established the right of withdrawal and return of contributions from dissident members, by virtue of the adoption by the Board of agreements on the matters listed in the same Law;
- Established the mechanisms that facilitate the eventual merger, transformation, division and dissolution of the cooperative;
- It allowed and regulated the entry into the market of foreign cooperative agencies wishing to operate in Chile;
- It raised the level of liability of the directors, managers, managing partners, members of the organizing committee and the liquidation committee, from negligence or gross negligence to slight negligence;
- It modified the calculation of the partners' participation in the company's assets, replacing the concept of shares, composed of capital contributions, with that of participation quotas, which also include the proportion corresponding to the partners in the voluntary reserves;

- It maintained the tax exemptions contained in the old Law, and exempts partners from the first category tax of the Income Tax Law for the higher value of their participation shares;
- It enabled cooperatives to issue publicly offered securities, in accordance with the provisions of Law 18,045 on the Securities Market;
- It radically expanded the operations that savings and credit cooperatives can carry out in the financial market;
- The reform project established that the Department of Cooperatives of the Ministry of Economy, through regulations, may establish special rules that allow the periodic adjustment of the value of assets and liabilities to market prices, in addition to the provisions of article 17 of the Income Law, contained in Decree Law No. 824, dated December 27, 1974, published in the Official Gazette on December 31 of the same year;
- Increased the powers of the Department of Cooperatives, especially in the areas of promotion, supervision and oversight of these.

Although there are no systematic studies on the results and consequences of the enactment of the amendment to the General Law of Cooperatives in 2002, some points can be stated that allow us to visualize its impact at the level of the:

a) Operation of the Cooperatives Department:

- The Cooperatives Department was modernized and restructured
- A new control model was designed and implemented to carry out supervision and inspection
- A series of administrative regulations were issued that contributed to improving the control and management of cooperative enterprises
- A modern and user-friendly computer, registration, and filing system was created, which also allows for virtual assistance to entities and individuals as part of the State's modernization effort
- A modern customer service unit was created
- Sources of financing were identified at the government level and from international organizations

that contribute to ensuring the financial viability and sustainability of strategic initiatives, as can be exemplified by the launch of the DECOOP modernization project, with contributions from the BID-FOMIN

b) On the functioning of the cooperatives themselves:

- Positive effects on governance (corporate governance) and management of cooperative enterprises
- Increasing the competitiveness and entrepreneurial capacity of cooperative enterprises
- Improvements in the identification, evaluation and management of risks to which cooperatives are exposed
- Upward trends in the creation of new cooperatives
- Progress in inter-ministerial coordination activities and dialogue with the cooperative sector itself

All this as a main consequence of freeing and reducing the supervision for the processes of formation and regular functioning of cooperatives, by simplifying the regulations in these dimensions, which in turn resulted in the concentration of resources and energies of the cooperatives themselves in the regular functioning of this type of organizations.

The latest global amendment to the General Law on Cooperatives: Law No. 20,881 of December 2016

Following the structural modification of the General Law of Cooperatives in 2002, various analyses and proposals were made to improve the legal framework for cooperatives, none of which prospered, until January 2012, when in the context of the first government of President Sebastián Piñera, a bill was presented to modify various aspects of the General Law of Cooperatives, several of which had been collected in a series of meetings with various organizations representing the cooperative sector as well as with other public entities.

Although the bill presented did not imply a substantive or structural change to the existing regulations, it did resolve a series of sectoral problems, which were also refined based on an in-depth debate in the legislative

process that lasted practically 4 years until November 2015, already within the framework of the next government.

It should be noted that the debate and legislative processing of this bill, as well as its debate at the level of civil society and the cooperative movement itself, coincided with the worldwide celebration of the International Year of Cooperatives 2012, which directly influenced giving greater visibility to the situation of the cooperative movement at the national level and its comparison with the situation in other countries in the region and the world.

Without the need to detail in this brief presentation the terms of the debate in the legislative process, once the bill with No. 20,881 was approved, its main changes can be summarized in the following axes:

Axis 1: Make the requirements necessary for the constitution of cooperatives more flexible and strengthen their management capacity, preserving their participatory nature.

- a. The minimum number of members to form a cooperative is reduced to five, except for savings and credit cooperatives, where the number of 50 was maintained.
- b. For Cooperatives with 20 members or less, the appointment of a Board of Directors and a Supervisory Board is not required, which are replaced by an Administrative Manager and an Accounts Inspector with equal powers.
- c. General Meetings of Shareholders are permitted to be convened through social media and by email.
- d. The deadline for holding the shareholders' meeting is set for the first half of each year.
- e. Changes to the appointment of members of the Board of Directors by legal entities under public or private law. Partners—legal entities—may not, either themselves or through their related companies, receive higher interest rates or more advantageous terms or preferential treatment in terms of services for their shares compared to the rest of the partners. These partners would also not be entitled to receive any surpluses generated.

Axis 2: Encourage economic efficiency and financial sustainability of the system, granting it asset stability.

- a. Strengthening asset stability.
All cooperatives must establish and increase a legal reserve fund equivalent to 18% of the cooperative's annual surplus. Savings and credit cooperatives supervised by the SBIF, worker cooperatives, farmer and fishing cooperatives, housing cooperatives, and those with assets exceeding 200,000 UF, where the result of dividing said assets by total liabilities is equal to or greater than 2, and where the aforementioned legal reserve represents 65% of the assets, are exempt from the obligation to establish this fund.
- b. Partner's share of equity.
The definition of Participation Fees is modified, eliminating monetary adjustment and fiscal year surpluses as components of the fees. It is also expressly established that the value of the fees must be updated annually.

Axis 3: Update and modify the regulatory framework for Savings and Credit Cooperatives

- a. Modification to the minimum assets of Savings and Credit Cooperatives
- b. The minimum required capital is increased from 1,000 UF to 3,000 UF
- c. Power to establish or hold shares in subsidiary companies for Savings and Credit Cooperatives supervised and audited by the SBIF
- d. Voluntary evaluation of Savings and Credit Cooperatives that approach 400,000 UF and would be subject to the supervision of the Superintendency of Banks and Financial Institutions, SBIF (current Financial Market Commission, CMF)
- e. Public sector payroll deductions are increased to 25% for all types of cooperatives

Axis 4: Grant the Department of Cooperatives (current Division of Associativity, DAES), greater powers to sanction bad practices by administrations

- a. Penalties. The overall fine per cooperative is up to 50 UTM (Unindividual Tax Units); in the case of

repeated violations of the same nature, up to 100 UTM (Unindividual Tax Units); and in the case of the same repetition, up to 250 UTM (Unindividual Tax Units). For cooperatives with assets exceeding 200,000 UF (Unindividual Units), the fine may be doubled. If the cooperative has assets exceeding 400,000 UF (Unindividual Units), the fine may be tripled.

- b. Repeated Violations. In the event of repeated violations of the bylaws, the General Law on Cooperatives, and its Regulations, the Department of Cooperatives is empowered to order a General Meeting of Members to be held. The purpose of the meeting would be to inform the members of the cooperative's situation and to decide on the revocation or ratification of the offending individuals.

Axis 5: Promotion of women's participation in the Collegiate Bodies of Cooperatives

- a. During the legislative process, Section Ten, Article No. 24, was incorporated into the bill, which was finally approved:

"The collegiate bodies of cooperatives must ensure the representation of all their members. To this end, and provided the registration of candidates allows, the percentage of each gender among members must be reflected proportionally in the respective collegiate body. The bylaws of each cooperative must establish the weighting mechanism that enables compliance with this rule."

In the final approval of this rule, it was specified that its application would be mandatory starting from the third year after the amendment to the Law was enacted, that is, starting from the year 2019.

It should be noted that this standard aimed at gender equality is unique in Chile for the various types of companies, and also unique in the legal framework of cooperatives at the international level.

In relation to the approval of Law No. 20,881, it should be noted that on November 28, 2020, the Controller General of the Republic took note of the modifications to the Regulations of the General Law of Cooperatives, thus finally achieving the specific administrative regulations that operationalize the changes that were approved in the bill in 2015.

Conclusions and final reflections on the legislative changes related to cooperatives in Chile since 2012 First International Year of Cooperatives

The period between 2002 and 2022 has allowed the cooperative sector to regain a dynamism that had been lost since the period of the Military Dictatorship and in the first 12 years of the process of restoring democracy since 1990.

Despite what was stated in the previous point, to date the level of development of the cooperative sector that was experienced until 1973 in Chile has not been recovered, which is reflected, among other points, in the weakness of its integration institutions, especially at the level of the country's regions.

This period from 2002 to 2022 coincided with two major reforms to the General Law of Cooperatives of Chile, one enacted in 2002 and the second in 2015, which simplifies both the processes of incorporation of cooperatives and various measures specific to the inspection processes of this type of companies, which has resulted, according to the statistical data provided in point 4 above, in an increase in the incorporation of new cooperatives.

The bill that was finally approved in 2015 in the National Congress corresponds to an initiative presented by the Executive Branch in 2012, coinciding with the International Year of Cooperatives of that same year, a circumstance that allowed for an adequate context that allowed for raising awareness among the different public actors about the validity and importance of having adequate legislative frameworks for the promotion of the cooperative model.

In this context, the positive trend in the creation of new cooperatives and the ongoing simplification of their administrative processes are closely linked to recent legislative changes and the growing attention paid by public authorities to this business model. These reforms have not only strengthened the cooperative sector in Chile but have also contributed to the advancement of several Sustainable Development Goals (SDGs), particularly those focused on promoting greater equity, social justice, and economic sustainability.

More systematic and in-depth studies are still pending to provide more empirical and analytical evidence, in order to more rigorously evaluate the impact of the legal changes experienced in recent decades on the development of the cooperative sector, but the fact that these changes have occurred within the framework of the celebration of the International Year of Cooperatives 2012 is a very positive coincidence and has evidently been a very important contextual factor.

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4.- Legislation and public policies for cooperative development in Mexico

Juan José Rojas Herrera

Department of Rural Sociology, Autonomous University of Chapingo, Mexico

Abstract

Legislation and public policies for cooperative promotion constitute substantive, not merely technical or incidental, aspects of the associative and business life of cooperative societies. In Mexico, despite a cooperative tradition of more than 150 years and a considerable social and macroeconomic presence—with nearly nine million members and significant contributions to GDP and the national EAP—the current regulations and implemented policies have failed to effectively promote cooperativism.

In practice, these measures not only disregard the doctrinal identity that distinguishes cooperatives from the public and private sectors but also subject them to unequal and discriminatory treatment in terms of financing, tax incentives, and effective technical support measures.

Particularly, in the period between the first proclamation of the International Year of Cooperatives in 2012 and the second in 2025, there has been a noticeable shift in the Mexican State's approach to cooperatives. The relationship has transitioned from a paternalistic, welfare-based, and clientelist stance to one of disregard and contempt for the role they can play in national development. This shift has resulted in a severe stagnation of cooperative legislation and the systematic dismantling of public policies aimed at cooperative promotion.

Keywords

cooperativism, legislation, public policy.

Resumen

La legislación y las políticas públicas de fomento cooperativo no son meros aspectos técnicos, sino elementos fundamentales para la vida asociativa y empresarial de las sociedades cooperativas. En México, a pesar de contar con una tradición cooperativa de más de 150 años y una presencia social y macroeconómica significativa—con cerca de nueve millones de afiliados y contribuciones sustanciales al PIB y a la PEA nacional—, la normati-

va vigente y las políticas implementadas no han logrado promover eficazmente el cooperativismo.

En la práctica, estas medidas no solo desconocen la identidad doctrinaria que distingue a las cooperativas de los sectores público y privado, sino que también las someten a un trato desigual y discriminatorio en aspectos clave como el financiamiento, los incentivos fiscales y el acceso a apoyo técnico efectivo.

Particularmente, en el período comprendido entre la proclamación del Año Internacional de las Cooperativas en 2012 y su segunda edición en 2025, se ha observado un cambio en la relación del Estado mexicano con las cooperativas. Se ha pasado de un enfoque paternalista, asistencialista y clientelista a una actitud de desdén y menosprecio hacia su papel en el desarrollo nacional. Esto ha resultado en una grave parálisis de la legislación cooperativa y en el desmantelamiento sistemático de la política pública de fomento cooperativo.

Palabras Clave

cooperativismo, legislación, política pública.

Resumo

A legislação e as políticas públicas de fomento cooperativo são elementos essenciais, e não meramente técnicos, da vida associativa e empresarial das sociedades cooperativas. No México, apesar de uma tradição cooperativa de mais de 150 anos e de uma presença social e macroeconômica considerável—com cerca de nove milhões de afiliados e contribuições significativas para o PIB e a PEA nacional—, a normativa vigente e as políticas implementadas não conseguiram promover efetivamente o cooperativismo.

Na prática, essas medidas não apenas ignoram a identidade doutrinária que distingue as cooperativas dos setores público e privado, mas também as submetem a um tratamento desigual e discriminatório em termos de financiamento, incentivos fiscais e medidas eficazes de apoio técnico.

Particularmente, no período entre a primeira proclamação do Ano Internacional das Cooperativas, em 2012, e a segunda, em 2025, observou-se uma transição na relação do Estado mexicano com as cooperativas. O Estado passou de uma postura paternalista, assistencialista e clientelista para uma atitude de desdém e desprezo pelo papel que essas organizações podem desempenhar no desenvolvimento nacional. Esse cenário resultou em uma grave paralisa da legislação cooperativa e no desmantelamento sistemático da política pública de fomento ao cooperativismo.

Palavras-chave

cooperativismo, legislação,
política pública.

Introduction

Cooperativism in Mexico emerged in the last quarter of the 19th century (Rojas Coria, 1984; Illades, 1996; Rojas, 2014). Despite the issuance of multiple legal regulations aimed at its regulation, it still lacks an autonomous legal framework that comprehensively reflects its social philosophy, its associative nature, and its purpose of equitable distribution of wealth.

Likewise, most of the public policies implemented to date have been insufficient, incoherent and short-term, which has generated a limited impact on strengthening the cooperative movement in the country.

In this context, the objective of this work is to carry out an analysis of the legislation and the main public policies for cooperative promotion enacted in Mexico before and after 2012, in order to determine their impacts on the growth and expansion of cooperatives.

General context of the cooperative sector in Mexico

According to the results of the Diagnostic Study of the Social Economy Promotion Program (Instituto Nacional de la Economía Social [INAES], 2013), it is estimated that nearly 61,000 social economy organizations and businesses operate in the country. Currently, the cooperative sector is made up of 18,079 cooperatives and 8,869,817 members, representing 7.04% of the national

population. Of the total number of cooperatives, 12,076 are consumer cooperatives, 5,200 are production cooperatives, and 762 are savings and loan cooperatives; however, 96.3% of members are members of savings and loan cooperatives (Rojas, 2022).

Regarding the macroeconomic presence of cooperatives, the Feasibility Study for the Development of a Satellite Account for the Social Economy in Mexico, carried out in 2018 by the National Institute of Statistics and Geography (INEGI) using 2013 data, showed that the social economy contributes 1.22% to GDP, while the cooperative subsector contributes 0.2%. Regarding employment, the social economy as a whole represents 2.25% of the national EAP, while the cooperative subsector barely accounts for 0.16% (Rojas, 2022).

Legislation and public policies for cooperative development prior to 2012

The first cooperative laws emerged in Europe, based on the regulations and bylaws of the cooperatives that existed at the time. These regulations subsequently spread to America in the late 19th and early 20th centuries, exerting a decisive influence on the enactment of similar laws in several countries on the continent.

In Mexico, the first legal system that granted legal recognition to cooperative societies dates back to 1889, the year in which the Third Commercial Code was enacted. Article 80, Section V of this Code recognized the cooperative society as one of the five types of commercial companies with legal validity. Later, Articles 238 to 259 were devoted to its legal regulation.

The provisions of the aforementioned Code were repealed by the General Law of Cooperative Societies (LGSC) of January 21, 1927, promoted by then-President Plutarco Elías Calles. After a trip to Europe, where he learned about the functioning of cooperatives in different countries, Calles became convinced of the importance of the cooperative system and promoted its development in Mexico (Rojas Coria, 1984). However, the LGSC of 1927 was short-lived, as it was repealed by the Law of May 12, 1933, whose Regulations were issued on May 19, 1934.

At the same time, the local congresses of the states of Guanajuato, Yucatán, and Coahuila passed Civil Cooperative Societies Laws to grant them tax exemptions

and implement promotional activities under the direction of the state government and the municipalities. In Guanajuato, the Law of Merit was published on September 26, 1932. In Yucatán, the same law was passed on October 20, 1932, and finally, the then-called “Cooperative Societies Protection Law” of Coahuila was enacted on September 12, 1934.

However, as Labriega (1985) points out, the process of issuing state civil cooperative laws was definitively halted and transferred to the federal level. This was due to the fact that the Political Constitution of 1917 granted the Congress of the Union the power to legislate on matters of commerce and, for this reason, the General Law of Commercial Companies was issued, published on August 4, 1934. Transitory Article 4 of this Law repealed Title Two of the Commercial Code of 1889, leaving cooperatives included in the following provisions: “Article 1. This Law recognizes the following types of commercial companies... VI. Cooperative Society.” Article 212. Cooperative societies would be governed by their special legislation”.

Four years later, under the influence of the nationalist and populist approach that General Lázaro Cárdenas brought to his government, the third LGSC was enacted on January 11, 1938. This new legislation had a marked working-class orientation, with the State assuming a protective and tutelary role with respect to the cooperative movement (Inostroza, 1985).

Subsequently, on February 3, 1983, the reform to Article 25 of the Constitution was published, by which the existence of the Social Sector of the Economy (SSE) was recognized, made up of the following associative entities: cooperative societies, workers’ organizations, ejidos¹ and agrarian communities.

A decade later, largely influenced by the neoliberal turn in national development policy, the fourth LGSC was published on August 3, 1994, which remains in force to this day.

Following the systemic credibility crisis that affected the savings and loan cooperative subsector in the mid-2000s—which resulted in the disappearance of 40 socially oriented financial institutions due to various frauds—two new legal regulations were issued. First, the Law Creating the Trust to Manage the Fund for the

Strengthening of Savings and Loan Societies and Cooperatives and Support for Their Savers (FIPAGO Law), published on December 29, 2000, and second, the Popular Savings and Credit Law (LACP), enacted on June 4, 2001.

The FIPAGO Law aimed to mitigate the social and political impact of the crisis, which affected approximately 250,000 savers. The LACP, for its part, sought to fill the regulatory and supervisory gap and prevent fraud against savers. However, the highly punitive nature of the supervisory procedures and the markedly banking and commercial focus of its provisions generated widespread rejection within the cooperative sector, which interpreted the legislation as an imposition. This resistance lasted for eight years, until the Law to Regulate the Activities of Savings and Loan Cooperative Societies (LRASCAP), specifically designed for the cooperative subsector, was published in August 2009.

At the state level, on October 4, 2005, the Legislative Assembly of the Federal District approved the Law for the Promotion of Cooperatives for the Federal District, published on January 20, 2006. This precedent opened the door to a new constitutional framework.

On August 15, 2007, the Decree adding Section XX-IX-N to Article 73 of the Constitution was published, granting the Congress of the Union the explicit power to enact laws on the constitution, organization, financing, and dissolution of cooperative societies. The reform also established the basis for the participation of the Federation, the States, the Municipalities, and the Federal District in the promotion and sustainable development of cooperative activity, within their respective jurisdictions.

As an immediate effect of this reform, on December 15, 2010, the Congress of the state of Coahuila enacted the first state-wide Cooperative Development Law.

Finally, on May 23, 2012, the Law of Social and Solidarity Economy (LESS) was enacted, regulating the eighth paragraph of Article 25 of the Constitution, with regard to the Social Sector of the Economy (SSE).

Since the 1920s, Mexican cooperatives have been the subject of various public policies, with varying degrees of effectiveness depending on the circumstances and

¹ It is a form of collective agrarian organization that was established in the country following the triumph of the peasant revolution of 1910 and through the land redistribution measures carried out within the framework of the agrarian reform. Consequently, ejido lands were granted to peasants under the legal framework of usufruct, which means they cannot be sold, leased, or transferred in any way.

objectives of each period. However, they only experienced a real boom during the Lázaro Cárdenas administration (1934-1940), when the creation of consumer and production cooperatives was actively promoted, both in rural areas and in the country's main urban centers.

During the 1940s, 1950s, and 1960s, the impetus for cooperativism waned considerably. It wasn't until the governments of Luis Echeverría (1970-1976) and José López Portillo (1976-1982) that it was revived as a strategy to strengthen it as a social force supporting the state party system (Fritz-Krockow, 1986).

Throughout the four decades of the neoliberal period (1980-2018), the cooperative sector faced regressive and discriminatory public policy, severely limiting its development. The few support measures implemented were through poverty alleviation programs, functioning as compensatory measures rather than a genuine cooperative development strategy.

Legislation and public policies for cooperative development after 2012

Since 2012, legislative output on cooperative matters at the federal level has experienced a notable decline. A significant event in this context was the approval, on October 20, 2020, of the Decree ordering the dissolution of 109 trusts, including FIPAGO, whose functions were transferred to the Ministry of Finance and Public Credit.

In contrast, at the state level, four Cooperative Promotion Laws have been approved: in Hidalgo (April 11, 2013), Quintana Roo (June 19, 2013), Sonora (February 18, 2021) and Baja California Norte (February 15, 2024).

With the enactment of the Law of Social and Solidarity Economy (LESS) in 2012, the creation of the National Institute of Social Economy (INAES) was established, conceived as the body responsible for implementing public policy to promote the Social Sector of the Economy (SSE).

INAES began operations in September 2013 with the purpose of promoting, raising awareness and strengthening the development of social economy enterprises, seeking to reduce economic exclusion and improve their technical, administrative, financial and managerial capacities.

In 2014, the Diagnostic Study of the Social Economy Promotion Program (PFES) was conducted, and the 2015-2018 PFES was published on June 18, 2015. During this period, the program had a total budget of 17,348 billion pesos, benefiting 30,978 SSE organizations and 180,458 individuals.

However, during the government of Andrés Manuel López Obrador (2018-2024), the budget allocated to the PFES and INAES suffered a drastic reduction.

- In 2019, the PFES received 685 million pesos, a 74,7% cut compared to the previous year.
- In 2020, the budget fell even further, reaching only 143 million pesos, a further reduction of 79,2% compared to 2019.
- From 2021 to 2024, no resources have been allocated to it.

In the case of INAES, the budget was also significantly reduced:

- In 2019, it exercised 629 million pesos.
- In 2020, it received 220 million pesos, a 65% cut.
- In 2021, the budget was further reduced to 211 million pesos.
- In 2022, it was granted 218 million pesos, of which around 90% was allocated to payroll and operating expenses.
- For 2023 and 2024, the amounts allocated were 229 million and 243 million pesos, respectively.

As a result of these budgetary restrictions, in 2019, support for SSE organizations was reduced by 86,5% compared to the previous year, reaching only 1,5% of the potential beneficiary population. From 2020 to 2024, there is no official data on the support granted, but it is reasonable to assume that it has practically disappeared, given the limited scope of action of INAES.

Given this scenario, in September 2019, INAES promoted an alternative strategy based on the formation of Nodes to Promote the Social and Solidarity Economy (NODESS), through alliances between public institutions, universities and SSE organizations.

On December 21, 2021, the 2021-2024 Social Economy Promotion Program (PFES) was published; however, the lack of resource allocation caused great disappointment and left the program without operational viability.

On February 5, 2024, the Federal Executive Branch sent a package of 20 legislative reforms to the Congress of the Union, including the “Initiative with Draft Decree on Organic Simplification.” This decree proposes the dissolution of seven autonomous agencies, as well as the merger, integration, or extinction of 16 decentralized and decentralized bodies, including INAES, transferring their functions to other federal government agencies.

As can be seen, public policy on cooperatives has suffered a structural weakening in recent years, characterized by reduced resources, the disappearance of key programs, and the proposed elimination of the main agency responsible for their promotion. This scenario poses significant challenges for the future of cooperatives in Mexico.

Impact on the cooperative sector of changes in legislation and public policies since 2012

At the federal level, cooperative legislation faces a serious paralysis, especially with regard to the Law to Regulate the Activities of Savings and Loan Cooperative Societies (LRASCAP). Almost 15 years after its enactment, this legislation has not boosted the growth of the cooperative movement, but has instead led to a significant decline in the number of existing entities and a growing concentration of the sector in a few large cooperatives.

At the state level, the four cooperative development laws enacted in Hidalgo, Quintana Roo, Sonora, and Baja California Norte have also failed to significantly expand the sector. This situation is largely due to a lack of consistent budgets and the absence of effective fiscal support and technical assistance measures.

Between 2013 and 2024, public policies targeting the Social Sector of the Economy (SSE) have been progressively dismantled. A clear example of this is the weakening of the National Institute of the Social Economy (INAES), which in its short existence has been affected by constant changes in its institutional affiliation, a drastic reduction in its budget and staff, the loss of in-

frastructure, and the weakening of its mechanisms for dialogue with SSE stakeholders.

- **Staff loss:** Between 2013 and 2018, INAES’s workforce was reduced from 900 to 700 employees, and by 2024, it had fallen to 437 confidential workers.
- **Budget cuts:** In 2024, the INAES budget was cut by 90% compared to the resources it had in 2013.
- **Infrastructure Deterioration:** As a result of the COVID-19 pandemic, the federal government imposed a 75% reduction in operating spending for government programs, severely impacting INAES. The institution had to abandon its headquarters in Mexico City, and the same occurred with its state delegations, which were relocated to offices of the Ministry of Welfare, without having their own facilities to date.
- **Lack of dialogue with the cooperative sector:** The INAES Advisory Council, the only forum for dialogue between the government and cooperative organizations at the federal level, held its last session in December 2018 and has not met since.

The 2021-2024 Social Economy Promotion Program (PFES) has not been considered a priority within the federal government’s social development policy. In practice, its target population has been relegated to being served collaterally by other government programs, which provide direct and individual support, without a comprehensive strategy to promote cooperatives.

In this context, Mexican cooperativism faces serious challenges due to the lack of a dynamic legislative framework, the absence of effective public policies and the dismantling of key institutions that, at the time, promoted its development.

Conclusions

Throughout history, cooperative legislation in Mexico has followed four fundamental trends: a) a hierarchical approach to the development of legal systems, imposed from higher levels without effective participation of cooperative actors; b) a lack of interest in translating into legal norms the principles and values that doctrinally govern these associative entities; c) a clear inclination toward control and supervision, to the detriment of development and promotion; and d) a marked mercantilist bias in its normative provisions, which has limited the development of national cooperativism.

As a result, cooperative legislation in Mexico is framed within an instrumental and dependent relationship between the State and the cooperative movement, which has significantly hindered the consolidation of autonomous cooperative law.

Regarding public policy, although the importance of promoting cooperatives through an active, sustained, and long-term strategy is recognized in discourse, in practice this support is marginal and incidental. The meager budget allocation reflects the low priority given to this sector.

Particularly in the period between the proclamation of the International Year of Cooperatives in 2012 and the second commemoration in 2025, a significant change has been evident in the State's relationship with cooperatives. The shift has been from a paternalistic, welfare-based, and clientelist approach to one of disdain and contempt for their role in national development. This has resulted in a serious paralysis of cooperative legislation and the systematic dismantling of public policies to promote the sector.

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5.- Legal framework and transformations of cooperativism in Paraguay

Francisco José Valle Gómez

Paraguayan Confederation of Cooperatives (CONPACCOOP)

Abstract

Cooperativism in Paraguay has experienced sustained growth, driven by a constantly evolving regulatory framework. From the first regulations in 1942 to Law No. 438/94, later modified by Law No. 5.501/15, essential principles such as autonomy and democratic control have been consolidated. Recent reforms following the first International Year of Cooperatives, declared by the United Nations in 2012, have strengthened sector governance, notably with the creation of the Independent Electoral Tribunal and a more equitable tax regime. Additionally, the reinstatement of the VAT exemption for cooperative transactions in 2018 highlights the cooperative movement's ability to influence legislative agendas and defend its rights.

In terms of regulation, the enactment of Law No. 6841/21 on Worker Cooperatives represented progress in protecting worker-members, preventing their classification under traditional employment relationships. However, its implementation faces challenges, particularly in ensuring social security coverage for its members. Likewise, Law No. 6999/22, which integrates cooperative education into the school curriculum, is a key step in establishing a cooperative culture in the country, ensuring that future generations are trained in this economic model.

Financially, the sector has strengthened its supervisory mechanisms through the creation of the National Institute of Cooperativism (INCOOP), responsible for oversight and regulation. Additionally, anti-money laundering and counter-terrorism financing regulations have evolved to align with international standards, enhancing the credibility of cooperativism while also imposing greater administrative and technological demands.

This study aims to analyze the evolution of cooperativism in Paraguay, focusing on its adaptation to legal and economic requirements, with special emphasis on the years preceding the first International Year of Cooperatives declared by the United Nations in 2012, as well as the period from then until 2025, when the second International Year of Cooperatives is commemorated. Its consolidation will depend on clear regulations, inclusive public policies, and efficient management that ensures its long-term social and financial impact.

Keywords

Cooperativism, cooperative legislation, financial inclusion, INCOOP, economic development.

Resumen

El cooperativismo en Paraguay ha experimentado un crecimiento sostenido, impulsado por un marco normativo en constante evolución. Desde las primeras regulaciones en 1942 hasta la Ley N.º 438/94, modificada por la Ley N.º 5.501/15, se han consolidado principios esenciales como la autonomía y el control democrático. Reformas recientes, y posteriores al primer Año Internacional de las Cooperativas declarado por Naciones Unidas en 2012, han fortalecido la gobernanza del sector, destacándose la creación del Tribunal Electoral Independiente y un régimen tributario más equitativo. Asimismo, la restitución de la exención del IVA a los actos cooperativos en 2018 evidenció la capacidad del movimiento cooperativo para incidir en la agenda legislativa y defender sus derechos.

En términos de regulación, la promulgación de la Ley N.º 6841/21 sobre Cooperativas de Trabajo Asociado representó un avance en la protección de los socios trabajadores, evitando su encuadre en una relación laboral tradicional. No obstante, su implementación enfrenta desafíos, particularmente en la garantía de seguridad social para sus miembros. Asimismo, la Ley N.º 6999/22, que incorpora la educación cooperativa en el currículo escolar, constituye un paso clave para la consolidación de una cultura cooperativa en el país, buscando la formación de nuevas generaciones en este modelo económico.

A nivel financiero, el sector ha fortalecido sus mecanismos de supervisión con la creación del Instituto Nacional de Cooperativismo (INCOOP), encargado de la fiscalización y regulación. Además, la normativa en prevención de lavado de activos y financiamiento del terrorismo ha evolucionado para alinearse con estándares internacionales, lo que refuerza la credibilidad del cooperativismo, pero también impone mayores exigencias administrativas y tecnológicas.

Este trabajo tiene como objetivo abordar la evolución del cooperativismo en Paraguay, enfocándose en su proceso de adaptación a las exigencias legales y económicas, con especial énfasis en los años previos al primer Año Internacional de las Cooperativas declarado por las Naciones Unidas en 2012, así como en el período transcurrido desde entonces hasta 2025, año en el que se conmemora el segundo Año Internacional de las Cooperativas. Su consolidación dependerá de regulaciones claras, políticas públicas inclusivas y una gestión eficiente que asegure su impacto social y financiero a largo plazo.

Palabras Clave

Cooperativismo, legislación cooperativa, inclusión financiera, INCOOP, desarrollo económico.

Resumo

O cooperativismo no Paraguai tem experimentado um crescimento sustentado, impulsionado por um marco normativo em constante evolução. Desde as primeiras regulamentações em 1942 até a Lei Nº 438/94, posteriormente modificada pela Lei Nº 5.501/15, foram consolidados princípios essenciais como a autonomia e o controle democrático. Reformas recentes, após o primeiro Ano Internacional das Cooperativas, declarado pelas Nações Unidas em 2012, fortaleceram a governança do setor, destacando-se a criação do Tribunal Eleitoral Independente e um regime tributário mais equitativo. Além disso, a restituição da isenção do IVA sobre os atos cooperativos em 2018 evidenciou a capacidade do movimento cooperativo de influenciar a agenda legislativa e defender seus direitos.

Em termos de regulamentação, a promulgação da Lei Nº 6841/21 sobre Cooperativas de Trabalho Associado representou um avanço na proteção dos sócios trabalhadores, evitando sua classificação sob um regime trabalhista tradicional. No entanto, sua implementação enfrenta desafios, especialmente na garantia da segurança social para seus membros. Da mesma forma, a Lei Nº 6999/22, que integra a educação cooperativa ao currículo escolar, constitui um passo fundamental para a consolidação de uma cultura cooperativa no país, assegurando a formação das novas gerações dentro desse modelo econômico.

No âmbito financeiro, o setor fortaleceu seus mecanismos de supervisão com a criação do Instituto Nacional de Cooperativismo (INCOOP), responsável pela fiscalização e regulamentação. Além disso, a normativa de prevenção à lavagem de dinheiro e financiamento ao terrorismo evoluiu para se alinhar aos padrões internacionais, reforçando a credibilidade do cooperativismo, mas também impondo maiores exigências administrativas e tecnológicas.

Este estudo tem como objetivo abordar a evolução do cooperativismo no Paraguai, focando no seu processo de adaptação às exigências legais e econômicas, com especial ênfase nos anos anteriores ao primeiro Ano Internacional das Cooperativas, declarado pelas Nações Unidas em 2012, assim como no período decorrido desde então até 2025, ano em que será comemorado o segundo Ano Internacional das Cooperativas. Sua consolidação dependerá de regulamentações claras, políticas públicas inclusivas e uma gestão eficiente que assegure seu impacto social e financeiro a longo prazo.

Palavras-chave

Cooperativismo, legislação cooperativa, inclusão financeira, INCOOP, desenvolvimento econômico.

Introduction

Cooperativism has played a fundamental role in Paraguay's economy and social development, establishing itself as an organizational model that promotes financial inclusion, self-management, and democratic participation. In terms of job creation, Paraguayan cooperatives create approximately 35,858 direct jobs, underscoring their impact on economic and social development (Cooperatives of the Americas, 2020).

Throughout its history, this sector has been influenced by a constantly evolving regulatory framework, which has defined its operating and growth conditions. From the first regulations in 1942 to recent reforms, legislation has sought to strengthen cooperative principles, balancing the sector's autonomy with the demands of the economic and political context.

In this sense, the post-2012 period represents a turning point in the country's cooperative policy. Key legislative amendments, such as Law No. 5,501/15 and the enactment of Law No. 6,841/21 on Worker Cooperatives, have directly impacted the sector's governance

and legal certainty. Likewise, the implementation of the Independent Electoral Tribunal and the revision of the tax regime reflect efforts to provide the cooperative sector with greater stability and equity. However, decisions such as the temporary elimination of the VAT exemption for cooperative activities in 2015 have highlighted the sector's vulnerability to legislative changes that could affect its social and economic function.

This paper aims to analyze the evolution of policies and regulations that have impacted the cooperative movement in Paraguay, differentiating between the advances and challenges before and after 2012, the first International Year of Cooperatives declared by the United Nations. To this end, it will examine the most relevant legal reforms, their impact on the structure and operation of cooperatives, as well as the role of the State in promoting or limiting their development. This analysis seeks to highlight the importance of an adequate regulatory framework to ensure the sustainability and strengthening of the cooperative sector in the country.

Context

According to Article 3 of the Paraguayan Cooperative Law, a cooperative is an association of persons who join together voluntarily to meet common needs and aspirations through a joint, democratically controlled, and non-profit enterprise. The definition and principles of cooperatives in Paraguay follow those adopted by the International Cooperative Alliance (ICA) in 1995. The cooperative principles are guidelines that govern activities and conduct within cooperatives. Deviation from these principles can lead to the loss of cooperative identity. Paraguay adapted its legislation in 2015 with Law No. 5,501, which amended Law No. 438/94.

The cooperative sector in Paraguay is an essential component of the country's financial and economic system, showing continuous growth in recent years. Currently, there are approximately 601 active cooperatives, divided into savings and credit, production, and other types. Of these, savings and credit cooperatives represent the largest group, with 382 active entities, while 118 cooperatives are dedicated to production, 76 cooperatives correspond to "other types," 17 are central cooperatives, 6 are federations, and 2 are confederations (Resolution No. 30,150/2024 of the National Institute of Coopera-

tivism of Paraguay [INCOOP]). These types of cooperatives, in particular, have played a fundamental role in financial inclusion, enabling access to financial services in rural areas and marginalized communities, which in turn has contributed to reducing the financial gap in the country.

According to reports issued by INCOOP (2024), cooperatives in Paraguay have maintained sustained growth in recent years, standing out in the savings and credit sectors, as well as in the production sector. As of June 2024, Type A savings and credit cooperatives (CAC), which represent the largest and most important within the cooperative financial system and are subject to stricter supervision to ensure their solidity and the security of their members' savings, reached total assets of PYG 25.2 trillion, with a year-on-year growth of 7.7%. For their part, Type A Production Cooperatives (CP), organizations with great economic and social impact rigorously regulated to guarantee their stability and compliance with cooperative principles, registered assets of PYG 23.6 trillion as of June 2024, with a year-on-year increase of 6%, thus consolidating their relevance in the national economy.

Regarding public policies related to cooperativism, in Paraguay, Article 113 of the National Constitution establishes the State's obligation to promote cooperative enterprises and other associative forms of production of goods and services, fostering solidarity and social profitability. It also recognizes cooperativism as a key instrument for national economic development, mandating its dissemination through the education system. Based on this fundamental norm, Paraguayan cooperativism has important promotional measures, among which the Cooperatives Law stands out. This legislation, although special, is not separate from the positive legal system, but is integrated into it through the Paraguayan Civil Code. In particular, Article 1013 of the Civil Code refers to special legislation on all matters related to cooperatives, establishing that it will only be applied to fill regulatory gaps.

The Paraguayan Cooperative Law guarantees the free organization and autonomy of the sector, allowing for its development with broad freedom, within the limits established by the regulations themselves. Among the most significant promotional measures are the tax exemptions for cooperative acts, provided for in Article 113 of the Cooperative Law, which has been amended twice since its enactment in 1994. These exemptions apply to acts carried out between cooperatives and

their members in compliance with the corporate purpose, between cooperatives among themselves, and with third parties in compliance with the corporate purpose, and are considered cooperative acts only with respect to the cooperative (Article 8). Within this framework, cooperatives are exempt from paying Value Added Tax (VAT) on loans granted to their members, as well as from paying municipal taxes, with certain exceptions, and from import duties on capital goods.

Furthermore, the promotion of worker-owned cooperatives has gained momentum with the recent enactment of a specific law. However, its effective implementation depends on the approval of a presidential regulatory decree, which will establish mechanisms to guarantee worker-members' access to health and retirement services under public, private, or mixed systems.

Finally, the regulation and supervision of cooperative activities in Paraguay are the responsibility of the National Institute of Cooperativism (INCOOP), a specialized body whose powers are established in Law No. 2157/03.

Cooperativism in Paraguay before 2012: regulations, legislation, and oversight bodies

The first specific legal regulation on cooperativism in Paraguay was Decree Law No. 13,635/42, enacted on July 18, 1942, and in force until the enactment of Law No. 349/72. This Decree focused exclusively on regulating production cooperatives, without considering other forms such as savings and credit, labor, or consumer cooperatives. This limitation was due to the fact that, during that period, only production cooperatives operated, which not only restricted but also prevented the establishment and formalization of other types of cooperatives. By the end of the 1940s, there were four cooperatives: one of winegrowers and wine makers from Guairá, two cooperatives of Mennonite settlers, and one of Japanese immigrants. By the end of the 1950s, 61 new cooperatives had been established (Sánchez and, Coronel, 2000).

Along with the promulgation of this Decree, the General Directorate of Cooperativism was created, dependent on the then Ministry of Agriculture, Commerce and Industry, becoming the first authority to apply the regulations.

The second law regulating cooperativism in Paraguay was Law No. 349/72, which replaced the 1942 Decree Law. This legislation, advanced for its time, allowed for the formation of cooperatives beyond production cooperatives, including savings and credit cooperatives, as well as the creation of Central and Federation Cooperatives. However, its implementation was marked by state intervention, limiting the sector's self-management in a political context in which citizen meetings were viewed with suspicion. By 1983, there were 162 cooperatives registered with the General Directorate of Cooperativism, of which 93 were production cooperatives, 52 were savings and credit cooperatives, 10 were consumer cooperatives, and 7 were service cooperatives (Sánchez and, Coronel, 2000).

Law No. 349/72 remained in force until the enactment of Law No. 438/94 on October 21, 1994. Since 1989, with the change of government, the cooperative movement has experienced constant growth, given the freedom of expression and association that the democratic opening has allowed.

The current Law No. 438/94 introduced a modern regulatory framework for cooperativism in Paraguay, establishing fundamental principles such as autonomy and democratic governance within cooperatives. This law consolidated the recognition of cooperativism as a key factor in the country's economic and social development, as stipulated in the 1992 National Constitution, and provided clear rules for the creation, organization, and operation of cooperatives. Furthermore, it promoted integration among cooperatives and, in its Article 113, established a favorable tax regime, incentivizing the growth and strengthening of the cooperative movement. Law No. 438/94 also facilitated the creation of Central Organizations, Federations, and Confederations of Cooperatives by establishing specific and accessible requirements. However, in the case of housing and worker cooperatives, the requirement of having 20 members made their formation difficult.

Under this legislation, the cooperative movement in Paraguay experienced significant growth until 2012. This development was reflected both in the increase in the number of cooperatives and in the expansion of services and activities of existing ones. However, the search for new services did not always yield the expected results and even led to erroneous decisions that caused economic damage. This prompted the need to strengthen the regulatory framework, especially for savings and credit cooperatives, in force since 2004 through Resolution No. 499.

Regarding the ease of establishing new cooperatives, Law No. 438/94 and its Regulatory Decree No. 14,052/96 simplified their creation, although they did not require feasibility studies or business plans to guarantee their viability. As a result, before 2012, many cooperatives were easily established but lacked the necessary conditions to operate effectively, leading to their de facto dissolution. This situation highlighted the need to review regulations to improve the sustainability and stability of the cooperative sector in Paraguay.

A weak aspect of the original text of Law No. 438/94 is the omission of providing for the obligation for cooperatives to establish an Independent Electoral Tribunal, which could have guaranteed more democratic elections within the cooperatives.

On the other hand, the National Institute of Cooperativism (INCOOP) was created as an autonomous and self-sufficient entity by Law No. 2157/03, with the objective of regulating, supervising and promoting the development of cooperativism in Paraguay through adequate control of cooperatives.

Before 2003, INCOOP's powers were limited, making effective oversight difficult. Interventions depended on administrative proceedings, which limited the ability to respond quickly to irregularities. With Law No. 2157/03, INCOOP gained greater authority to supervise and sanction both cooperatives and their directors.

As the regulatory authority, INCOOP is responsible for enforcing current cooperative legislation, issuing regulations, issuing resolutions, and authorizing the creation and operation of cooperatives in the country. It also exercises financial and administrative oversight, ensuring compliance with legal, accounting, and operational obligations to strengthen the sector's transparency and solvency.

If a cooperative is at risk, INCOOP has the power to intervene, apply sanctions, and, if necessary, order its dissolution. It also coordinates with national and international organizations, entering into agreements that promote the growth of cooperatives in Paraguay. Its work includes maintaining an up-to-date registry of cooperatives and providing statistical information, contributing to the planning and development of the sector.

Regarding complementary regulations, Decree No. 14,052/96 regulates Law No. 438/94, establishing key provisions for the operation of cooperatives. Its initial chapter defines essential concepts and emphasizes the non-distribution of social reserves, which cannot be claimed by members or their heirs. It also regulates the corporate name and control of INCOOP, ensuring that cooperatives operate in accordance with their nature.

The second chapter of the Decree addresses the process of establishing cooperatives, establishing that an organizing committee must manage their creation. To hold the Founding Assembly, the participation of at least 20 people and prior notification to INCOOP are required.

The third chapter details the rights and obligations of partners, allowing for the incorporation of legal entities, provided they meet specific requirements. It also regulates the process of disenrollment and reinstatement of partners, as well as the obligation to conduct administrative proceedings to apply disciplinary sanctions.

Cooperativism in Paraguay post-2012: laws and regulations

Law No. 5,501/15. It introduced important amendments to Law No. 438/94, focusing on strengthening the interpretation of cooperative principles, autonomy, and democratic participation of members, aligning itself almost identically with the principles declared by the International Cooperative Alliance (ICA).

Among its most important changes, it reaffirms the nonprofit nature of cooperatives and their status as jointly owned and democratically controlled enterprises, allowing for equal voting rights among members. It also promotes essential principles such as open and vol-

untary membership, cooperative education, and a commitment to sustainable development.

In the economic sphere, the law establishes new regulations on the distribution of surpluses and the capitalization of compensation and returns, eliminating the possibility of paying interest on the capital invested.

Another key change was the incorporation of the Independent Electoral Tribunal (TEI) in cooperatives with more than 400 members, responsible for overseeing and organizing electoral processes. It also reinforces the importance of the Assembly as the highest authority of the cooperative and establishes clear procedures for the election of officers and the adoption of resolutions by simple majority.

At the tax level, the law modified tax exemptions, eliminating VAT (Value Added Tax) exemption on cooperative activities, which represented a setback in the promotion of cooperativism. However, in 2018, this measure was reversed by a new law, thanks to the struggle of the cooperative movement, led by the Paraguayan Confederation of Cooperatives Ltda (CONPACOOOP).

A contentious issue in Law No. 5,501/15 was the contradiction between Articles 51 and 59 regarding the system for electing officials. While Article 51 establishes the mandatory application of the D'Hondt system for the formation of governing bodies, Article 59 requires a roll-call and secret ballot, generating confusion about which system should prevail in cooperatives. This ambiguity hampered the practical application of the law, affecting transparency and consensus in cooperative electoral processes.

Law No. 6,178/18. This law corrected the elimination of the VAT exemption for cooperative acts established in Law No. 5,501/15, restoring this key benefit to the cooperative sector and maintaining other tax exemptions in force since 1994.

Law No. 6,608/20. With Law No. 6,608/20, Paraguayan cooperatives regained their electoral autonomy, allowing cooperatives to define the electoral system to be used in their bylaws.

This law resolved the contradiction between articles 51 and 59 of Law No. 5,501/15, establishing that cooperatives can choose between three voting systems:

- Nominal system
- Closed blocked lists
- Closed lists unlocked
- Any other democratic system established in the social statute

Each cooperative must choose one of these systems and establish it in its bylaws.

Law No. 6,841/2023 on Worker Cooperatives. Regulates the constitution and operation of worker cooperatives, establishing a legal framework that protects the corporate relationship between members.

One of the key aspects of these cooperatives is that members are not considered employees, thus avoiding the application of traditional labor laws. However, the law allows members to register with the Social Security Institute (IPS) to access social security, without implying an employment relationship.

Furthermore, the law requires that these cooperatives have a mandatory health and retirement system for their members, although each entity can opt for the system it considers most convenient.

While the law represents an important step forward in strengthening cooperativism as a productive model, its requirement of a minimum of six members to establish a worker cooperative is restrictive. It would have been more appropriate to allow for creation with three members, with director and controller positions, and a biennial rotation of management.

Law No. 6,999/22: Cooperative Education in the Educational System. Incorporates cooperative education into the curriculum of all public and private educational institutions in Paraguay, from the first grade of Basic School Education to the third year of Secondary Education.

The main objective of this law is to disseminate cooperative principles and values in the educational system, in accordance with Article 113 of the National Constitution, which establishes the obligation of the State to promote cooperativism as a tool for economic and social development.

The Ministry of Education and Science (MEC) is the agency responsible for implementing this regulation. To this end, it will work together with academic representatives from the cooperative sector, ensuring that

content related to cooperative identity, doctrine, and values is effectively incorporated into educational programs.

The implementation of this law will be gradual, starting with first grade students and progressively extending to higher levels.

Beyond its impact on education, this law seeks to foster cooperative awareness in future generations, promoting the understanding and application of cooperative principles, with the hope that this knowledge will contribute to strengthening the cooperative sector in Paraguay.

Evolution of Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) regulations before and after 2012

Resolution No. 370/11 of the Secretariat for the Prevention of Money Laundering (SEPRELAD) established a modern regulatory framework (for its time) for the implementation of anti-money laundering and terrorist financing (ML/TF) policies in Paraguay. This resolution was based on Law No. 1015/97 and its amendment, Law No. 3783/09, and its main objective was for obligated entities, including cooperatives, to develop an effective prevention system, identifying risks and reporting suspicious transactions. It also stipulated the obligation to train staff on prevention issues and required the creation of internal procedure manuals to prevent entities from being used in illicit activities.

For its part, SEPRELAD Resolution No. 156/2020 updated and strengthened the due diligence and ML/TF risk management requirements by adapting the system to new laws in force, such as Law No. 6,497/19, as well as the Presidential Decree that implemented the National Risk Assessment and the Strategic Plan of the Paraguayan State in the fight against money laundering and terrorist financing. This regulation adopted a risk mitigation approach, which implies that cooperatives that collect savings and grant loans must adjust their controls according to the level of risk presented by their members and operations.

The regulations also introduce the obligation to segment customers according to their risk profile and to continuously monitor transactions in order to improve the detection of irregular activities in real time.

Conclusions

Paraguay offers favorable ground for the development of cooperatives, thanks to a solid legal framework and supportive policies. Law No. 438/94 established key principles such as autonomy and a favorable tax regime, driving the sector's growth. Subsequent laws, such as No. 5501/15 and No. 6841/2021 for worker cooperatives, modernized the regulations. Furthermore, Article 113 of the National Constitution and Law No. 6999/22, which introduces cooperative education, reinforce state support for cooperativism, promoting financial inclusion and socioeconomic development.

The development of cooperatives in Paraguay has been marked by a constantly evolving regulatory framework, which has played an important role in promoting and consolidating this associative model. From the initial regulations of Decree Law No. 13,635/42, through Law No. 349/72 and Law No. 438/94, to the most recent reforms, such as Law No. 5501/15 and Law No. 6841/21, legislative transformations have reflected the need to adapt regulations to the dynamics of the sector and the challenges of the socioeconomic environment.

The impact of these regulations has been significant in several ways. First, the expansion of the legal framework allowed for the diversification of cooperative types, facilitating the creation of new entities beyond traditional production cooperatives. This regulatory flexibility favored the expansion of savings and credit, labor, consumer, and service cooperatives, providing greater access to financial and social services for broad sectors of the population.

Second, the amendments introduced since 2012 consolidated fundamental principles such as democratic governance and cooperative autonomy, strengthening democracy through the creation of the Independent Electoral Tribunal and establishing a more equitable tax regime. However, the temporary elimination of the VAT exemption for cooperative activities highlighted the sector's vulnerability to legislative decisions that did not always consider its nature and social function. The reinstatement of this benefit in 2018 reaffirmed the capacity of Paraguayan cooperativism to influence the legislative agenda and defend its rights.

Third, the recent enactment of Law No. 6841/21 on Worker Cooperatives marks a milestone in protecting the corporate relationship between worker members, avoiding its imposition within a traditional employ-

ment relationship. However, the legislation still faces challenges in its practical implementation, particularly the need to establish more agile mechanisms to guarantee the social security of members.

On the other hand, the incorporation of cooperative education into the educational system through Law No. 6999/22 represents a significant step forward in consolidating a cooperative culture in the country. Training new generations with knowledge of the cooperative model could strengthen the sector in the long term.

Finally, the evolution of regulations regarding the prevention of money laundering and terrorist financing has aligned the cooperative sector with international standards, imposing greater demands in terms of transparency and financial control. While these measures strengthen the sector's credibility, they also pose administrative challenges that require ongoing training and technological adaptation.

In conclusion, regulatory changes have had a decisive impact on the formation and growth of cooperatives in Paraguay, promoting their expansion and modernization. However, the effectiveness of these reforms will depend on their proper implementation and the balance between regulation and autonomy, allowing cooperatives to remain key players in the country's economic and social development, within a framework of security for their members.

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CHAPTER 2

Emerging Associative and Socio-Productive Models

1. Governance and gender in cooperatives and mutuals in Argentina: an analysis from Santa Fe

Gabriel Fernando Carini

National University of Río Cuarto (UNRC)

National Council for Scientific and Technical Research (CONICET)

Cooperative Institute of Higher Education (ICES, Sunchales)

Abstract

This article analyzes the participation of women in cooperatives and mutual associations in the province of Santa Fe, based on the results of two surveys conducted by the Observatory of the Associative Ecosystem of the Province of Santa Fe (OEASF). The main objective is to assess the presence of women in associative spaces, particularly in governance bodies, as well as to identify institutional perceptions of their contributions and the need to incorporate gender policies.

The first survey, conducted between September and November 2020, included 980 entities (cooperatives and mutuals) across the province, accounting for their territorial and sectoral diversity. The second, carried out in February 2022, focused specifically on gender perspective and covered 100 cases selected to ensure institutional and thematic representativeness. Based on this data, three key dimensions were addressed: women's membership, labor participation in cooperatives and mutuals, and representation in boards of directors and other decision-making spaces.

The analysis reveals a significant presence of women as members and workers, although there are notable disparities in access to leadership positions, especially in traditionally male-dominated sectors such as agriculture. Differences are also observed by type of entity, with greater female protagonism in worker cooperatives. Institutional perceptions reflect a positive view of women's roles, yet mechanisms to ensure their effective participation are weakly institutionalized. Women's low presence in assemblies and their concentration in committees related to care and social issues highlight these gaps.

The article offers a contextualized reading of these dynamics, drawing on theoretical contributions about gender, power, and social capital in the associative sector. Finally, it links the analysis to international commitments made within the framework of the Interna-

tional Years of Cooperatives (2012 and 2025) and the Sustainable Development Goals (especially SDGs 5, 8, and 16), emphasizing the need to move toward greater equity in Santa Fe's cooperative sector.

Keywords

cooperatives; women; gender equity; governance; associative sector

Resumen

Este artículo analiza la participación de las mujeres en cooperativas y mutuales de la provincia de Santa Fe a partir de los resultados de dos encuestas desarrolladas por el Observatorio del Ecosistema Asociativo de la Provincia de Santa Fe (OEASF). El objetivo principal es dimensionar la presencia femenina en los espacios asociativos, en particular en los órganos de gobierno, así como identificar percepciones institucionales sobre su aporte y la necesidad de incorporar políticas de género.

La primera encuesta, realizada entre septiembre y noviembre de 2020, relevó a 980 entidades (cooperativas y mutuales) en toda la provincia, considerando su diversidad territorial y de objetos sociales. La segunda, desarrollada en febrero de 2022, se enfocó específicamente en la perspectiva de género y abarcó 100 casos, seleccionados para garantizar representatividad institucional y temática. A partir de estos datos se abordaron tres dimensiones clave: adhesión de mujeres como asociadas, inserción laboral en cooperativas y mutuales y representación en los consejos de administración y otros espacios de decisión.

El análisis evidencia una significativa presencia de mujeres como asociadas y trabajadoras, aunque con notorias desigualdades en el acceso a cargos directivos, es-

pecialmente en sectores históricamente masculinizados como el agropecuario. También se observan diferencias según el tipo de entidad, con mayor protagonismo femenino en las cooperativas de trabajo. Las percepciones institucionales recogidas muestran una valoración positiva del rol de las mujeres, pero una baja institucionalización de mecanismos que garanticen su participación efectiva. La escasa presencia en las asambleas y la concentración en comisiones vinculadas a cuidados y vida social refuerzan estas brechas.

El artículo propone una lectura situada de estas dinámicas, recuperando aportes teóricos sobre género, poder y capital social en el ámbito asociativo. Finalmente, se vincula el análisis con los compromisos internacionales asumidos en el marco de los Años Internacionales de las Cooperativas (2012 y 2025) y los Objetivos de Desarrollo Sostenible (especialmente ODS 5, 8 y 16), subrayando la necesidad de avanzar hacia una mayor equidad en el cooperativismo santafesino.

Palabras Clave

Asociativismo; participación femenina; políticas de género

Resumo

Este artigo analisa a participação das mulheres em cooperativas e mutualidades da província de Santa Fe, com base nos resultados de duas pesquisas realizadas pelo Observatório do Ecosistema Associativo da Província de Santa Fe (OEASF). O principal objetivo é dimensionar a presença feminina nos espaços associativos, especialmente nos órgãos de governança, assim como identificar percepções institucionais sobre seu papel e a necessidade de incorporar políticas de gênero.

A primeira pesquisa, realizada entre setembro e novembro de 2020, incluiu 980 entidades (cooperativas e mutualidades) em toda a província, considerando sua diversidade territorial e de objetos sociais. A segunda, conduzida em fevereiro de 2022, focou especificamente na perspectiva de gênero e abrangeu 100 casos selecionados para garantir representatividade institucional e temática. Com base nesses dados, abordam-se três dimensões centrais: a adesão de mulheres como associadas, sua inserção laboral nas cooperativas e mutualidades, e a representação nos conselhos de administração e em outros espaços de decisão.

A análise revela uma presença significativa de mulheres como associadas e trabalhadoras, embora persistam disparidades notáveis no acesso a cargos de liderança, especialmente em setores historicamente masculinizados, como o agropecuário. Também são observadas diferenças segundo o tipo de entidade, com maior protagonismo feminino nas cooperativas de trabalho. As percepções institucionais demonstram uma valorização positiva do papel das mulheres, mas indicam uma baixa institucionalização de mecanismos que garantam sua participação efetiva. A baixa presença feminina nas assembléias e sua concentração em comissões voltadas ao cuidado e à vida social evidenciam essas desigualdades.

O artigo propõe uma leitura situada dessas dinâmicas, incorporando aportes teóricos sobre gênero, poder e capital social no campo associativo. Por fim, vincula-se a análise aos compromissos internacionais assumidos no marco dos Anos Internacionais das Cooperativas (2012 e 2025) e dos Objetivos de Desenvolvimento Sustentável (notadamente ODS 5, 8 e 16), destacando a necessidade de avançar para uma maior equidade no cooperativismo santafesino.

Palavras-chave

cooperativas; mulheres; equidade de gênero; governança; setor associativo

Introduction

In recent years, both state agencies at different levels and non-governmental organizations, including trade associations, have promoted policies aimed at promoting gender parity in leadership positions in the cooperative and mutual sector. These initiatives are part of a global agenda for transformation toward more egalitarian societies, in line with the Sustainable Development Goals (SDGs), especially SDG 5 (gender equality), SDG 8 (decent work and economic growth), and SDG 10 (reduced inequalities) (United Nations, 2015).

A key milestone in this process was the creation, in 2019, of the Ministry of Women, Gender, and Diversity within the national government, an initiative that was also replicated at the subnational level. In the province of Santa Fe, the State Secretariat for Equality and Gender, together with the Ministry of Production, Science,

and Technology, promoted the creation of the Gender Commission within the Provincial Council of Associativism and Social Economy, a space that brings together the main cooperative and mutual associations in the region.

The reports prepared by these forums have been essential not only for highlighting the demands of women's groups in the cooperative and mutual organizations, but also for promoting regulatory reforms aimed at ensuring gender equity in the organizational structure of these entities. This work is part of an international context in which cooperativism has been recognized as a key tool for social inclusion and sustainable development. Since the United Nations declared the International Year of Cooperatives in 2012 (2012) and until its next commemoration in 2025, the sector has been called upon to deepen its commitment to equity, in line with the Sustainable Development Goals (United Nations, 2015). Within this framework, while regulatory, academic, and institutional progress has been made regarding gender equality, significant gaps persist between the principles that guide the cooperative movement and the concrete practices developed within it. The participation of women in decision-making spaces remains a persistent challenge, which shows that gender inequalities continue to permeate the sector's governance forms and limit equitable access to strategic roles.

From the academic sphere, there has been a growing interest in recent years in studying women's participation in positions of power (see Canelo, 2021 and 2022; Canelo and Castellani, 2016). Various investigations have begun to address this issue, although studies that analyze gender dynamics within the cooperative sector in depth remain fragmented compared to other fields. At the same time, the institutional spaces linked to cooperativism and mutualism have been influenced—and in some cases fed back—by broader debates originating in the social sciences, which address the situation of women in the public sphere.

Within the framework of this expanding production—reflected in the proliferation of specialized journals, conferences, academic workshops, postgraduate programs, study centers, and research networks—this article proposes to focus on a specific dimension: women's participation in decision-making and power-making spaces. In this sense, Canelo (2020) has shown how, even at the highest levels of political power, internal hierarchies permeated by gender relations that reproduce inequalities persist. Her analysis of national cabinets in

recent governments reveals that the formal presence of women does not, in and of itself, guarantee real and equitable access to power. These issues have received less attention in the business world in general, and in the cooperative and mutual society sector in particular. Despite the existence of significant precedents, studies that delve in depth into the conditions of women's participation in these spaces are still few and far between (De Arce, 2013, 2018; De Arce & Pérez Gañán, 2019; Casola et al., 2022).

The province of Santa Fe constitutes a particularly relevant case study, both due to the institutional density of its associative network and its relative weight in the national context. In 2020, it accounted for 19.7% of the country's mutual societies—with 37% of the total membership—and 10% of the cooperatives, with 18.5% of the total membership nationwide (INAES, 2020). This magnitude makes the province of Santa Fe an essential reference point for analyzing how gender relations are configured within social economy organizations.

This article addresses a central question: how is women's participation expressed in the organizational structure of Santa Fe's cooperatives and mutuals, and what are the institutional perceptions of their contribution and representation in positions of power? The limited presence of women in management positions, the low participation in assemblies, and the concentration of women in historically feminized roles, such as caregiving or basic administration, reflect the persistence of structural and cultural barriers that limit their access to strategic decisions. Within this framework, the objective of this paper is to analyze, based on a provincial case study, women's participation in the Santa Fe cooperative and mutual structure, paying special attention to levels of membership, employment, and representation in governing bodies, as well as to institutional perceptions of the incorporation of gender agendas.

The analysis is based on the results of two surveys conducted by the Provincial Directorate of Social Economy, Family Farming, and Entrepreneurship of the Government of Santa Fe, the Provincial Council of Associations, and the Cooperative Institute of Higher Education (ICES) of Sunchales. Based on this experience, the work is structured around three main areas: methodological considerations of the survey; analysis of women's participation in the sector; and institutional perceptions of their contribution to cooperatives and mutuals.

Methodological considerations

In this article, we review data from two surveys conducted by the Observatory of the Associative Ecosystem of the Province of Santa Fe (OEASF). The first instrument used is a survey conducted between September and November 2020 among cooperatives and mutuals registered throughout the province of Santa Fe. This survey was conducted following a theoretical-intentional sampling approach, with the aim of ensuring representation of the different subsectors of the associative ecosystem. To this end, the diversity of the entities' corporate objectives, their volume of operations, and their area of influence³ were taken into account. The final sample consisted of 980 responses, divided equally between representatives of cooperatives and mutuals.

The constructed matrix considered three main dimensions. The first refers to the institutional data of each entity, including its area of influence and links with other associative levels, which allowed us to reconstruct a general overview of the sector in terms of territoriality, predominance of certain social objectives, and operating dynamics (Carini et al., 2022). The second dimension included open-ended questions on up to three indicators that the entities identified as achievements and three others they identified as challenges. Finally, the third dimension focused on two key aspects: governance and member participation, and the economic dynamics of cooperatives and mutuals. In this article, we will focus specifically on the analysis of governance.

The second instrument used to complement the information on the presence of women in Santa Fe's cooperative and mutual movement is the survey "The gender perspective in the associative ecosystem of Santa Fe", carried out in February 2022. Its objective was to collect key indicators regarding female participation in these entities, taking as reference the suggestions of the Gender Commission of the Provincial Council of Associativism and Social Economy.

For the selection of cases for this second survey, quota sampling was applied, ensuring representation of cooperatives and mutuals with different corporate purposes, geographic locations, and sizes. It was structured into eight thematic blocks with three to five questions, most of which were mandatory. The topics addressed aspects such as the gender composition of the entities, training activities aimed at women and young leaders, communication methods, and the treatment of gender issues, including gender-based violence. The final sample consisted of 50 cooperatives and 50 mutuals, selected to ensure diversity in the aforementioned criteria.

Based on these data, the qualitative analysis of the article will emphasize three key issues. First, it will investigate the degree of female participation both as members and in the cooperative and mutual labor market. Second, it will analyze the presence of women on the boards of directors of the organizations, differentiating according to each organization's corporate purpose to identify sectors with greater feminization. Finally, it will examine perceptions about the role of women in these organizations, paying special attention to how their participation in decision-making is evaluated, what perspectives exist regarding their contribution to management, and what gender issues emerge on the organizations' work agendas.

Women in the associative network of Santa Fe

This section analyzes the data collected in two field works carried out by the OEAF: the survey carried out between September and November 2020 to cooperatives and mutuals registered throughout the province of Santa Fe, and the survey on "The gender perspective in the associative ecosystem of Santa Fe", carried out during the month of February 2022. Although in the previous section it was proposed that progress would be made in a qualitative analysis of the results, what follows is a presentation of quantitative information that allows us to observe some relevant trends regarding the participation of women in the Santa Fe associative network.

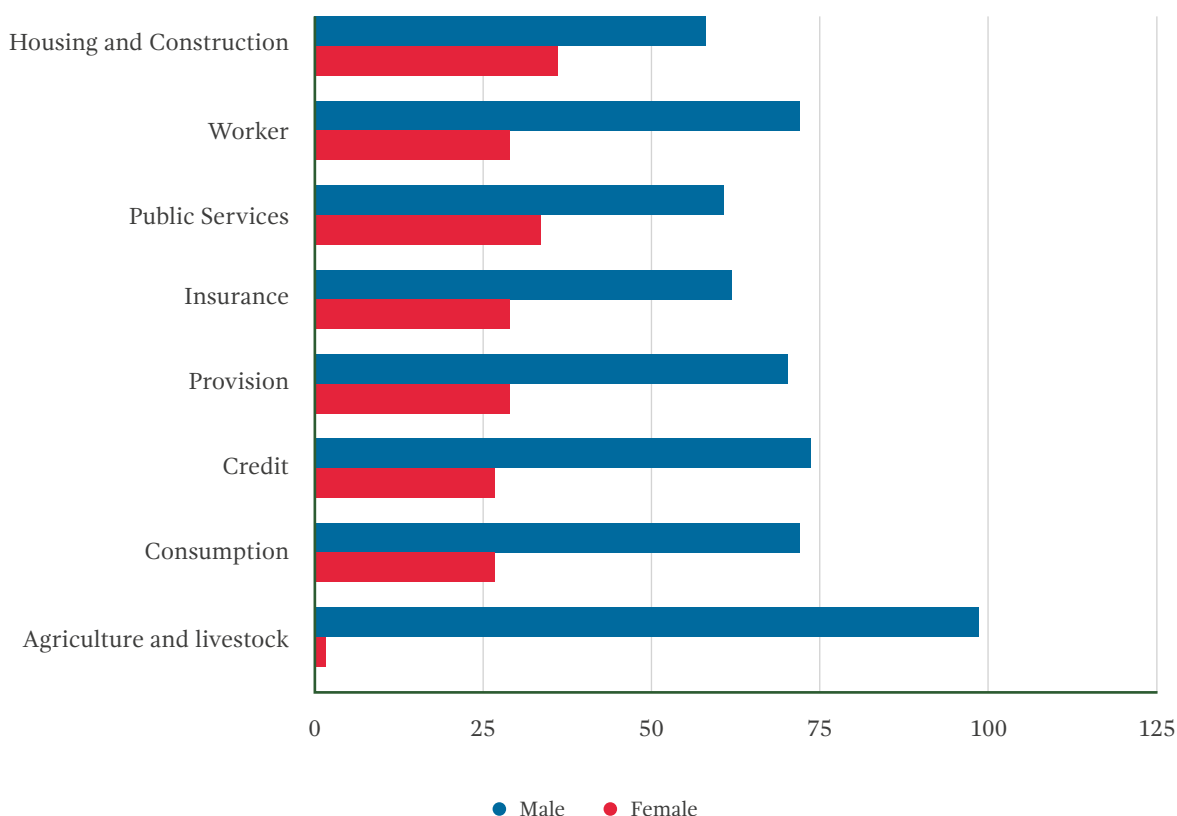
³ The notion of corporate purposes refers to organizations that, according to their statutes and regulations, pursue different purposes or areas of activity. This means they can develop a variety of activities, depending on the needs and interests of their members. For example, a cooperative's corporate purpose may be agricultural production, the marketing of goods, the provision of financial or educational services, among others. Each of these areas constitutes a distinct corporate purpose. Similarly, a mutual society may be oriented toward providing health services, social assistance, recreation, social security, or savings and credit. This diversity of corporate purposes allows cooperatives and mutual societies to flexibly adapt to the needs of their communities and offer a wide range of services and benefits to their members.

One of the indicators that allows us to measure this participation is the level of women's membership in cooperatives. It is worth noting that more than half of the total membership is women (out of a universe of more than six million records). The survey reveals—considering the total number of cooperatives—that a high percentage (almost 70%) have a female membership composition of between 0% and 39%. However, a disaggregated view of the gender variable by corporate purpose reveals that cooperativism is a strongly masculinized space, as can be seen in Chart 1. This is particularly true in sectors such as agriculture, which have historically produced conditions of unequal participation for women in the workforce (De Arce & França, 2019).

Similar to cooperatives, women's membership levels in mutual societies are also significant. Seventy-six percent of mutual societies have a proportion of between 1% and 70% women members, and the averages are higher than in cooperatives: almost 40% of these entities have a female membership of more than 50%, considering the total number of members. In this regard, the highest participation is noted in social services and health mutual societies, followed by provision and consumption, and savings and credit.

Chart 1.

Distribution of people associated with cooperatives according to corporate purpose and gender

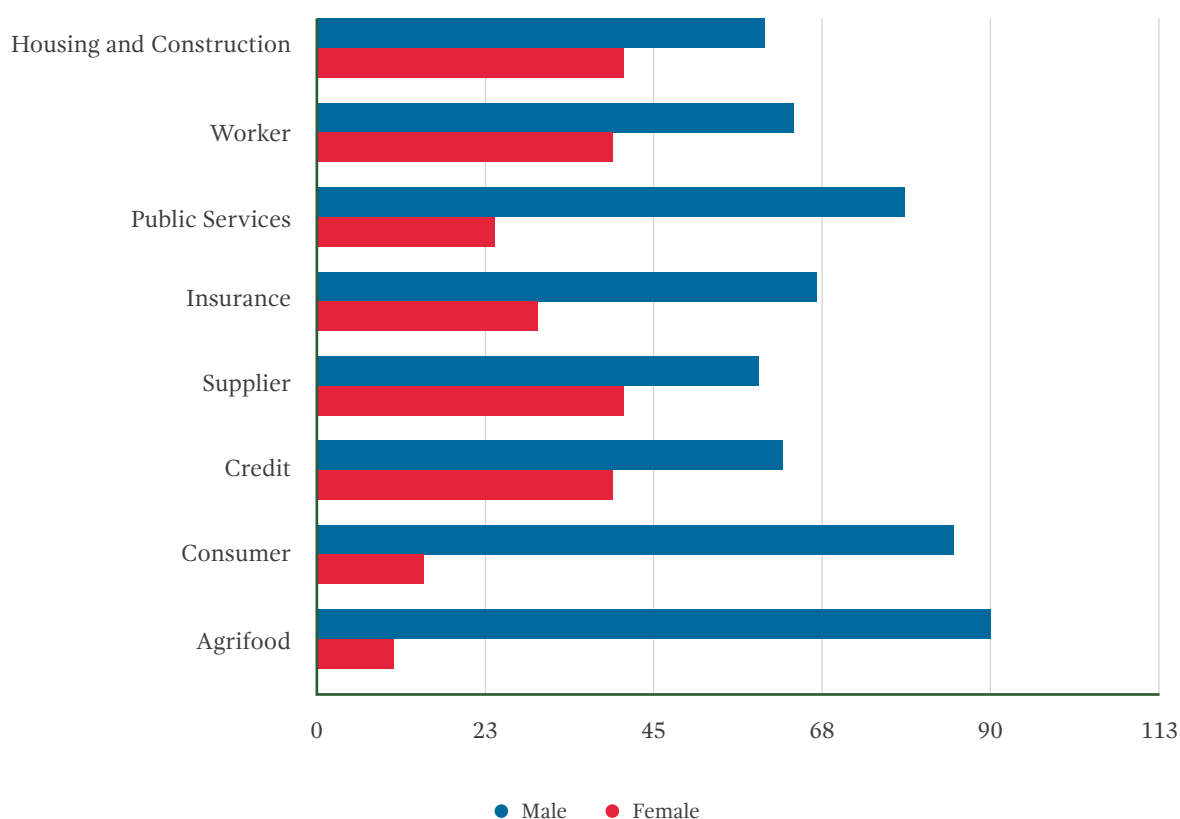


Fuente: own elaboration based on the 1st Survey of the OEAF.

Cooperatives also constitute a relevant workplace for women. This aspect allows us to contrast some of the general labor market trends recorded since the second half of the 20th century, which indicate a greater inclusion of women in certain sectors. According to the survey data, in Santa Fe cooperatives, one in four employees is a woman: out of a total of 8,959 employees, 24%, or 2,135 people, are women. The survey also reveals that in housing and construction cooperatives, labor cooperatives, service provision cooperatives, and credit cooperatives, the distribution of employment by gender tends to be more equal. Once again, it is observed that strongly masculinized spaces persist, such as agrifood cooperatives.

Chart 2.

Distribution of people employed in cooperatives according to corporate purpose and gender



Fuente: own elaboration based on the 1st Survey of the OEAF.

The survey reveals the importance of Santa Fe cooperatives as promoters of employment for women. However, it remains to be seen under what conditions this integration takes place. That is, what types of tasks they perform, what qualifications they require (or do not require), and what remuneration they receive, both in relation to other workplaces and to their male counterparts in similar positions. A more detailed analysis of these aspects would provide a more complete understanding of the reality of women employed by cooperatives in the province of Santa Fe.

In the case of mutual insurance companies, the survey data also reveal significant levels of female participation in their membership and staff. As noted above, 76% of the mutual insurance companies surveyed report a proportion of between 1% and 70% female members. This figure, while revealing a broad distribution, is accompanied by a relevant indicator: within this group, almost 40% of the entities have a majority of female members, that is, more than 50% of their total membership. This phenomenon is particularly prevalent in mutual insurance companies linked to social and health

services, which have historically been areas of greater female inclusion, both due to their work characteristics and the social perception of caregiving tasks associated with these services.

The social purpose of mutual funds appears to directly influence women's participation. While social services and health mutual funds have high levels of female membership, the percentages tend to be more heterogeneous in savings and credit or provision and consumption mutual funds. This distribution reinforces the need to consider the type of activity as a determining factor in shaping participation spaces.

Regarding employment, although the survey does not cover labor market data in depth as it does for cooperatives, some general trends are identified. On the one hand, it confirms that mutual insurance companies also constitute a significant workplace for women, particularly in administrative tasks, customer service, and areas related to social and healthcare services. On the other hand, it replicates some of the dynamics observed in the labor market in general: a greater presence of women in lower-level positions, limited participation in decision-making positions, and horizontal and vertical segmentation of employment.

As in the case of cooperatives, the available data enable new lines of analysis aimed at delving deeper into the specific conditions of women's labor force participation. For example: What are the educational and professional backgrounds of women workers in mutual societies? What place do they occupy within institutional organizational charts? What scope do they have to influence management and strategic decisions? A qualitative exploration of these questions is key to understanding the true scope of women's inclusion in Santa Fe mutual society and to identifying potential obstacles and opportunities for greater equity.

Women and the governance of cooperatives and mutuals

An overall analysis of the data collected by the OEASF reveals that the presence of women in cooperative governance has begun to consolidate, although marked inequalities persist in their internal distribution. Both the Board of Directors and the Board of Trustees in cooperatives—and their equivalents in mutual societies, the Board of Directors and the Supervisory Board—are formed by election at the members' assembly, in ac-

cordance with the provisions of Cooperative Law No. 20,337 and Mutual Law No. 20,321. These bodies are composed, according to the bylaws of each entity, of a variable number of regular members—generally between three and nine—and their respective alternates.

Although there are no regulatory restrictions on women holding these positions, the composition of governing bodies is influenced by the dynamics of internal elections, where electoral preferences tend to reproduce traditional patterns of male leadership. This situation helps explain why, even in organizations with a high proportion of female members, female underrepresentation persists in strategic decision-making.

According to the responses collected regarding women's participation on boards of directors, out of a total of 490 cooperatives that responded to this question, 53% reported having female representation on these bodies. This means that 258 cooperatives throughout the province have at least one woman in their governing structures.

Table 1.

Participation of women on boards of directors in cooperatives

Range of women's participation on boards	Number of cooperatives	Percentage of cooperatives
1% y 10%	77	30%
11% y 20%	39	15%
21% y 30%	28	11%
31% y 40%	41	16%
41% y 50%	16	6%
51% y 60%	8	3%
61% y 70%	20	8%
71% y 80%	10	4%
81% y 90%	3	1%
91% y 100%	16	6%
Total	258	100%

Source: prepared by the author based on the IRCyM.

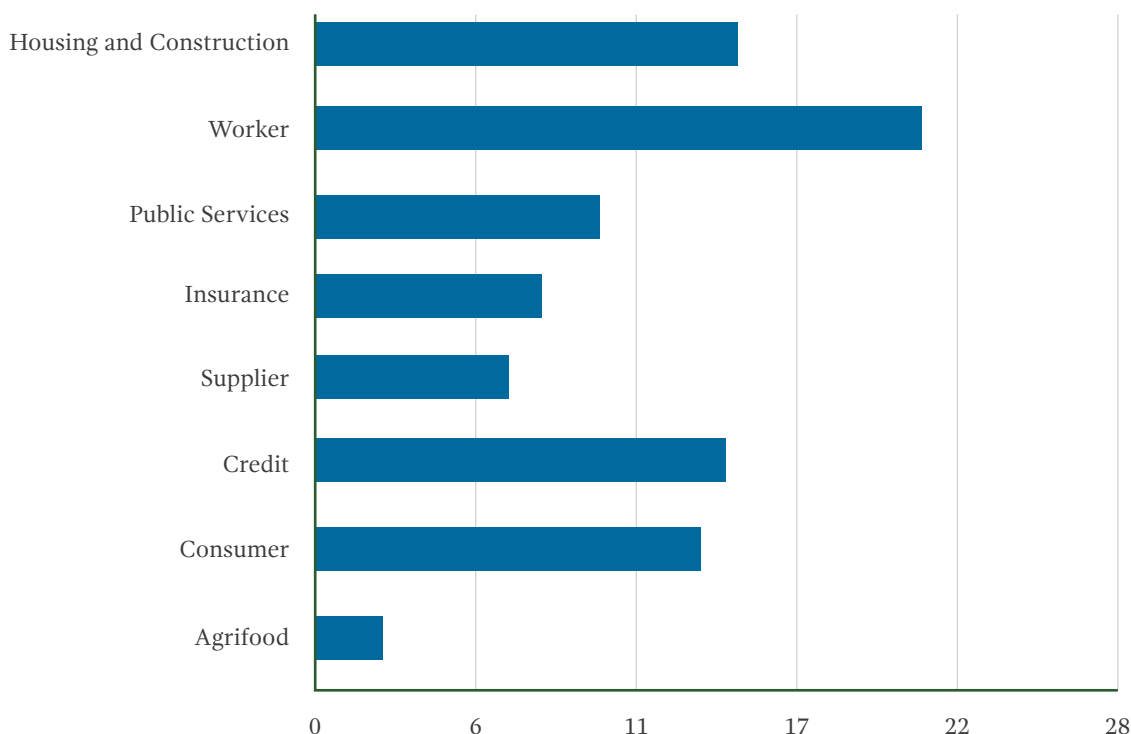
While these data indicate a certain openness in decision-making spaces, the distribution by rank reveals significant disparities. In 144 cooperatives with women on their boards of directors, they represent between 1% and 30% of their members, which shows a still marginal participation. If we add the 232 cooperatives that do not have any women in these spaces, the trend toward the masculinization of governing bodies becomes more noticeable. On the contrary, in only 57 cooperatives do women exceed 40% of board participation, and in only 24 cooperatives do they reach a proportion between 31% and 50%.

In the case of mutual societies, a similar logic is observed. More than half of the mutual societies surveyed—258 entities—do not have female representation on their governing bodies. However, among the 222 mutual societies that did report female participation, a somewhat more favorable distribution is identified. Within this group, 24% have a balanced gender composition, while 66% have between 1% and 40% women on their boards of directors. This information is useful for problematizing asymmetries within the associative sector and for analyzing the unequal distribution of social and symbolic capital in these spaces (Poggetti, 2022).

A disaggregated view by corporate purpose, as shown in Figure 3, allows us to identify cooperative sectors with higher levels of female participation. Worker cooperatives, in particular, show a strong presence of women on the boards of directors. This figure is relevant considering that this type of cooperative represents 62% of the total in the province, with 712 entities registered in 2020. This is followed by public service cooperatives, with 17% (253 entities), and agricultural cooperatives, with 10% (112 entities). In contrast, agricultural cooperatives are those where the presence of women in management positions is lowest, which could be linked to practices historically rooted in rural areas. The trends observed here coincide with case analyses conducted for this type of cooperative, which highlight the persistent barriers to the full incorporation of women into their decision-making spaces.

Chart 3.

Percentage of women on boards of directors by corporate purpose



Source: own elaboration based on the 1st Survey of the OEASF.

Perceptions about women's contribution to the associative network of Santa Fe

As can be seen from the previous sections, women's participation in cooperatives and mutual societies in the province of Santa Fe, especially in management and decision-making spaces, presents a heterogeneous configuration that varies depending on factors such as the entities' corporate purpose. There are highly feminized spaces, where women have an active presence in institutional management, and others where their participation is more tenuous, as in the case of agricultural cooperatives, where historical dynamics persist that restrict their presence in strategic roles. Based on this, in this section we analyze—based on the survey “The gender perspective in the associative ecosystem of Santa Fe”—a series of perceptions on three central aspects: female participation in governing bodies, their contribution to institutional dynamics, and the incorporation of gender criteria into management agendas.

Regarding the first aspect, the survey data reinforces what was revealed in previous OEASF reports. The majority of cooperatives surveyed do not have women on their boards of directors. Among those that do report female participation, this presence is generally low: cases with only one woman predominate, followed by those with two. Only two cases recorded boards of directors with six women, and both correspond to worker cooperatives with a low number of members (less than thirty). This trend is even more pronounced in the case of the supervisory body: two-thirds of the cooperatives surveyed do not have women on the board of directors. Furthermore, of the total sample, only 27 cooperatives reported having managerial positions, and in the vast majority of them, these positions are held by men. In only six cases were women identified as holding such positions. Even in those cooperatives with more than ten managerial positions, the proportion of women in these positions remains very low.

Given these data, a first relevant perception emerges: many cooperatives affirm that their governing bodies are structured according to criteria of equality and non-discrimination based on gender. Ninety percent of the entities surveyed maintain that board participation is structured on these bases. However, some acknowledge that, to the extent that boards and trustees are composed exclusively of men, these criteria need to be reviewed. There are also opinions that downplay the problem, arguing that cooperatives are governed by the principle of voluntary membership and are therefore open to the participation of all interested parties, regardless of gender. This perspective, however, requires a more in-depth analysis, as it may obscure the existence of informal or structural barriers that hinder women's access to strategic roles. As previously noted, the unequal distribution of social capital within organizations (Poggetti, 2022) serves as a key factor in understanding these asymmetries.

Despite this situation, the contribution of women in management positions is recognized as valuable. The responses highlighted that their participation contributes to “improving the efficiency of institutional functioning,” offering “a broader vision,” or bringing “diversity and equality” to organizational dynamics. However, almost all of the cooperatives surveyed acknowledge that there are no statutory provisions promoting gender parity. Although this absence is not perceived as a formal impediment to female participation, the data show that in practice, women's involvement in key spaces is extremely low. One telling statistic is their participation in assemblies: during 2021, only 285 women participated in these events, out of a total of 864,512 cooperative members. This 0.03% of female participation strongly challenges the idea of inclusion, even more so if we consider that there could be factors that operate as obstacles, such as the overload of care tasks, transformations in participation formats associated with the pandemic, or institutional logics that relegate the voice of women in decision-making.

Regarding possible responses to this situation, a set of actions has been identified that seek to strengthen female participation outside of formal mechanisms. Many cooperatives highlight the active role of women on working committees. These committees are grouped into categories such as “institutional life,” “education and training,” “digitalization and innovation,” “sustainability,” “administration and finance,” “gender,” and “child and elder care.” Female participation in these spaces is significant and of particular interest for further investigation, as it could

indicate, in some cases, a gender-based division of labor. The high presence of women on committees related to care or training, for example, can be interpreted as an expression of a traditional role assignment that coexists with more active forms of participation.

In turn, the surveyed cooperatives report a series of actions aimed at promoting the inclusion of women in the life of the association. These include training and capacity building, the implementation of job boards, the redefinition of job profiles with a gender perspective, and the design of diversity policies in personnel selection processes. Awareness campaigns and social and economic support activities with a gender perspective are also mentioned. However, these practices tend to be isolated or limited initiatives, rather than part of a comprehensive strategy. Most cooperatives maintain that their work agendas are inclusive “regardless of gender,” which demonstrates a lack of effective gender mainstreaming.

Even so, some larger cooperatives have begun to incorporate these criteria in dialogue with regulatory frameworks and recommendations from international organizations. They mention, for example, the UN Women’s Empowerment Principles (2015) and participation in specific forums. In these cases, work is being done to establish internal committees focused on gender or to incorporate the topic into broader areas, such as those dedicated to youth or training. Even among those that have not yet implemented specific actions, some express their intention to give preference to women in the processes of incorporating new members or hiring staff, with the aim of improving representation in management and oversight bodies.

Conclusions

The province of Santa Fe is deeply influenced by the presence and activity of cooperatives. The density of this type of association gives it distinctive characteristics compared to other regions of the country. Over time, an institutional framework has developed that deploys a network of cooperative actors in virtually every locality in the territory, creating a unique social and economic map. Within this framework, Santa Fe has become a true hub for cooperative development, both due to the intensity and permanence of these organizations and their capacity for diversification and specialization in multiple areas of activity.

In this article, we proposed a focused approach to a dimension often overlooked in cooperative studies: women’s participation in the governance of Santa Fe cooperatives. We were first interested in assessing their presence within the cooperative framework, analyzing indicators such as the number of members and women’s participation in employment generated by cooperatives. This approach made it possible to highlight a significant presence, although it also highlighted areas of low participation, such as assemblies, where low female attendance invites reflection on structural obstacles, such as the persistence of gender roles, the institutional

dynamics of decision-making, or the difficulties of reconciling women with caregiving tasks.

Secondly, we focused on investigating the positions women occupy in cooperative governing bodies and how their contribution is perceived in these spaces. Overall, we observed a level of participation that, while significant in absolute terms, presents strong disparities depending on the type of cooperative. While in agricultural cooperatives, the governing bodies remain heavily male-dominated, in worker cooperatives—which are the predominant type in the province—we observe a growing female presence and active role in decision-making spaces.

This situation, however, contrasts with certain perceptions reflected in the survey conducted by the OEASF. While the contribution women make to institutional dynamics is valued positively—highlighting aspects such as efficiency, diversity, and broadening perspectives—the institutionalization of mechanisms to guarantee their participation is not perceived as necessary. This gap between discourse and practice highlights the limits of voluntariness as the sole organizing principle and opens the door to discussion about the need to ad-

vance more explicit regulatory frameworks around gender equity.

The survey also revealed other areas of female participation within cooperatives, especially in working committees. However, it is noted that these bodies often reproduce a sexual division of labor, as women tend to be concentrated in committees related to “social life,” “gender,” or “care.” Even so, the fact that these issues are recognized and addressed institutionally, and that a willingness to transform toward more inclusive structures is an encouraging sign.

This analysis is part of a broader context of international reflection and commitment. In 2012, the United Nations declared the International Year of Cooperatives, highlighting their contribution to socioeconomic development, poverty reduction, and the promotion of equality. In 2025, this milestone will be commemorated again, representing a key opportunity to deepen the sec-

tor’s internal transformations. In this sense, strengthening women’s participation in the decision-making bodies of Santa Fe’s cooperatives should be considered not only as an objective of organizational justice, but also as a concrete contribution to achieving the Sustainable Development Goals, particularly SDG 5 (gender equality), SDG 8 (decent work and economic growth), and SDG 16 (inclusive and participatory institutions).

Moving toward a more egalitarian cooperative movement does not only involve increasing the representation of women in strategic positions. It also entails reviewing the internal operating logic, forms of work organization, and participation dynamics, promoting a model that focuses on equity, diversity, and social justice as constitutive values of cooperative movement. In this regard, the findings of this study offer relevant input for the design of public policies and institutional strategies aimed at fully democratizing cooperative life in the province of Santa Fe.

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2. The so-called middle sector. Emergence, evolution, and current status of solidarity intermediation in Argentina

Montserrat Miño. TES Worker Cooperative. Center for Cooperatives and Social Economy (CENCOES), University of Buenos Aires.

Rodrigo Fernández Miranda. Center for Studies of Social Economy (CEES), National University of Tres de Febrero.

Abstract

In Argentina, solidarity intermediation was consolidated as a sector with agents and its own identity in cooperativism and the Social and Solidarity Economy. The text proposes a tour of the main actors, moments and actions that contributed to this integration process, analyzing their potential, current limitations and challenges for the future. The methodological approach combines the use of previous studies and specialized literature, documents from intermediation organizations and interviews with industry leaders.

Keywords

solidarity intermediation, cooperativism, solidarity markets

Resumen

En Argentina, la intermediación solidaria se fue consolidando como un sector con agentes e identidad propia en el cooperativismo y la Economía Social y Solidaria. El texto propone un recorrido por los principales actores, momentos y acciones que contribuyeron a este proceso de integración, analizando sus potencialidades, limitaciones actuales y desafíos para el futuro. En el abordaje metodológico se combina el uso de estudios precedentes y literatura especializada, documentos de las organizaciones de intermediación y entrevistas a referentes del sector.

Palabras Clave

intermediación solidaria, cooperativismo, mercados solidarios

Resumo

Na Argentina, a intermediação solidária consolidou-se como um setor com agentes e identidade própria no cooperativismo e na Economia Social e Solidária. O texto propõe um percurso pelos principais atores, momentos e ações que contribuíram para esse processo de integração, analisando suas potencialidades, limitações atuais e desafios para o futuro. A abordagem metodológica combina o uso de estudos anteriores e literatura especializada, documentos de organizações intermediadoras e entrevistas com líderes do setor.

Palavras-chave

intermediação solidária, cooperativismo, mercados solidários

Introduction

This paper presents and analyzes a recent subject in the history of Argentine cooperativism: Solidarity Intermediation (SI). This phenomenon, which has been developing since early 2001 (Observatory of the Social and Popular Economy of the Ministry of Health and Social Development, 2019), connects agents of production and consumption, promoting the construction of markets governed by principles of solidarity, cooperation, and equity. Its scope transcends trade, developing in a context of growing concentration in the production and marketing of food.

The dominant socioeconomic model fragments actors and processes in the value chain, relocates production, and promotes the consumption of ultra-processed foods, with impacts that hinder the achievement of the Sustainable Development Goals (SDGs) in Argentina. Faced with this reality, SI emerged at the beginning of the 21st century as a proposal from the Social and Solidarity Economy (SSE) and cooperativism with the aim

of building markets that respond to the needs of those who produce and consume.

This study aims to describe the evolution of IS in Argentina; explain its foundations and organizational principles, analyze its integration process, and identify future challenges.

Methodology

The methodological approach combines semi-structured interviews with eleven people who make up four groups of key informants:

- representatives organizations, technicians and academics of SI;
- food science technicians who assist and work in the sector;
- technical and organizational (management of organizations);
- organizational referents of the SI.

Some interviewees combine more than one profile, being academic, technical, and organizational leaders, or both organizational and technical, which constitutes a unique feature of the sector. Additionally, secondary sources include research and specialized literature, as well as materials for disseminating experiences. The interviews were conducted between August and October 2024. The research team specializes in intermediation and consumption in the SSE in universities and organizations.

Below is a technical sheet specifying the interviews conducted:

Table 1.

Interview data sheet

Reporting unit	Interviewed person profile	Interviewed person profile
E1	Technical, academic and organizational reference 1	23/8/2024
E2	Technical, academic and organizational reference 2	4/10/2024
E3	Technical, academic and organizational reference 3	18/9/2924
E4	Technical reference 1	3/10/2024
E5	Organizational and technical reference 1	15/9/2024
E6	Organizational reference 1	25/9/2024
E7	Organizational reference 2	30/9/2024
E8	Organizational reference 3	5/10/2024
E9	Organizational reference 4	15/9/2024
E10	Organizational reference 5	18/8/2024
E11	Organizational reference 6	25/10/2024

Source: own elaboration

Evolution of solidarity intermediation in Argentina

Emergence of the SI

SI agents deploy their practices in a context of high concentration in the production and distribution of agro-industrial goods. A handful of corporations dominate global food production and trade, with opacity regarding the methods of work, components used, pricing, traceability, and socio-environmental impacts. Oligopolistic companies with transnational capital predominate in this map of actors (Contreras et al., 2014). In Argentina, 74% of product sales on shelves correspond to 20 companies, and in 30 mass consumption categories, more than 40% is owned by a single company. Concentration is a defining element of the agri-food industry (Center for Political Economy [CEPA], 2021).

The actors who organize production drive changes in dietary patterns and the homogenization of the global diet (Aguirre, 2015), transforming food into accessible commodities for those who can afford them. This food model also affects public health, inducing changes in eating habits that cause health problems: the incidence of obesity increased from 6.6% in 1990 to 15.8% in 2022, and has spread to low- and middle-income countries, reaching epidemic proportions (FAO, 2024).

The dominant marketing link in Argentina demands high levels of non-renewable energy (Otonín Barrera, 2005), and eight supermarkets account for 84% of sales in establishments larger than 100,000 m² (National Institute of Statistics and Census [INDEC], 2021). Six supermarket chains concentrate the marketing of mass consumer goods (Costa, 2019): in 2011, these six chains had 15% of the total outlets and sold 58% of the total food and beverages consumed in Argentina; in 2014, they reached 89% of sales of these products (Fontanet y García, 2015).

Chains import a large portion of the supply, impose aesthetic criteria on fruits and vegetables, and encourage the use of pesticides (Montagut and Vivas, 2007). They also influence consumption patterns, consumer price construction, and payment terms for small and medium-sized suppliers (Fontanet, 2021). The difference between wholesale prices at the Buenos Aires Central Market and retail prices is another manifestation of this concentration: between 2020 and 2024, the gap ranged

between 70.9% and 135.3%, with a median of 98.5%, which accounts for supermarket surpluses (CEPA, 2024). This concentration of commercial power has allowed them to achieve vertical integration from the field to final consumption (Castro 2017).

Regarding accessibility, the United Nations Environment Programme (UNEP) (2021) warns that almost 20% of food is wasted each year worldwide, while 700 million people suffer from hunger and 3 billion cannot access healthy food. In Argentina, according to the 2017-2018 National Household Expenditure Survey, food and beverages represent 22.7% of national expenditure, a figure that rises to 30.3% in more disadvantaged regions (INDEC, 2018). Rising food prices are a central issue: in December 2024, they were 2.7%, accumulating a year-on-year variation of 117.8% (INDEC, 2024).

These data show that the problem is not one of insufficiency but rather of accessibility barriers imposed by a system that treats food as a commodity rather than a right. This concentration prioritizes the profit interests of concentrated agents, contributing to a multidimensional crisis that impacts food production, marketing, and consumption, with significant and urgent social and environmental consequences.

In this context, SI emerges as an alternative to address these problems. Various authors highlight the difficulties faced by cooperatives and SSE agents in accessing markets. Pochmann (2007) emphasizes the importance of strengthening work to promote networks focused on solidarity-based marketing and distribution. Caracciolo and Foti (2013) attribute the difficulties in access to structural problems that exceed the capabilities of self-managed initiatives, with regulations that do not consider their specificities.

The SI seeks to promote solidarity markets (SM) as transformative spheres of exchange, based on relationships of trust and reciprocity. For Crespo and Sabín (2014), they are a tool for articulating the economic circuit, decommodifying relationships. In SM, exchange goes beyond goods or services; they have the potential to transform social relations, antagonizing competition, individualism, or speculation. They require the presence of associative agents, horizontal relationships, and reticular networks, so that growth is not limited to a single link, but impacts the whole, contributing to its sustainability.

In Argentina, SMs are rooted in cooperative principles, establishing themselves as a sector with a strong identity and a sense of permanence, playing a key role in achieving the SDGs. In this sense, three direct links are identified between SI and SDGs 2, 8, and 12: “end hunger, achieve food security and improved nutrition, and promote sustainable agriculture,” “promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all,” and “ensure sustainable consumption and production patterns” (Miño, 2019).

Characterization of the SI

The SI is comprised of associative and self-managed experiences guided by the SSE value system. Its strategies encompass the design and implementation of short food distribution circuits, minimizing the links between production and consumption (Caracciolo et al., 2012), and achieving social, cultural, economic, and environmental impacts (Craviotti y Marechal, 2017; Mosse, 2019).

These agents are mainly dedicated to the distribution of food produced and marketed under explicit criteria that contribute to equity and social and environmental sustainability, following the fair price criterion (Razeto, 2008), which implies an agreement between agents to remunerate the various factors, in contrast to the logic of maximum possible profitability. In addition, they promote practices that go beyond the economic, raise awareness and inform those who consume and accompany those who produce.

Although there is no comprehensive data covering all agents in Argentina, according to a report by the Observatory of the Social and Popular Economy of the Ministry of Health and Social Development based on surveys of 37 experiences, 89% began their activity after 2001. Three moments and matrices of emergence are identified: before 2001 mostly linked to the third sector, between 2002 and 2015 related to cooperatives, and from 2016 to the present mostly driven by social movements (Observatory of the Social and Popular Economy of the Ministry of Health and Social Development, 2019). Although a large part is located in the Metropolitan Area of Buenos Aires (AMBA), in recent years experiences have emerged in different parts of the country and articulated in work networks.

Growth and strategic articulation

The SI gained notoriety due to: the consolidation of experiences, expanding its capacity to reach and respond to demand, and placing it on the public agenda and addressing the problem of access to food based on concrete strategies from social and political organizations.

Beginning in 2014, the first meetings between organizations in the AMBA (Basque Country) began to share characteristics, problems, and possible collective responses. In 2015, the first joint purchase was made from the La Delicia cider cooperative in Cipolletti, Río Negro. During 2016, collaboration with public and non-governmental organizations was established to support this initial stage of the integration process (Miño, 2020).

In 2016 and 2017, other joint purchases and logistics agreements were made, solidifying ties. In 2018, the Roundtable of Organizations for Solidarity Marketing and Consumption (MOCyCS) was created, and in parallel, between 2017 and 2018, another space promoted by public organizations and universities began to emerge, later called Alta Red, with the aim of marketing fruits and vegetables at affordable prices for the working class. This network made its initial purchase of 18,000 kilos of squash from the El Simbolar cooperative in Santiago del Estero and eight truckloads of agroecological bananas from producers in Salta (Miño, 2020).

In the following years, joint communication, logistics, financing, and purchasing strategies were developed, fostering increased economic and political coordination. In 2019, Alta Red and the Ministry of Industry and Commerce (MOCyCS) initiated a unification process with the Marketing and Markets Incubator of the National University of Quilmes. That year, the nascent sector participated in two public forums and drafted a ten-point document on public policy design, which was presented at the Cultural Center for Cooperation and delivered to the future Minister of Social Development. In November, representatives from these entities traveled to Misiones to visit Productive Units (PUs) and reach agreements that enabled large-scale purchasing.

In 2020 and 2021, the link was strengthened. During this period, price trends began to be recorded. Reports showed a more moderate increase in a reference basket in organizations (55.7%) than in supermarkets (65.1%) (CESO, 2021). In 2023, the SSE basket was 6% cheaper than in supermarkets in August and 5% in September, with the gap widening in the City of Buenos Aires, with

prices rising by almost 20% in supermarkets and 9% in the SI (CESO, 2023).

Furthermore, during this period, a common structure was formalized, consolidating work processes and creating the Alta Red Federation of Marketing Cooperatives. This actor, aimed at collectively solving the complexity of building links with UPs from different regions and sectors, was publicly presented in August 2021, integrating at that time 7 intermediation experiences and 20 entities with which purchases were articulated (Alta Red, 2021).

Towards federalization

Alta Red set its goals of reducing logistics costs, expanding purchasing scale, strengthening production capacity, and jointly meeting demand. It also sought to highlight stakeholders and production methods, and foster a critical and organized consumer base. The organization aims to resolve food supply issues and establish itself as an interlocutor with the State by promoting appropriate public policies.

Its principles include decent work, food sovereignty, cooperative organization, agroecology as a production system, and fair prices for access to healthy food. Since its inception, Alta Red has built a management structure with a weekly cycle of food inflows from different provinces, joint logistics, supplying the IS and strengthening ties with the UPs. A key element is the 600 m² warehouse in the Central Market of Buenos Aires, where between 50 and 70 tons of food will arrive weekly by September 2024, collected by between 35 and 40 IS agents, according to Federation representatives interviewed for this study. The estimated arrival time is 300 points of sale and 10,000 homes in the AMBA region (Alta Red, 2021).

As part of its expansion, Alta Red created the Producer Management System (SIGEPRO) in conjunction with the Nutrition Program at the National University of Tres de Febrero to provide technical support and training on food health and safety. By September 2024, the Federation will be working with 22 UPs in 20 provinces (variable depending on the time of year) and will offer 91 varieties and subvarieties of fruit and vegetable products. The links between intermediation agents and production are characterized by the construction of agreements on payment methods, shipping, receipt, and invoicing, balancing the needs of the parties and joint responsibility for compliance. The UPs set sales

prices, and the intermediation entities build communication channels to raise awareness and inform citizens. Trust is a structuring element in these relationships (Miño, 2022; Fernández Miranda, 2024).

Problems and challenges

If the contents of the interviews with organizational and academic representatives participating in the research are analyzed, in the current context for SI different interconnected problems emerge. Using the terms of those consulted, these can be synthesized and organized into four blocks:

- the “deficit in infrastructure” (E4, E7 and E9), “equipment” (E1, E5, E7 and E8) and “technologization” (E4, E10, E2, E1) of the actors in the sector, which limits their operational capacity;
- The lack of “financing” (E2, E4, E6, E10, E11) for the purchase from UP, an issue that weakens sectoral relations;
- remuneration and rights at work, “professionalization” (E1, E2, E4, E6, E9) in logistics, commercial or management matters, necessary to generate surpluses and guarantee sustainability,
- the “limited scale” (E1, E3, E4, E6, E7, E8, E9, E11) of the activity and the difficulty of building a “differentiated” (E3, E4, E8) and “assertive” (E1, E11) communication with citizens, which hinders its level of visibility, consolidation and social legitimation.

In response to these problems, the strategic objectives that mark the future references are oriented to “expand the scope” (E5, E6, E7, E9, E10 and E11) to new social sectors, “strengthen a demand” (E5, E7, E8, E9, E11, E3, E4) capable of driving and planning production, influencing the design and implementation of “specific public policies” (E1, E3, E5, E7, E8, E9, E11) and supplying the State.

Other challenges include “strengthening integration” (E4, E5, E6, E10, E11) and existing processes, solidifying “regional circuits” and coordinating with small and medium-sized enterprises (E2, E8, E10, E11). In terms of communication, the proposal is to promote greater “synergy building” (E3, E4, E5, E7, E8, E11), the development of joint strategies and better use of technologies that enhance their impact and facilitate connections with consumers, within the framework of a cultural dispute and the politicization of consumption.

Final considerations

Throughout the article, various milestones, data, perspectives, and impacts of SI were identified and analyzed. The formation of SI as a sector in Argentina represents a progressive, relevant, and coordinated response to economic, social, cultural, and health issues, based on an integration that generates economic and political scale.

Considering the period 2012-2025, the international years of cooperatives, the main advances in SI occurred in terms of integration, formalization, and federalization, strengthening relationships between stakeholders. Furthermore, community engagement increased social visibility and di-

versified the processes of intermediation and organization of consumption. However, during these years, national public policies fluctuated in their direction and scope and did not provide continuous support to the sector.

This construction process is plagued by current and structural challenges, as well as problems at the micro, meso, and macro levels. Looking ahead, this sector faces significant challenges and opportunities, such as the need to deepen economic, political, and communications integration, on the path toward cooperative production, supportive intermediation, and transformative consumption that will contribute to a horizon of social and cultural change for the country's achievement of the SDGs.

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3. Information for management: analysis of the use of Big Data in the Workers' Cooperative as a new productive practice

Tiara Seibert
Cooperativa Obrera Limitada (LTDA)

Abstract

In recent decades, advances in information and communication technologies (ICTs) have led to a new technological revolution where data has become a fundamental raw material. In this context, those organizations that adopt the necessary tools to process Big Data are those that gain competitive advantages that translate into improved productivity. These companies are data-driven, which implies the generation of concrete and quality information with positive impacts on efficiency and productive practices.

This article aims to analyze how Cooperativa Obrera Ltda. (COL) has optimized or developed new productive practices through Big Data analysis, within the framework of strategic information management. To this end, we will examine the tools and policies implemented by the organization, highlighting the incorporation of two Data Centers designed to increase overall business productivity and efficiency.

Based on the analysis of these information management policies, the study seeks to observe the effects of Big Data usage in a non-profit organization, specifically regarding its impact on productivity.

Keywords

Decision-making, Decision-making process, Productivity, Big Data, Cooperatives.

caracterizan por ser orientadas por los datos, lo que implica la generación de información precisa y de calidad, con impactos positivos en la eficiencia y en las prácticas productivas.

Este artículo tiene como objetivo analizar cómo la Cooperativa Obrera Ltda. (COL) ha optimizado o desarrollado nuevas prácticas productivas mediante el análisis de Big Data, en el marco de una gestión estratégica de la información. Para ello, se realizará un recorrido por las herramientas y políticas implementadas por la organización, destacándose la incorporación de dos Data Centers, con el fin de aumentar la productividad y la eficiencia empresarial de manera integral.

A partir del análisis de estas políticas de gestión de la información, se propone observar los efectos del uso de Big Data en una organización sin fines de lucro, específicamente en lo que respecta a su impacto en la productividad.

Palabras Clave

Toma de decisiones, Proceso decisorio, Productividad, Big Data, Cooperativas.

Resumo

En las últimas décadas, los avances en las Tecnologías de la Información y la Comunicación (TIC) han impulsado una nueva revolución tecnológica, en la que los datos se han convertido en la materia prima fundamental. En este escenario, las organizaciones que adoptan herramientas capaces de procesar Big Data logran obtener ventajas competitivas que se traducen en mejoras en la productividad. Estas empresas se

Nas últimas décadas, os avanços nas Tecnologias da Informação e Comunicação (TIC) impulsionaram uma nova revolução tecnológica, na qual os dados se tornaram uma matéria-prima fundamental. Nesse contexto, as organizações que adotam ferramentas capazes de processar Big Data obtêm vantagens competitivas que se traduzem em melhorias na produtividade. Essas empresas orientadas por dados geram informações precisas e de qualidade, com impactos positivos na eficiência e nas práticas produtivas.

Este artigo tem como objetivo analisar como a Cooperativa Obrera Ltda. (COL) otimizou ou desenvolveu novas práticas produtivas por meio da análise de Big Data, no âmbito de uma gestão estratégica da informação. Para isso, será feito um percurso pelas ferramentas e políticas implementadas pela organização, destacando-se a incorporação de dois Data Centers, com o intuito de aumentar a produtividade e a eficiência empresarial de forma geral.

Com base na análise dessas políticas de gestão da informação, propõe-se observar os efeitos do uso do Big Data em uma organização sem fins lucrativos, especialmente no que diz respeito ao seu impacto na produtividade.

Palavras-chave

Tomada de decisão, Processo decisório, Produtividade, Big Data, Cooperativas.

Introduction

In Argentina, the National Institute of Associativism and Social Economy (INAES) is the body “responsible for registering, promoting, regulating, and supervising cooperatives and mutuals throughout the country” (INAES, 2023, p. 7). According to the 2021-2023 Management Report presented by the entity, by the end of 2023, 22,393 active cooperatives were registered throughout the country. It should be noted that 57% of these are concentrated in the Central Region, with the province of Buenos Aires being the central point.

In terms of sectors, the majority are worker cooperatives (18,259), followed by public service cooperatives representing 5.3% (1,188) of the total, housing cooperatives 4% (895) and agricultural cooperatives 3.7% (829)” (p. 12). In terms of employment generated, 333,878 workers are registered, including those associated with worker cooperatives and those employed in a dependent relationship. Likewise, the total number of associative relationships with these entities amounts to 18,612,134, with a high concentration in the central region of the country.

The unit of analysis for this study is the Cooperativa Obrera Limitada de Consumo y Vivienda (COL), known as La Coope. Founded during the second decade of the 20th century as a bakery cooperative, its initial purpose

was to guarantee access to bread at a fair price; since then, it has experienced exponential growth, becoming the second largest retail consumer cooperative in Latin America. Its headquarters are located in the city of Bahía Blanca, with 150 physical branches distributed across seven provinces and two e-commerce portals, and more than 7,000 collaborators—both direct and indirect. To date, more than two and a half million people are registered as COL members.

The overall objective of this study is to analyze how Cooperativa Obrera Ltda. (COL) has optimized and/or generated, through *Big Data* analysis, new productive practices that are part of information management. To this end, the tools and/or policies implemented by the organization will be examined, including the incorporation of two *Data Centers*, whose purpose is to increase overall business productivity and efficiency.

The specific objectives are:

- Examine the digitalization process and the use of *Big Data* in the Workers' Cooperative as a strategic tool for decision-making.
- Evaluate the impact of the Workers' Cooperative on achieving the Sustainable Development Goals (SDGs), especially in areas such as technological innovation, equity, and sustainable economic development.
- Identify relevant aspects in the management of the Workers' Cooperative within the framework of the International Years of Cooperatives

Decision-making and the information economy

In every organization, decision-making processes are constant and frequent. According to Gomes (2007), “a decision is a process of choosing, direct or indirect, at least one of the presented alternatives, which appeals to the resolution of an existing problem” or that will determine a course of action. In this context, the study by Canary and Maçada (2013) is relevant, where they argue that in any decision-making process, the available information is the fundamental basis from which possible solutions are constructed and evaluated. However, it is characterized by being a complex and individual process, which is why Choo (2006) maintains that “to make a rational decision, all existing alternatives must be considered and their consequences identified” (p. 11).

For this process to be more efficient and accurate, both the quantity and quality of the information play a determining role, as it allows the different alternatives and their implications to be weighed. The author Choo (2006) confirms this by explaining that:

“Research in organizational theory suggests that organizations create and use information in three domains. First, organizations interpret information about the environment to construct meaning about what is happening to the organization and what it is doing. Second, they create new knowledge through the conversion and combination of members’ expertise and experience to learn and innovate. Finally, they process and analyze information to select and commit to appropriate courses of action. We combine these three perspectives into a model of how organizations use information to adapt to external change and foster internal growth.” (p.9)

Therefore, it is stated that “the importance of information for organizations lies in the fact that they use it to carry out their daily operations and strategically to seek competitiveness” (Melgarejo Hernandez, Rivero Amador y Contreras Díaz, 2023, p. 1).

In recent decades, technological advances, primarily in Information and Communication Technologies (ICTs), have given rise to the Fourth Industrial Revolution, marked by the digitalization of production processes and the massive generation of data. This context has led several authors to characterize the current stage of capitalism as an “information economy” (Shaffer, 2019); Castells (2000) emphasizes that the central characteristic lies not in information and knowledge per se, but in the fact that information is transformed into raw material.

From an economic perspective, Pérez (2010) argues that “a technological revolution can be seen as a major transformation of the economy’s wealth-creating potential” (p. 7). Consequently, Big Data constitutes a transformative event in our existence, as Mayer-Schönberger and Cukier (2013) explain. However, it is important to understand that the crucial aspect of Big Data lies not in the quantity and volume of data collected, but in the ability to process and transform it into concrete information, which allows its use for strategic decision-making.

This process is known as “Big Data analytics” (Hilbert, 2013) and involves extracting information *ex post* from large volumes of data that have already been collected. To achieve this, techniques such as data mining are used, which transform implicit knowledge into explicit knowledge. Through this analysis, organizations can gain valuable insights that help them improve their management, optimize their processes, and strengthen their competitiveness in the marketplace.

Growth in technology—and, particularly, in ICTs—has led to exponential changes that are reflected in all areas of production and life in general, and the cooperative movement is no exception. Today, cooperatives face the challenge of integrating digital tools into their management to improve their efficiency, increase their competitiveness, and enhance their social impact.

Unlike traditional businesses, cooperatives are governed by principles of democratic participation, solidarity, and equity, which gives them a distinct organizational logic. However, the adoption of technologies such as Big Data can strengthen their responsiveness to an increasingly dynamic and globalized environment. According to Barton and Court (2012), Big Data analysis has defined a new frontier within the market in terms of competitiveness, as its use demonstrates increases in productivity and decision-making processes, as well as in overall performance.

Research by McAfee and Brynjolfsson (2012) supports these claims, as their analysis shows that “the more data-driven companies are, the better their performance is in terms of objective measures or financial and operational results” (p. 4). They also highlight that these types of data-driven companies are on average “5% more productive and 6% more profitable than their competitors.” Therefore, it is possible to conclude that data-driven decisions are better decisions.

In this scenario, the cooperative sector has a great opportunity to consolidate its business model through the intelligent use of information. The implementation of Big Data in cooperatives can contribute to:

- Optimize decision-making by analyzing data on associate behavior, market trends, and operational efficiency.
- Improve internal management, identifying opportunities for cost reduction, resource optimization, and strengthening the supply chain.

- Strengthen the relationship with partners, offering more personalized products and services, based on their needs and preferences.
- Contribute to the Sustainable Development Goals (SDGs) by promoting equity, sustainability, and innovation within the cooperative model.

Digital transformation represents a challenge, but also an opportunity, for cooperatives. The incorporation of technologies such as Big Data allows them not only to improve their management but also to consolidate their position as key players in the 21st-century economy. In a context where information has become the primary strategic resource, cooperatives that manage to adapt to these changes will have greater opportunities for growth and sustainability over time (Castel y Sanz, 2009; Moral y Jurado, 2004).

Methodology

The methodological strategy selected for this research was qualitative and descriptive. Based on the assumption that quality information translates into greater productivity, the developments promoted by Cooperativa Obrera Ltda. (COL) aimed at obtaining more accurate information were analyzed, and their impact on organizational practices was verified. In line with the premise that data-driven organizations tend to be more efficient, the tools used and their effects on productive practices were observed.

Regarding the sources of information consulted, updated bibliographic material was used, with an emphasis on the fields of decision-making, negotiation, and data science. Primary sources were also used, such as interviews with senior staff within the organization. The details of the fieldwork are presented in Table 1, with all interviews being open-ended.

Table 1.

Technical sheet

Interview profile	Area in which you work
Purchasing Manager (E1)	Purchasing Management
Supply Manager (E2)	Supply Management
Head of Information Management (E3)	Information Management

Cooperativa Obrera: Big Data analysis as a new productive practice

Cooperativa Obrera Limitada’s journey in information management began in the 1980s, with its initial investments in technological equipment and the formation of a team that would eventually become the Systems Management Department. Its purpose is to provide support and assistance to the organization’s various sectors. It emerged in response to the needs of the production and warehouse sectors to report their activities to management.

Subsequently, as the entity expanded, the demand grew for a system that would integrate all sectors in a comprehensive manner, allowing for better administration and management for all areas.

In 2004, within the Supermarket Management Department, a “Commercial Analysis” area was created due to a lack of market information. Since information is the fundamental basis of any negotiation process, this department emerged with the goal of recovering, complementing, and consolidating market information, which translated into greater knowledge of the external environment and better tools for internal management. This department was responsible for processing the information provided by specialized consulting firms.

In 2014, in order to meet and report specifically on the needs of each sector, the Commercial Analysis area was divided between the Purchasing and Supermarket Management departments. In this regard, “this milestone represented a significant improvement in the information provided, as the response was individualized to the needs of each area” (E1). However, in 2022, both parts of the sector were reunited under the new “Management Information” area, now independent and reporting directly to General Management. “This restructuring not only optimized the internal organization but also improved the efficiency of data processing and analysis” (E3).

Currently, this sector processes not only internal information but also market information provided by consulting firms such as Nielsen, Scentia, and Scanntech. In 2016, a dashboard was created with information across all sectors and accessible to all management positions. This tool became a key reference base for decision-making across all areas of the organization.

La Coope's Information Technology and Development Center will open in 2022. This infrastructure houses a primary data center, designed to expand the organization's capacity for data collection, processing, and analysis. Additionally, there is a contingency data center, located in the city of Bahía Blanca, which supports the main center.

A key advance in this evolution was the creation of the Supply Management Department at the end of 2023. "This area represented an important milestone for data processing and analysis, as it introduced a larger-scale working methodology, employing new tools (notably Elastic) to process a larger volume of unstructured data" (E2).

In this context, the study by Fernandez Moroni, Boccatonda, and Gastaud Maçada (2017) is relevant. This study interviewed cooperative staff about the five characteristics of Big Data and their effects on the decision-making process. The results indicated that veracity is the most important factor, while volume is the least valued characteristic. In other words, the quality of the information is crucial for decision-making, and correct data processing and analysis are essential.

Conclusions

Throughout its history, Cooperativa Obrera Ltda. has consolidated a data-driven approach, giving a central role to the construction, processing, and analysis of information. Based on the premise that better information quality translates into more efficient decision-making processes, the cooperative has developed various tools and specialized sectors that allow for strategic data management.

Following Choo's theoretical framework, the production of information is observed in the three areas that characterize organizations: the commercial analysis sector and, subsequently, management information, are examples of how the organization seeks to construct and interpret information about the market and its environment. Secondly, Systems Management has been key in obtaining and structuring data, through the development of both technological equipment and trained personnel. Finally, tools such as the Dashboard, the aforementioned commercial analysis sector, and Supply Management—among others—demonstrate the existence of processes dedicated to analyzing information to provide decision-makers with quality information.

In this context, research by Fernández Moroni, Boccatonda, and Gastaud Maçada (2017) confirms that, within the Big Data ecosystem, data veracity is the most relevant factor. This underscores the importance of ensuring information quality, ensuring that organizational decisions are based on accurate and reliable data.

A turning point in this technological and organizational evolution came in 2012, declared the International Year of Cooperatives by the UN, which highlighted the impact of cooperatives on sustainable economic and social development. From this milestone, Cooperativa Obrera deepened its commitment to modernizing its processes, promoting new strategies for data collection, processing, and analysis. Specialized sectors and more advanced management tools were consolidated, allowing for greater data integration across different areas. This transformation process has enabled an evolution toward more sophisticated and cross-cutting analysis, optimizing efficiency in decision-making.

Looking ahead to 2025, the second International Year of Cooperatives, Cooperativa Obrera continues to reaffirm its commitment to innovation and sustainability. Its focus on data management not only strengthens its cooperative business model but also actively contributes to the Sustainable Development Goals (SDGs). In particular, its commitment to digitalization and the use of advanced data analysis tools aligns with:

- SDG 9 (Industry, innovation and infrastructure), by promoting technological modernization and digital infrastructure within the organization.
- SDG 8 (Decent Work and Economic Growth), by improving operational efficiency and promoting a work environment based on innovation and knowledge.

Advances in information management and data analysis have allowed Cooperativa Obrera not only to develop new productive practices but also to strengthen existing ones, continually optimizing its decision-making processes. Its focus on efficiency and sustainability reinforces its role as an organization committed to inclusive and sustainable development, actively contributing to the growth of the cooperative sector within the framework of the challenges of the 21st century.

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4.- Female Empowerment in the Solidarity Economy and Community Banks

Munhoz, Karen de Oliveira. Federal University of Alfenas, Brazil
Texeira, Tania Cristina. Pontifical Catholic University of Minas Gerais, Brazil
Toledo, Dimitri Augusto da Cunha. Federal University of Alfenas, Brazil
Guerra, Ana Carolina. Federal University of Alfenas, Brazil

Abstract

This article explores the role of Community Banks and Social Currencies in promoting financial inclusion and gender equity within the Solidarity Economy. We analyze how these initiatives impact the lives of women, who often lead these projects and reinvest their earnings into their communities. From a feminist perspective, the study discusses the challenges women face, such as the double work shift, limited access to financial resources, and underrepresentation in decision-making spaces within cooperatives. It also examines how Solidarity Economy practices can help overcome these barriers. The analysis demonstrates that by integrating alternative financial practices into the cooperative sector and adopting public policies that encourage female participation, it is possible to strengthen women's role in social transformation, promoting greater economic autonomy, financial justice, and equal opportunities within the cooperative movement across the Americas. The article concludes that incorporating a gender perspective can enhance women's role in social transformation, fostering greater financial autonomy and economic justice.

In the context of the International Years of Cooperatives, declared by the United Nations, the importance of promoting inclusion and equality is reaffirmed. The analysis in this paper demonstrates that by integrating alternative practices and adopting public policies that encourage female participation, it is possible to strengthen women's role in social transformation, promoting greater economic autonomy, financial justice, and equal opportunities.

Keywords

Solidarity Economy; community banks;
social inclusion; gender.

Resumen

Este artículo explora el papel de los Bancos Comunitarios y las Monedas Sociales en la promoción de la inclusión financiera y la equidad de género dentro de la Economía Solidaria. Analizamos cómo estas iniciativas impactan la vida de las mujeres, quienes a menudo lideran estos proyectos y reinvierten sus ingresos en sus comunidades. Desde una perspectiva feminista, el estudio analiza los desafíos que enfrentan las mujeres, como la doble jornada laboral, el acceso limitado a recursos financieros y la subrepresentación en los espacios de toma de decisiones dentro de las cooperativas. También examina cómo las prácticas de la Economía Solidaria pueden contribuir a superar estas barreras. El análisis demuestra que, al integrar prácticas financieras alternativas en el sector cooperativo y adoptar políticas públicas que fomenten la participación femenina, es posible fortalecer el papel de las mujeres en la transformación social, promoviendo una mayor autonomía económica, justicia financiera e igualdad de oportunidades dentro del movimiento cooperativo de las Américas. El artículo concluye que incorporar una perspectiva de género puede fortalecer el papel de las mujeres en la transformación social, fomentando una mayor autonomía financiera y justicia económica.

En el contexto de los Años Internacionales de las Cooperativas, declarados por las Naciones Unidas, se reafirma la importancia de promover la inclusión y la igualdad. El análisis de este trabajo demuestra que, al integrar prácticas alternativas y adoptar políticas públicas que incentiven la participación femenina, es posible fortalecer el papel de las mujeres en la transformación social, promoviendo una mayor autonomía económica, justicia financiera e igualdad de oportunidades.

Palabras Clave

Economía Solidaria; bancos comunitarios;
inclusión social; género.

Resumo

Este artigo explora o papel dos Bancos Comunitários e das Moedas Sociais na promoção da inclusão financeira e da equidade de gênero dentro da Economia Solidária. Analisamos como essas iniciativas impactam a vida das mulheres, que frequentemente lideram esses projetos e reinvestem seus rendimentos nas comunidades. A partir de uma perspectiva feminista, o estudo discute os desafios enfrentados pelas mulheres, como a dupla jornada de trabalho e o acesso limitado a recursos financeiros, além da sub-representação nos espaços de decisão dentro das cooperativas e como as práticas da Economia Solidária podem contribuir para superar essas barreiras.

No contexto dos Anos Internacionais das Cooperativas, declarados pelas Nações Unidas, reafirma-se a importância da promoção da inclusão e da igualdade. A análise deste trabalho demonstra que, ao integrar práticas alternativas e adotar políticas públicas que incentivem a participação feminina, é possível fortalecer o papel das mulheres na transformação social, promovendo maior autonomia econômica, justiça financeira e igualdade de oportunidades.

Palavras-chave

Economia Solidária; bancos comunitários; inclusão social; gênero.

Introduction

The Solidarity Economy has gained prominence in Latin America as a response to the structural flaws of the capitalist model, especially in contexts of social exclusion and economic marginalization (Coraggio, 2016). By promoting values such as self-management, cooperation and solidarity, this approach seeks to reconfigure economic relations, placing social justice and sustainability at the center of development (Singer, 2002).

However, although the Solidarity Economy is recognized for its inclusive potential, as Cleps (2020) and Valadão Junior (2014) show, traditional analyses often fail to consider the profound gender inequalities that permeate these practices. Authors such as Larraín (2019) and Calcagno (2020) argue that the success of Solidarity Economy initiatives is directly linked to the inclusion

of a gender perspective that recognizes and tackles the structural inequalities that disproportionately impact women.

Historically, women's work, especially in vulnerable communities, has been made invisible or devalued, reinforcing a sexual division of labor that limits their access to formal economic opportunities (Silva, 2021). The Solidarity Economy, when viewed through a feminist lens, offers a platform for overcoming these barriers, enabling women not only to access financial resources, but also greater autonomy and control over their economic lives (Cleps, 2020). As Boff (2020) and Burchianti (2018) point out, it is essential that solidarity initiatives take gender into account, ensuring that economic practices are truly inclusive and equitable.

The cooperative movement has played a central role in the economic and social development of the Americas. According to data from the International Cooperative Alliance (ICA, 2023), there are approximately 7 million cooperative members in Brazil, distributed in more than 4,800 active cooperatives, with significant participation in the agricultural, financial, consumer and work sectors. The cooperative sector accounts for around 4% of the national GDP and generates more than 425,000 direct jobs, consolidating itself as an economic alternative based on self-management and cooperation.

In the Latin American context, cooperatives also play a key role in financial inclusion, especially for marginalized populations. Reports by the United Nations (UN, 2022) highlight that credit unions and community banks have been strategic in promoting access to financial services in regions where traditional banks do not operate. This structure has enabled the development of new economic sectors and promoted the participation of women and young people in the economy.

Cooperatives and community banks share the values and principles of the Solidarity Economy, promoting the strengthening of local autonomy and the equitable redistribution of resources. This article analyzes the intersection between cooperatives, community banks and solidarity economy, highlighting how these initiatives boost women's economic empowerment and financial inclusion in the Americas (Almeida, 2023).

This article proposes a critical analysis of the role of women in the Solidarity Economy, with a special focus on Community Banks and Social Currencies, which have emerged as central tools for promoting financial inclusion in historically excluded communities (Fialho,

2022). These tools, in addition to boosting local development, have proven to be fundamental for women's empowerment, especially by challenging patriarchal norms and traditionally exclusionary power structures (Fernandez, 2018). Based on this analysis, we explore how financial inclusion and women's autonomy are strengthened by these practices, contributing to the creation of a fairer and more solidary economy.

Authors such as Coraggio (2016) and Calcagno (2020) point out that recognizing women's contributions to the Solidarity Economy is not only a question of social justice, but also of economic efficiency. Women, particularly those who lead solidarity initiatives, show greater commitment to community sustainability and local development, which enhances the impact of these practices (Almeida, 2019). Thus, this article seeks to further understand how women play a crucial role in maintaining and expanding these initiatives, challenging established gender norms and promoting equity and empowerment in their communities.

Solidarity economy: fundamental principles and gender perspectives

The Solidarity Economy, as defined by authors such as Singer (2002) and Coraggio (2016), offers an approach that goes beyond traditional capitalist models, promoting the inclusion of people in vulnerable conditions through productive activities based on self-management, cooperation and solidarity. The central objective is to create an economic system that prioritizes collective well-being and sustainable development rather than concentrating profit and power in a restricted group of actors. This proposal is particularly important in Latin America, where social and economic inequality remains a structural problem (Calcagno, 2020).

One of the main challenges of the Solidarity Economy is to tackle the structural barriers that limit the full participation of all members of society, particularly women. The conventional economy, aimed at profit and competition, often neglects gender specificities and ignores the difficulties women face in accessing the formal labor market and credit (Silva, 2021). According to Almeida (2019), women, especially in rural areas and peripheral communities, have historically been excluded from production and decision-making processes, being relegated to domestic and community work, which limits their role in the formal economy.

The gender perspective is therefore essential to understanding how Solidarity Economy practices impact men and women differently. Authors such as Guérin (2005) and Burchianti (2018) point out that although women are protagonists in many of these initiatives, their work is often invisible or undervalued. This relates to the concept of "invisible work," which encompasses domestic, reproductive and community work, historically performed by women without recognition or fair pay (Boff, 2020). This work is vital for the sustainability of communities and Solidarity Economy initiatives, but it remains undervalued by conventional economic analyses, which prioritize formal productive work (Segato, 2003).

The Solidarity Economy, when analyzed from a gender perspective, reveals not only the structural exclusion of women, but also the potential of these initiatives to transform this reality. In many cases, women have become leaders and protagonists in solidarity enterprises, creating forms of economic participation that put collective well-being at the center (Fernandez, 2018). As Fialho (2022) points out, when women take on leadership roles in solidarity organizations, there is a positive impact on income distribution and local development, since women tend to reinvest their earnings in the community and their families, strengthening solidarity networks.

However, for the Solidarity Economy to fulfill its emancipatory potential, it is essential that gender inequalities are explicitly recognized and combated. As Calcagno (2020) highlights, this requires a strategic approach that includes public policies aimed at empowering women and strengthening their participation in all stages of solidarity-based economic processes. In addition, it is necessary to rethink the role of the state and civil society organizations in promoting gender equality within the Solidarity Economy, creating mechanisms that guarantee the full participation of women, both in decisions and in the implementation of projects (Silva, 2021).

In this way, the Solidarity Economy can be seen as a platform for female autonomy, not only by providing economic opportunities, but also by promoting gender equity and challenging the cultural norms that perpetuate inequality (Almeida, 2019). Latin American feminist authors, such as Boff (2020) and Cleps (2020), say that the Solidarity Economy, when incorporated with a gender perspective, has the potential to transform not only economic relations, but also social and cultural relations, promoting a new form of social organization

that values women's work and recognizes their contributions to society.

In short, the inclusion of a gender perspective in Solidarity Economy practices is vital to ensure that these initiatives are truly inclusive and equitable. In addition to offering a path to women's financial inclusion, the Solidarity Economy, when structured consciously, can promote the transformation of power relations that perpetuate gender inequalities, contributing to the construction of a fairer and more solidary society (Calcagno, 2020).

This approach enables not only the recognition of women's contributions, but also the creation of mechanisms that transform power dynamics, promoting a more equitable and solidary economy. Within this scenario, Community Banks and Social Currencies stand out as necessary instruments to operationalize this inclusion, offering a decentralized financial structure that fosters local development, particularly in historically marginalized communities.

Community banks and social currencies: tools for inclusion and equity

Community Banks and Social Currencies have emerged as important mechanisms for financial and social inclusion, especially in communities that have historically been excluded from traditional financial systems. These institutions and tools represent the basis of an alternative structure aimed at local development and democratizing access to economic resources. In Latin America, these practices have been widely adopted in contexts of social vulnerability, where access to credit, banking services and the formal economy is often limited (Fialho, 2022). The financial decentralization provided by Community Banks allows communities to organize themselves autonomously, providing services that meet their local needs, such as microcredit, insurance and alternative forms of payment (Diniz, 2020).

These banks are more than just financial institutions; they play a strategic role in strengthening the local economy and fostering solidarity-based economic practices. According to Coraggio (2016), Community Banks offer an economic model that challenges conventional financial structures by promoting the direct participation of communities in the management of their

resources. This decentralized logic ensures that the financial gains remain in the communities themselves, creating a virtuous cycle of local development. In addition, banks offer not only financial services, but also training and financial education, which are essential for beneficiaries to be able to use the resources efficiently and autonomously (Silva, 2021).

In the context of the Solidarity Economy, Community Banks play a fundamental role in autonomy. In many communities, women are primarily responsible for household financial management, but face significant barriers to accessing formal banking services (Burchianti, 2018). These obstacles include the lack of guarantees required by conventional banks, exclusion due to the informality of their work and the gender inequalities that permeate the economic system (Burchianti, 2018). By offering microcredit and other forms of inclusive financing, Community Banks provide women with the opportunity to start or expand small businesses, thus guaranteeing their own source of income (Cleps, 2020). This access to credit is particularly transformative, as it gives women not only control over their resources, but also greater economic and social autonomy.

In addition, studies such as Almeida's (2019) point out that when women access financial resources through Community Banks, they tend to reinvest a significant portion of their income in their families and communities. This behavior amplifies the positive impacts of these initiatives, generating direct benefits for the education, health and well-being of their families, while strengthening community solidarity networks. In this way, the female autonomy promoted by Community Banks goes beyond the financial aspect, also impacting the social and cultural dynamics of the communities.

Another crucial component of this structure is the Social Currencies, which have played a key role in promoting financial inclusion in communities where access to conventional currencies is restricted. Social currencies, such as those used by community banks in Brazil like Banco Palmas, are a form of complementary currency created to circulate locally, facilitating the exchange of goods and services within the community (Almeida, 2023). These currencies are particularly important for women, whose economic participation is often limited by their lack of access to traditional monetary resources.

Social currencies allow women to actively participate in the local economy, promoting the consumption and production of goods and services within their communities, while at the same time fostering financial autonomy (Fialho, 2022). In addition, complementary currencies have a direct impact on the sustainability of local economies, as they encourage the use of local resources and products, generating jobs and strengthening exchange networks (Diniz, 2020). By using these currencies, women not only increase their purchasing power, but also contribute to the economic resilience of their communities, building economic systems that are less dependent on national currencies and macroeconomic fluctuations.

Social Currencies also challenge the patriarchal norms that often limit the role of women in the economy. In many cases, the introduction of complementary currencies allows women to become leaders in their communities, occupying management and decision-making positions within Solidarity Economy initiatives (Boff, 2020). Social Coins contribute to the deconstruction of gender hierarchies, promoting more egalitarian and fairer environments.

It is important to note that Community Banks and Social Currencies do not operate separately, but are part of a broader Solidarity Economy ecosystem, where self-management and cooperation are central principles (Coraggio, 2016). For these tools to be effective, there needs to be institutional support and public policies that promote the creation and sustainability of these initiatives. Authors such as Calcagno (2020) suggest that the inclusion of a gender perspective in public policies related to the Solidarity Economy is fundamental to ensuring that women can fully access the benefits of these tools.

The initiatives of Community Banks and credit unions are in line with the recommendations of the United Nations (UN) on financial inclusion and sustainable development. The 2030 Agenda, through the Sustainable Development Goals (SDGs), encourages the creation of inclusive financial models that serve vulnerable populations (UN, 2022). The OECD (2021) also emphasizes the importance of cooperatives as tools for social development, recommending policies to encourage female participation and reduce unequal access to credit.

In addition, the European Commission (2023) has promoted initiatives to strengthen cooperatives and the social economy, highlighting the need for new financial instruments for marginalized populations. These guidelines reinforce the importance of Community Banks and credit unions as viable alternatives for sustainable development and economic justice.

Therefore, both Community Banks and Social Currencies are powerful instruments of financial and social inclusion which, when implemented with a gender perspective, promote women's empowerment and equity within communities. These tools offer women opportunities for economic and social autonomy, allowing them to challenge patriarchal norms and actively contribute to the development of their communities. By strengthening networks of solidarity and inclusion, these initiatives have the potential to transform not only the local economy, but also social relations, creating a fairer and more sustainable basis for the future.

Gender, autonomy and structural challenges

The relationship between gender and the Solidarity Economy reveals a field of tensions and opportunities that highlights both the fundamental contributions of women and the structural challenges that limit their full participation. In Latin America, where patriarchy still structures a large part of social and economic relations, women face significant barriers to achieving financial and social autonomy. As stated by Valadão (2014), women are often subjected to a double day, an overload that combines productive and reproductive activities. This reality limits the time and resources that women can invest in economic or community activities, perpetuating their marginalization in public spaces and in the formal job market.

This phenomenon of the double day is intensely discussed by feminist authors, such as Almeida (2019), who highlights the invisibility of domestic and care work, activities traditionally carried out by women and which are not recognized as productive by the formal economy. This lack of recognition reflects an economic structure that hierarchizes productive work and pays unequally, cementing women's exclusion from the main economic circles. This is exacerbated in the most vul-

nerable regions of Latin America, where women's access to financial resources and property is even more restricted, as pointed out by Soares (2022).

These structural challenges are underpinned by cultural norms that perpetuate gender inequality and limit women's opportunities. As Segato (2003) underlines, patriarchy imposes symbolic and material barriers that keep women in a position of subordination, both in domestic life and in the public sphere. Even when women have access to types of paid work, they still face precariousness and informality, which makes it even more difficult for them to access financial resources such as credit and property. This restricted control over property and the lack of access to financial capital are barriers that directly affect their ability to generate and accumulate wealth, perpetuating cycles of poverty and dependency.

The concept of reproductive work is essential for understanding gender inequalities, especially in the context of the Solidarity Economy. Reproductive work encompasses all activities linked to maintaining life, such as caring for children, the elderly and carrying out household chores, which are predominantly done by women. In the conventional capitalist model, these activities are often made invisible and devalued, as the system privileges productive work, i.e. that which generates profit and is remunerated (Burchianti, 2018).

However, unlike capitalism, the Solidarity Economy recognizes and values community, domestic and care work, which make up reproductive work. As Burchianti (2018) points out, the capitalist model tends to marginalize these unpaid contributions, reinforcing gender inequalities. The Solidarity Economy, on the other hand, proposes an inclusive approach, recognizing the value of these activities for the sustainability of families and communities. By valuing reproductive work, this approach not only redefines economic relations, but also challenges the patriarchal norms that have historically relegated women to the domestic and unpaid space (Alvarez, 2021; Silva, 2021).

This appreciation of reproductive work in the Solidarity Economy paves the way for social and economic transformation by offering women the opportunity to see their work recognized and integrated into a system that promotes equity (Burchianti, 2018). Furthermore, by

including reproductive work as a significant part of the economy, space is created for women to take on leadership and management positions in solidarity ventures, breaking with the traditional sexual division of labor (Fernandez, 2018). Thus, recognizing reproductive work is a fundamental step towards building a fairer and more inclusive economy, where care and community work are seen as pillars for social transformation (Silva, 2023).

In this context, Community Banks and Social Currencies have emerged as fundamental tools for mitigating these challenges and promoting greater autonomy for women. As Cleps (2020) discusses, these mechanisms not only provide women with access to credit and financial services, but also create spaces where they can develop their leadership and management skills. Access to financial resources through Community Banks allows women to start or expand small businesses, ensuring their economic autonomy and breaking the cycle of dependency.

Social Currencies, on the other hand, offer an innovative solution for financial inclusion in communities where access to conventional currencies is restricted. These complementary currencies, used for transactions within communities, have the potential to strengthen the local economy and create new ways of economic participation for women (Almeida, 2023). By using Social Currencies, women can market locally produced goods and services, often related to domestic and community work, which is made invisible by the formal economy. This contributes to the financial sustainability of their families and the strengthening of solidarity networks within the community.

In addition, the practices of self-management and co-operation promoted by the Solidarity Economy allow women to develop leadership skills and become agents of change in their communities. As Fialho (2022) highlights, by actively participating in the management of Community Banks and Social Currency networks, women are involved in decision-making processes that challenge patriarchal norms and transform power dynamics. These leadership experiences not only empower women economically, but also generate broader social change, promoting a culture of equality and solidarity.

However, it is important to recognize that for these practices to be truly transformative, there needs to be an explicit commitment to incorporating a gender perspective into Solidarity Economy initiatives. As Calcagno (2020) states, public policies that support the Solidarity Economy need to take into account the structural inequalities that affect women and create conditions for their full and equal participation. This includes the development of training programs aimed specifically at women, as well as the strengthening of support networks that can help mitigate the effects of the double working day and the overload of responsibilities.

Therefore, the relationship between gender, autonomy and structural challenges in the Solidarity Economy cannot be ignored if we want to promote social and economic transformation in an inclusive and equitable way. By giving women access to financial resources and leadership opportunities, Community Banks and Social Currencies offer an important way of overcoming the structural barriers imposed by patriarchy. Through these practices, it is possible to build an economy that values women's contributions and promotes gender equality, laying the foundations for a fairer and more supportive society.

Strategic opportunities and future prospects

The inclusion of a gender perspective in Solidarity Economy practices is essential to ensure that these initiatives are truly inclusive and equitable. The analysis presented in this study shows that, in order to achieve this goal, it is necessary to go beyond recognizing women's contributions. Concrete strategies should be adopted to promote their full participation at all levels of community development initiatives, from project design to implementation and management.

Authors such as Fernandez (2018) and Guérin (2005) emphasize that when women occupy a central place in Solidarity Economy initiatives, the results tend to be more inclusive, sustainable and socially transformative. This is because women, by participating more equally, bring new perspectives to the management of economic resources, often prioritizing the well-being of the community as a whole, rather than focusing solely on individual profit. This vision of community development, guided by solidarity and cooperation, is crucial

for the long-term sustainability of Solidarity Economy initiatives.

Almeida (2019) and Silva (2023) emphasize that by reinvesting their income in their families and communities, women strengthen solidarity networks and promote local development more effectively. This behavior reinforces the importance of designing policies and programs that facilitate women's access to financial resources, technologies and training. In this sense, Community Banks and Social Currencies play a vital role, providing the necessary means for women not only to participate, but to lead these initiatives.

The gender perspective, therefore, should not just be seen as a complementary element, but as a central pillar in the formulation of Solidarity Economy policies. As Burchianti (2018) points out, a feminist approach in the Solidarity Economy allows not only for the economic empowerment of women, but also for a reconfiguration of power dynamics within communities. By questioning and transforming the patriarchal norms that traditionally limit female participation, these practices create new spaces of power and leadership for women, promoting a fairer and more equal society.

Furthermore, as Calcagno (2020) and Fialho (2022) point out, it is essential that public policies aimed at the Solidarity Economy include monitoring and evaluation mechanisms that ensure the equal participation of women. This implies creating indicators that measure the impact of initiatives in a differentiated way, taking into account not only economic aspects, but also social and cultural ones. For example, it should be assessed how women's participation in Community Banks and the use of Social Coins impacts their power relations within the family and community, as well as their access to rights and economic autonomy.

A strategic opportunity for the future of the Solidarity Economy with a gender perspective lies in the expansion and strengthening of feminist networks and organizations that promote the exchange of experiences and mutual support between women working in different sectors of the economy. As Silva (2023) states, the creation of support networks among women is essential to overcome the structural and cultural challenges that often hinder their full participation in economic initiatives. These networks can function as spaces for learning, exchanging social technologies and strengthening self-management, as well as serving as platforms

for the creation of public policies that promote gender equality.

Another important point is the need to strengthen the education and training of women so that they can fully exercise their leadership roles in Solidarity Economy initiatives. According to Fernandez (2018), training is a crucial element in ensuring that women have the necessary skills and knowledge to act effectively in decision-making spaces. This includes not only technical training, but also the development of negotiation, leadership and conflict management skills, which are fundamental to the success of self-managed enterprises.

At the same time, solidarity economic development strategies need to be thought of in an intersectional way, taking into account the different realities and oppressions that affect women in different ways. Authors such as Boff (2020) and Cleps (2020) warn that women's experiences of exclusion and marginalization vary according to factors such as race, class, age and geographical location. Thus, Solidarity Economy policies with a gender perspective must be sensitive to these differences, ensuring that programs are adapted to the specific needs of each group of women.

Finally, the strategic opportunities for the future of the Solidarity Economy are also linked to the creation of public policies that guarantee the institutionalization of these practices, ensuring that Community Banks and Social Currencies become an integral part of national and local economic policies. Calcagno (2020) suggests that the creation of a regulatory framework that supports and legitimizes Solidarity Economy initiatives with a gender perspective is an essential step towards ensuring their sustainability. This includes ongoing financial support, the formalization of self-management practices and the promotion of partnerships between the state, civil society organizations and the private sector in order to create an environment conducive to the development of these initiatives.

Therefore, the future of the Solidarity Economy, when guided by a gender perspective, presents significant opportunities to promote not only the economic inclusion of women, but also to transform the social structures that perpetuate inequality. By recognizing and valuing the central role of women in building solidarity economies, we can move towards a more just, equitable and sustainable society, where solidarity and cooperation are the guiding principles of economic development.

Closing remarks

From the analysis carried out throughout this article, it is clear that the Solidarity Economy has emerged as a transformative alternative to the traditional economic model, especially when integrated with a gender perspective. The practices of self-management and cooperation, central principles of the Solidarity Economy, offer a unique opportunity to promote the economic and social inclusion of women, a group historically marginalized in the economic and social spheres. In this context, Community Banks and Social Currencies have emerged as strategic tools to guarantee financial autonomy and strengthen women's participation in the management of community resources.

By offering microcredit and financial services to excluded communities, Community Banks allow women to access resources that are often denied by the traditional banking system. At the same time, Social Currencies create an environment conducive to local development, allowing women to actively participate in the economy of their communities, promoting the circulation of local wealth. These tools not only favor financial inclusion, but also expand women's capacity to lead economic initiatives, challenging patriarchal norms and breaking cycles of economic dependence.

However, the article also revealed the structural challenges women face when trying to access these opportunities. The double day - which combines paid activities with unpaid domestic and care responsibilities - continues to be one of the main barriers limiting women's full engagement in Solidarity Economy initiatives. In addition, restricted access to financial resources and limited control over property perpetuate inequalities that disproportionately affect women, especially in contexts of social and economic vulnerability.

Despite these difficulties, Solidarity Economy, by adopting a feminist approach, has great potential to transform these realities. When a gender perspective is incorporated into Solidarity Economy policies and practices, women's invisible work is valued and power dynamics in communities are reconfigured. This not only promotes gender equality, but also strengthens the local economy and social cohesion, creating a fairer and more sustainable environment.

The research also highlighted the importance of public policies to ensure the continued support and institutionalization of these practices. The creation of pol-

icies that promote access to credit, technical training and financial education for women is essential if they are to play their full roles in solidarity initiatives. In addition, it is essential that these policies recognize the various forms of oppression that impact women in different ways, including on the issues of race, class and geographical location. Intersectional policies are therefore crucial to ensure that the benefits of the Solidarity Economy reach women in all their diversity.

Strengthening support networks among women was also identified as a key strategy for overcoming the challenges faced. These networks, made up of women from different sectors of the solidarity economy, have the potential to promote the exchange of knowledge, mutual support and political articulation, as well as enabling the creation of spaces where women can share their experiences collaboratively. These connections can ultimately strengthen women's self-management and create new opportunities for the expansion of solidarity practices with a gender perspective.

Finally, the analysis suggests that the Solidarity Economy, when viewed through a feminist lens, becomes a powerful tool for challenging patriarchal structures and promoting social and economic justice. Promoting gender equality in these initiatives should be seen not just as a peripheral objective, but as a central strategy for sustainable and inclusive development. By empowering women economically, Solidarity Economy contributes directly to the transformation of social and economic dynamics, paving the way for a fairer society where cooperation, solidarity and equity are the pillars of a new economic model.

Expanding access to Community Banks and Social Currencies can strengthen women's participation in cooperatives and the solidarity economy. This study has shown that integrating these tools into the cooperative sector can boost new forms of association and production, promoting women's economic autonomy and financial equity.

Given the setting of the International Year of Cooperatives (IYC) in 2012 and its projection for 2025, it can be seen that the Solidarity Economy and cooperatives have made significant progress in promoting the financial and social inclusion of women. The strengthening of Community Banks and Social Currencies since 2012 demonstrates that these tools have been consolidated as

effective strategies for guaranteeing economic autonomy and boosting local development.

However, structural challenges remain, such as the need for greater institutionalization and government support for these practices. In addition, new global dynamics, such as the advance of financial digitalization and the recent social and economic crises, have brought new challenges and opportunities for the Solidarity Economy. In this sense, it is essential to analyze the changes that have taken place in recent years and the aspects that remain constant, in order to improve strategies for 2025.

The comparison between the two periods of the International Year of Cooperatives (IYC) shows that, despite advances in female participation in cooperatives and the Solidarity Economy, there are still barriers to overcome, such as precarious work and unequal access to financial resources. This reinforces the need to consolidate public policies that guarantee ongoing support for solidarity initiatives and increase women's participation in decision-making spaces.

Based on this reflection, it is concluded that, for the IYC 2025, it is essential to strengthen support structures for the Solidarity Economy and cooperatives, ensuring that these practices are recognized as central pillars for fairer, more sustainable and inclusive economic development.

Analysis of the international policies of the UN, OECD and European Commission indicates that cooperatives and Community Banks should be incorporated into national financial inclusion strategies. The progress of these initiatives depends on public investment, financial education and support networks that guarantee the long-term sustainability of these practices.

The article therefore reinforces the need to create public policies that institutionalize practices associated with the promotion of support networks and the continuous training of women, offering a solid basis for building an egalitarian society. The feminist perspective not only broadens the scope of the Solidarity Economy, but also reconfigures economic and social spaces, creating new opportunities for women to lead the transformation of their communities and, consequently, of society as a whole.

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5.- Development of an incubation method for Solidarity Economic Entrepreneurship with the participation of users of mental health services

Lussi, Isabela Aparecida de Oliveira. Federal University of São Carlos (UFSCar); São Carlos/SP - Brazil ⁴
Pedroso, João Mauricio Gimenès. Centro Universitário Central Paulista (UNICEP); São Carlos/SP - Brazil
Fugikaha, Ana Claudia Esteves dos Reis. Associação Ecovila Tiba de São Carlos (TIBA); São Carlos/SP - Brazil

Abstract

In this paper, we will present the method of incubating solidarity-based economic enterprises (EES) with the participation of users of mental health services, a social technology that we have been developing at the Multidisciplinary Integrated Center for Studies, Training, and Intervention in Solidarity Economy, at the Federal University of São Carlos (NuMI-EcoSol/UFSCar) since 2007. Throughout our work, we have realized that the incubation of this type of EES requires certain specificities. Thus, our method is based on two premises: 1) the process of self-management training occurs in the daily practice of self-management, meaning that self-management is learned by practicing self-management throughout the entire incubation process of the EES; 2) the choice of productive activity is based on the professional or occupational experience of the people who make up the EES. From these premises, we structured the incubation process. We have observed that the practice of self-management promotes processes of social emancipation and the revival of life projects.

Keywords

mental health; self-management;
social technology; inclusion in the workplace

Resumen

En este trabajo presentaremos el método de incubación de emprendimientos económicos solidarios (EES) con la participación de usuarios de servicios de salud mental, una tecnología social que estamos desarrollando en el Núcleo Multidisciplinario Integrado de Estudios,

Formación e Intervención en Economía Solidaria, de la Universidad Federal de São Carlos (NuMI-EcoSol/UFSCar), desde 2007. A lo largo de nuestro trabajo fuimos percibiendo que la incubación de este tipo de EES requería algunas especificidades. Así, nuestro método se basó en dos premisas: 1) el proceso de formación en autogestión ocurre en la práctica cotidiana de la autogestión, es decir, se aprende autogestión haciendo autogestión durante todo el proceso de incubación del EES; 2) la elección de la actividad productiva se basa en la acumulación profesional u ocupacional de las personas que componen el EES. A partir de estas premisas estructuramos el proceso de incubación. Percibimos que la práctica de la autogestión promueve procesos de emancipación social y recuperación de proyectos de vida.

Palabras Clave

salud mental; autogestión; tecnología social;
inclusión en el trabajo

Resumo

Neste trabalho apresentaremos o método de incubação de empreendimentos econômicos solidários (EES) com participação de usuários de serviços de saúde mental, uma tecnologia social que estamos desenvolvendo no Núcleo Multidisciplinar Integrado de Estudos, Formação e Intervenção em Economia Solidária, da Universidade Federal de São Carlos (NuMI-EcoSol/UFSCar), desde 2007. Ao longo do nosso trabalho fomos percebendo que a incubação deste tipo de EES exigia algumas especificidades. Assim, nosso método partiu de duas premissas: 1) o processo de formação em autoges-

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tão se dá na prática cotidiana da autogestão, ou seja, se aprende autogestão fazendo autogestão durante todo o processo de incubação do EES; 2) a escolha da atividade produtiva se dá a partir do acúmulo profissional ou ocupacional das pessoas que compõem o EES. A partir dessas premissas estruturamos o processo de incubação. Percebemos que a prática da autogestão promove processos de emancipação social e retomada de projetos de vida.

Palavras-chave

saúde mental; autogestão; tecnologia social; inclusão no trabalho

Context

As a way of confronting the exclusion of people who use mental health services from the world of work, the movement for Psychiatric Reform in Brazil has moved closer to the Solidarity Economy movement, initiating a permanent collaboration between these fields and between the members of the respective social movements, with the challenge of including these people in the workplace through the implementation of solidarity-based economic enterprises (EES) (Brasil, 2005). These EES were inspired by the Italian social cooperative movement and aim to include people at a social disadvantage (people suffering from mental illness, people suffering from alcohol and other drug abuse, people living on the streets, people with disabilities, people leaving the prison system and young people in conflict with the law) in the world of work.

Although the experience of social cooperatives in the Americas emerged in the early 2000s, particularly in Brazil, the topic was not included in the document for the 2012 International Year of Cooperatives, despite mentioning the great contribution of cooperatives in promoting participation in economic and social development for all people, including people with disabilities (United Nations, 2010). Similarly, this was the case with the General Assembly document of May 14, 2024, which proposed 2025 as the International Year of Cooperatives (United Nations, 2024). It is important to note that people with disabilities are one of the groups characterized as socially disadvantaged, as mentioned earlier, who benefit from social cooperatives.

A study carried out on the database of the National Information System on Solidarity Economy (SIES) organized by the National Secretariat of Solidarity Economy (SENAES), established in Brazil in 2003, identified, in the last survey between 2010 and 2013,

[...] 19,708 enterprises registered throughout the country. Of this total, there are 419 whose profile can be attributed predominantly to people considered socially disadvantaged, subdivided as follows: 140 EES made up predominantly of people with mental disorders, including those resulting from the use of alcohol and other drugs; 236 EES made up predominantly of people with physical or mental disabilities; and 43 EES made up predominantly of inmates or former inmates of the prison system (Mazaro, Matsukura & Lussi, 2020, p. 131).

Thus, we have 140 registered EES made up of people who use mental health services. Of these 140, 95 (68%) are located in urban areas and 33 (24%) in rural areas. With regard to economic activity, the vast majority, 88 (63%) of the 140, are linked to production or production and marketing. Next is provision of services or work to third parties, with 21 EES (15%). 15 EES (11%) are linked to consumption, collective use of goods and services by members, and 12 (8%) are linked to marketing or organization of marketing, among others with much lower numbers (Mazaro, Matsukura & Lussi, 2020).

As with Brazil, other Latin American countries such as Argentina, Uruguay and Chile have been inspired by social cooperatives to tackle the exclusion of socially disadvantaged people from the world of work, and have also developed initiatives for inclusion in the workplace through the Solidarity Economy (Lussi & Sena, 2023).

Currently, the most widespread and consolidated strategy in Latin America for job inclusion in the field of mental health, for example, is the solidarity economy and social cooperatives, and nowadays the topic is widely discussed at various scientific events in both the field of mental health and the solidarity economy, such as the International Seminar of the Cooperative and Associative Processes Committee (PROCOAS) of the Association of Universities of the Montevideo Group (AUGM), which takes place annually.

The Integrated Multidisciplinary Center for Studies, Training and Intervention in Solidarity Economy at

the Federal University of São Carlos (NuMI-EcoSol/UFSCar) develops work aimed at promoting Solidarity Economy through teaching, research and extension activities.

Since 2007, as members of the NuMI-EcoSol team, we have been monitoring incubation processes for solidarity-based economic enterprises involving mental health service users, i.e. people suffering from mental illness, including alcohol and other drug use.

NuMI-EcoSol's methodology is organized around Lines of Action (Cortegoso & Lussi, 2016). Each Line of Action has a mini-team made up of at least one teacher, one student (undergraduate or graduate) and one incubation technician (when there is project funding to hire this professional). The solidarity economy is common to all the Lines of Action, and each one has its own specificity related to the needs of the groups or individuals of the population served.

Our Line of Action, entitled “Health and Social Inclusion through Work in the Solidarity Economy”, aims to produce knowledge on the structuring and functioning of enterprises or initiatives in the solidarity economy made up of, or with the participation of, people at a social disadvantage due to mental suffering, problematic use of alcohol/other drugs, homelessness and conflict with the law, as a condition for social inclusion through work and the creation of a support network to overcome disadvantages; to develop studies on the relationship between health and work in the solidarity economy.

Right from the start of our work, we realized that the EES made up only of users of mental health services needed more intensive monitoring in the incubation process, compared to the EESs whose participants are not in this condition. In other words, the incubation team must monitor the activities of the EES on a daily basis for a long period of time until the participants become more autonomous. This was the first indication that the incubation of these groups required a method with certain specificities.

In this way, we realized that the incubation method developed by the NuMI-EcoSol team (Cortegoso & Pompermaier, 2016) needed some adjustments for this audience, especially with regard to the process of setting up the group, implementing the enterprise, choosing the productive activity, training in solidarity

economy and self-management, inclusion in solidarity economy networks, among others.

In our Line of Action, we have a partnership with the mental health services of the cities we work with, especially the Psychosocial Care Centers (CAPS), in their II, III and Alcohol and Drugs (AD) modalities. CAPS are community-based services that meet people's mental health needs, including those arising from the harmful use of alcohol and other drugs (Brazil, 2004).

In this paper we will present the incubation method for solidarity-based economic enterprises (EES) with the participation of mental health service users, a social technology that we are developing. The team responsible for incubating EES with the participation of mental health service users has been developing a specific incubation method for working with this population and others who are socially disadvantaged. In the course of our work, we realized that incubating this type of EES required certain specificities.

The incubation method under development

The development of our method was based on two main premises: 1) the process of self-management training takes place in the daily practice of self-management, in other words, self-management is learned by doing it, throughout the incubation process of the EES; and 2) the choice of productive activity is determined by the professional or occupational backgrounds of the people who make up the EES. Based on these premises, we have structured the incubation process around four main axes:

- Axis 1 - Building the group and group identity
- Axis 2 - Theoretical training based on practice
- Axis 3 - Inclusion of EES in solidarity economy networks
- Axis 4 - Economic feasibility study

Below we briefly detail each of these axes.

Axis 1 - Building the group and group identity

This axis was structured based on group interaction activities, with the aim of building the group's identity. We believe that in order to effectively practice

self-management, it is essential for the group to recognize itself as one.

Axis 2 - Theoretical training based on practice

This is a central axis in which all training in solidarity economy and self-management is based on daily practice within the group. In other words, the principles of the solidarity economy are discussed and named while carrying out the daily activities of the EES, such as: choosing the productive activity, defining the name and logo of the EES, structuring production, the process of purchasing raw materials and organizing agendas, minutes and cash books. All these processes are carried out on a self-managed basis.

It is worth noting that the choice of productive activity is based on the professional or occupational backgrounds of the EES participants. To this end, workshops are held to experiment with possible productive activities, led by participants who have mastered the techniques. This is an important feature of the method.

Axis 3 - Inclusion of EES in solidarity economy networks

Once established, we promote the inclusion of the EES in solidarity economy networks, such as forums, councils, fairs, etc. This process is monitored by the incubation team until the EES becomes self-sustainable. We observed that this inclusion considerably expands the network of social relations of the participants, who generally have a poor social network, often as a result of their experiences of mental suffering, which still generates a great deal of stigma in society.

Axis 4 - Economic feasibility study

This axis is common in EES incubation processes in general. However, when it comes to EES made up of mental health service users, the economic feasibility study requires special care. In addition to economic issues, the impact of frustration must be taken into account. In other words, the non-acceptance of the product or service offered can generate a strong feeling of frustration in the group's members, to the point of destructuring and disintegrating the EES. Thus, the economic feasibility study requires a phase of experimentation with the product or service before making a final decision on the choice of productive activity.

Although the axes are presented separately, it is important to note that they are not isolated; they are constantly interrelated. In addition, these axes guide the

incubation process, which involves the development of various activities related to each of them. Next, we will present the systematization of our most recent experience in incubating an EES with users of mental health services, detailing the method adopted.

Systematization of the SEIVA EES incubation experience

In our most recent work, focused on the implementation of Solidarity-based Economic Enterprises (EES) in the field of mental health, we based our approach on the premises established and the four axes previously defined. To do this, we worked with the mental health and solidarity economy teams of a municipality in the state of São Paulo, Brazil. This process started the incubation of the EES with users of the CAPS II and CAPS AD in the municipality.

The methodology adopted involved two weekly meetings with users over a period of five months. The meetings were conducted by the NuMI-EcoSol team, with the participation of a professional from each CAPS and a professional from the municipality's Coordination of Labor and Creative and Solidarity Economy. Team meetings were held monthly.

The work was divided into three main stages:

Stage 1: Training and raising awareness of the solidarity economy and solidarity-based economic enterprises.

Stage 2: Strengthening and structuring the group and developing the EES project.

Stage 3: Elaboration of the Solidarity Business Plan, start of its implementation and guidelines for the formalization of enterprises.

As the work carried out in each of these stages was extensive, in this article we take a general look at all the themes and activities worked on in each of them, systematizing those that best help us understand the incubation process.

Stage 1: Raising Awareness of the Solidarity Economy and Solidarity-based Economic Enterprises

In the first stage, we tried to sensitize users to the solidarity economy and EES through activities that would

encourage the creation of a group identity. These activities also made it possible to share previous knowledge on the subject and enabled joint learning. We also held workshops to experiment with possible productive activities, based on the participants' professional or occupational backgrounds. The main themes and activities worked on during this stage were:

- Work as a right and group organization according to the principles of Ecosol
- Self-knowledge and sharing experiences about work history
- Social cooperative movement and mental health
- Workshops on baking, homemade disinfectant, homemade soap and fabric painting, with follow-up evaluations
- Visits to cooperatives, followed by an assessment of the visits
- Good kitchen hygiene practices course, with evaluation
- Trade fair

Stage 2: Strengthening and Structuring the Group

The second stage focused on regaining a sense of the group, strengthening the desire to belong to it and structuring it, as well as developing an EES project. During this stage, the following themes and activities were worked on:

- Development of group perception and desire to belong
- Team knowledge
- Group qualities and collective agreements
- Self-management tools (e.g. timekeeper, rotation, active listening, voting, etc.)
- Collective decision to build an EES and define its area of activity
- SWOT matrix (analysis of strengths, weaknesses, opportunities and threats) for the cleaning EES
- Initial definition of the main product - handmade soap
- Introduction to the production chain and initial construction of the EES production chain
- Market research and price setting for soap in the test period
- First sale and packaging evaluation

Stage 3: Elaboration of the Solidarity Business Plan and Formalization

In the third stage, the Solidarity Business Plan was drawn up, which included guidelines for the formalization of solidarity-based economic enterprises and the start of the plan's implementation. The main activities carried out were:

- Definition of the EES's mission, name, slogan and logo
- Creation of label pilots and organization of the cash book
- Election of the EES representative
- Assessment of marketing and structuring of the sales sector
- Construction of marketing strategies, including the development of publicity posters
- Economic feasibility study and organization of the supplier register
- Definition of collective agreements, training of the production chain and formalization of administrative processes
- Preparation of initial financial, operational and marketing plans

Throughout these stages, we work with the participants on themes and activities that strengthen their perception of the group, their sense of belonging and their learning about self-management. Below we will present a systematization of some of these actions, highlighting those that contribute most to understanding the incubation process.

Name and Logo

The name chosen collectively by the group was "S.E.I.V.A. - Sua Limpeza Econômica e Sustentável", or Your Economic and Sustainable Cleaning, in English. The acronym SEIVA stands for the initials of the words Sustainability, Solidarity Economy, Impeccability, Life and Social Activism in Portuguese, which reflect the project's core values.

What is SEIVA?

SEIVA is a Solidarity-based Economic Enterprise (EES) project focused on the production and marketing of ecological cleaning products. Recently conceived, the project is managed by a self-managing, non-hierarchical

team, which promotes a fair and equitable division of work, costs and profits among its members. The team values decentralized, democratic and participatory decision-making.

The group is made up of 7 men and 3 women of different ages, ethnicities, life trajectories and social backgrounds. All of them are users of the Psychosocial Care Centers (CAPS), which offer mental health care. The members of SEIVA faced years of exclusion from the job market, but in July 2023 they found in the Solidarity Economy an opportunity for occupational and financial reorganization. The project not only generates income for the members and their families, but also offers prospects and a purpose in life.

The collective construction of the EES logo was based on free drawings by the members, reflecting their dreams, objectives, mission, name and slogan. The design that best represented these aspects was chosen as the project's logo (see picture below).

Mission, Vision and Values

SEIVA's mission is "to generate income and well-being for all through quality ecological products", based on the values that make up the brand's name: **Sustainability, Solidarity Economy, Impeccability, Life and Social Activism.**

These values, together with the high quality of SEIVA's products, are the EES's main differentials. Through environmentally sustainable and socially educational practices - such as the reuse of used cooking oil to produce low environmental impact cleaning products - the project aims to offer fair and healthy work opportunities to marginalized people, such as mental health users and housewives.

The vision of the EES is still being developed, but for now it can be summarized in the phrase developed by the team: "Our painstaking work will generate opportunities and income for everyone."

Objectives, Goals and Strategies

SEIVA's three main objectives, in order of priority, are:

1. Ensure that the strength of the EES lies in the unity of the group, sustained by the respect, responsibility,

effort and focus of each member. As the team says: "Unity is strength, together with responsibility, effort, focus and respect."

2. Have adequate infrastructure and technical and material resources for production. As they state: "To have a fixed location and a responsible chemist."
3. Generate profit with everyone's support, through good sales, effective marketing, good management and organization. According to the group: "Our dream requires marketing, sales, administration and organization, with the main objective of generating profit with everyone's support."

SEIVA's goals for 2024 are:

1. To acquire new customers
2. To increase and stabilize turnover
3. To increase productivity (with an increase of 50 units of soap produced each month)
4. To build customer loyalty
5. To improve financial flow

To accomplish these objectives and goals, the EES has outlined some administrative strategies:

1. Definition of the main product
2. Definition of the target audience
3. Team analysis
4. Draw up the EES SWOT analysis matrix (Strengths, Opportunities, Weaknesses and Threats)
5. Sales prospection (researching potential customers)
6. Initial market analysis
7. Initial preparation of the Marketing Plan
8. Initial preparation of the Operational Plan
9. Initial preparation of the Financial Plan
10. Formalization of the EES

Perceptions and the future of the EES

We observed that some of the tools used at the start of the incubation process proved to be very effective in strengthening group identity and developing a sense of belonging. We particularly highlight the collective process of choosing the name and slogan, as well as

the “Circle of Dreams”. The active participation of the members in these processes made it possible to build the subsequent actions with great intensity and commitment.

In addition, we emphasized the power of self-management in increasing the autonomy of the participants, contributing to their processes of social emancipation and the resumption of life projects.

During the incubation process, the municipality’s Public Incubator for Creative and Solidarity Economic Enterprises (IPECS) launched a call for proposals for groups interested in incubation. EES SEIVA decided to take part and, with the support of our team, organized all the documentation required by the public notice. The process was successful and SEIVA was selected to be incubated by IPECS. With the selection, we began the incubation transition process, transferring the monitoring of our team to the IPECS team, which continued the work.

This was a great gain for the group, because after the five months stipulated with the mental health and solidarity economy teams, it would be necessary to redo the incubation contract, which could result in a period without any follow-up. This would be challenging for the group, especially at such a critical moment in the incubation process.

Conclusions

The Solidarity Economy movement, in collaboration with the Brazilian Psychiatric Reform, has played a fundamental role in the inclusion of socially disadvantaged people, such as mental health service users, in the world of work. Since the early 2000s, especially in Brazil and other Latin American countries, social cooperatives have been an effective strategy for promoting social inclusion through the work of these marginalized populations, facing historical challenges of exclusion.

In the context of the International Year of Cooperatives (2012), the importance of social inclusion in the world of work was not widely addressed in the global discourse, especially with regard to the social cooperative movement focused on mental health. However, in the following years, the topic has gained relevance, especially in Latin America, with the growing diffusion of Solidarity Economy and the social cooperative movement as consolidated practices for the inclusion of people with mental suffering and other vulnerabilities.

The progress made in implementing Solidarity-based Economic Enterprises (EES), with the participation of mental health service users, reflects the evolution of this field, which is gaining more and more prominence in academic debates and scientific events, such as the PROCOAS International Seminar.

The work carried out by NuMI-EcoSol/UFSCar over the years has been crucial to the implementation of incubation methods for EES, with a focus on forming self-managing groups and accompanying enterprises in their initial phases. The development of a specific incubation method for people suffering from mental illness has proven to be effective, considering the need for intensive monitoring adapted to the particularities of this public. The inclusion of these initiatives in Solidarity Economy networks and practical training in self-management are fundamental pillars for guaranteeing the autonomy and sustainability of the enterprises, offering new life prospects for the participants.

This process contributes directly to the achievement of the Sustainable Development Goals (SDGs), especially SDG 1 (Eradication of Poverty) and SDG 8 (Decent Work and Economic Growth), by providing the means for people at a social disadvantage to have access to decent work, based on collaboration and solidarity. In addition, SDG 10 (Reducing Inequalities) is also met by promoting the inclusion of vulnerable groups in the world of work, reducing social and economic disparities.

Between 2012 and 2025, the experience gained and the methodologies developed, such as the incubation of EES for users of mental health services, not only demonstrate the positive impact of Solidarity Economy on social inclusion, but also point to the need to expand these initiatives to other social groups in situations of vulnerability. The hope is that these methods can serve as a model for other popular cooperative incubators, both in Brazil and internationally, fostering the construction of a more inclusive, just and sustainable society.

In short, the Solidarity Economy movement has been consolidated as one of the main strategies for tackling social exclusion, and social cooperatives, although not widely discussed in the global context of 2012, have become a central element in public and academic policies for social inclusion in the years since, representing an important step forward in promoting a more humane and solidarity-based economy.

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6.- Emerging consumer cooperatives in Chile: collaborative projects for critical consumption and sustainability

Alejandro Marambio-Tapia
University of Chile

Abstract

This article explores the emergence of new consumer cooperatives in Chile. They have a strong collaborative, critical and potentially transformative component, and are characterized by horizontal and collective management. These emerging cooperatives embody an innovative phenomenon in the forms of association and consumption practices and integrate youngsters and/or those groups who usually avoid social engagement. However, as in other societies, traditional consumer cooperatives have a marginal presence in Chile, with 0.8% of the total cooperatives, a surge of consumer cooperative is observed in last years, with new emphasis on sustainability and social justice.

Data about the practices and meanings of three consumer cooperatives located in Santiago de Chile and Talca were collected using economic ethnography, participant observations and semi-structured interviews. These cooperatives work through the active and voluntary participation of their members, who oversee planning and executing purchases of essential products. In addition to meet material needs, these cooperatives promote ethical and post-material values, such as conscious consumption and sustainability, aimed at a horizontal management and governance.

It is argued that these cooperatives represent an alternative to the conventional view of consumption, also encouraging solidarity and social cohesion. Beyond individual gains, they seek to build a community based on cooperation and social transformation. In times of crisis of trust in the political and economic system, these cooperatives emerge as spaces to rethink the relationships between consumption, the market and the State, contributing to the revitalization of political participation and the creation of community support networks. The article concludes that these initiatives, although still emerging and with challenges of scalability and recruitment, have the potential to consolidate themselves as agents of social change, providing practical and sustainable solutions to contemporary socio-environmental and economic problems.

Keywords

consumption | cooperatives | social economy | sustainability | social cohesion

Resumen

Este artículo explora la emergencia de nuevas cooperativas de consumo en Chile, que cuentan con un gran componente colaborativo, crítico y potencialmente transformador, y se caracterizan por gestiones horizontales y colectivas. Estas cooperativas emergentes representan un fenómeno innovador en las formas de asociatividad y prácticas de consumo, y que integra principalmente al segmento más joven y/o que usualmente evita instancias participativas. Aunque tal como ocurre en otras sociedades, las cooperativas de consumo tradicionales tienen una presencia marginal en Chile, con un 0.8% del total de cooperativas, se observa un resurgimiento de las cooperativas de consumo en los últimos años, ahora con nuevos énfasis en la sostenibilidad y la justicia social.

A través de etnografías económicas, observaciones participantes y entrevistas semi-estructuradas se recolectaron datos sobre las acciones y significados de tres cooperativas de consumo ubicadas en Santiago de Chile y Talca. Estas cooperativas funcionan a través de la participación activa y voluntaria de sus miembros, quienes se encargan de la planificación y ejecución de compras de productos esenciales. Además de satisfacer necesidades materiales, estas cooperativas fomentan valores éticos y postmateriales, como el consumo consciente y la sostenibilidad, orientándose a una gestión y gobernanzas horizontales.

Se argumenta que estas cooperativas representan una alternativa a la mirada convencional del consumo, promoviendo, además, la solidaridad y la cohesión social.

Más allá de los beneficios individuales, buscan construir una comunidad basada en la cooperación y la transformación social. En momentos de crisis de confianza en el sistema político y económico, estas cooperativas emergen como espacios para repensar las relaciones entre el consumo, el mercado y el Estado, contribuyendo a la revitalización de la participación política y a la creación de redes de apoyo comunitario. El artículo concluye que estas iniciativas, aunque aún emergentes y con desafíos de escalabilidad y reclutamiento, tienen el potencial de consolidarse como actores de cambio social, proporcionando soluciones prácticas y sostenibles frente a las problemáticas socioambientales y económicas contemporáneas.

Palabras Clave

consumo | cooperativas | economía social |
sostenibilidad | cohesión social

Resumo

Este artigo explora o surgimento de novas cooperativas de consumo no Chile, que têm um forte componente colaborativo, crítico e potencialmente transformador, e são caracterizadas pela gestão horizontal e coletiva, e por práticas de consumo orientadas principalmente para o local, o sustentável e o justo. Essas cooperativas emergentes representam um fenômeno inovador nas formas de associação e práticas de consumo, e que integram principalmente o segmento mais jovem e/ou que costuma evitar instâncias participativas. Embora, como em outras sociedades, as cooperativas tradicionais de consumo tenham uma presença marginal no Chile, com 0,8% do número total de cooperativas, um ressurgimento das cooperativas de consumo foi observado nos últimos anos e esse modelo tem sido usado no século XXI, agora com nova ênfase na sustentabilidade e na justiça social.

Por meio de etnografias econômicas, observações participantes e entrevistas semiestruturadas, foram coletados dados sobre as ações e significados de três cooperativas de consumo localizadas em Santiago do Chile e Talca. Essas cooperativas operam por meio da participação ativa e voluntária de seus associados, que são responsáveis pelo planejamento e execução das compras

de produtos essenciais. Além de suprir necessidades materiais, essas cooperativas promovem valores éticos e pós-materiais, como consumo consciente e sustentabilidade, com foco na gestão e governança horizontais.

Argumenta-se que essas cooperativas representam uma alternativa à visão convencional de consumo, promovendo também a solidariedade e a coesão social. Além dos benefícios individuais, eles buscam construir uma comunidade baseada na cooperação e na transformação social. Em tempos de crise de confiança no sistema político e econômico, essas cooperativas surgem como espaços para repensar as relações entre consumo, mercado e Estado, contribuindo para a revitalização da participação política e a criação de redes comunitárias de apoio. O artigo conclui que essas iniciativas, embora ainda emergentes e enfrentando desafios em termos de escalabilidade e recrutamento, têm potencial para se consolidar como agentes de mudança social, fornecendo soluções práticas e sustentáveis para problemas socioambientais e econômicos contemporâneos.

Palavras-chave

consumo | cooperativas | economia social |
sustentabilidade | coesão social

Introduction

The institutional cooperative sphere in Chile has been strengthened with the creation of the National Institute of Associativity and Cooperativism in 2023. Its launch, which began in 2024, not only formalized a state-based institutional structure but also strengthened the presence of cooperativism on the public agenda. As of August 2024, there were 1,995 active cooperatives out of a total of 4,166, grouping 2,157,339 cooperative members. Seventy-eight percent of these cooperatives operate in regions outside of Santiago, representing a 10% increase compared to the previous year's figures. In terms of sectors, the majority of cooperatives are in services (35.5%), production and labor (23.2%), other sectors (20.9%), and agricultural and peasant (16.7%). To a lesser extent, there are extractive and mining cooperatives (3%) and, finally, consumer cooperatives (0.8%).

The General Law on Cooperatives in Chile (Decree with Force of Law No. 5) includes consumer cooperatives by defining them as cooperatives “belonging to consumer members, to whom they provide various goods and services for their personal use.” Specifically, the consumer sector only contributes 16 active entities (Ministry of Economy, 2024), and this includes organizations associated with other much larger institutions (e.g., the Chilean Carabineros) and micro-electrical cooperatives. Therefore, this figure does not even represent the new consumer cooperatives. Historically, the existence of consumer cooperatives created “from the ground up” and oriented toward the provision of goods and services for use has been recorded since the late 19th century. This declining and marginal presence of “traditional” consumer cooperatives is similar to what occurs in other Latin American countries (Pérez Suárez and Domínguez Márquez, 2018).

As will be argued throughout this article, the uniqueness of 21st-century consumer and supply cooperatives in Chile is based on their tangential relationship with institutions and their expansion of the principles of cooperativism from the productive sphere to the realms of everyday and social life, politicizing and collectivizing consumption. They constitute an emerging phenomenon, distinguishable from the last International Year of Cooperatives in 2012, and outline a community-based recovery of consumer cooperatives based on the social changes of the last decade (regional institutional tensions, social and health crisis, new political forms of politics). Founded on strong cooperative values and adding new concerns such as ethics in consumption and effective horizontal governance, and contributing to social cohesion and solidarity from diverse and changing formal structures, these cooperatives represent an innovative phenomenon in the forms of association and consumption practices, primarily integrating the younger segment and/or those that usually avoid participatory instances.

Consumer cooperatives are characterized by their collaborative, critical, and potentially transformative component. They are distinguished by horizontal and collective management, as well as consumption practices focused on the local, sustainable, and fair, consolidating themselves as emerging trends in their associative forms. Furthermore, they constitute innovative practices in consumption and the economy in general (Defila and Di Giulio, 2020; Boström, 2020; Marambio-Tapia, 2025). Already in 2018, the United Nations highlighted

the value of consumer cooperatives for their capacity to promote sustainable sources and foster education in responsible consumption, a fundamental point of Sustainable Development Goal 12 (ONU, 2023).

Based on the above, this work aims to analyze the phenomenon of consumer cooperatives in Chile as emerging forms of associativity, exploring their impact on the social solidarity economy, their organization, values and challenges in the current context. To develop the above, we will address the following specific objectives: 1) Characterize consumer cooperatives in Chile in terms of their structure, operation and organizational principles 2) Explore the motivations and practices of the participants in these cooperatives, including their commitment to responsible consumption, self-management and community participation 3) Identify the challenges and opportunities these cooperatives face to consolidate and expand as sustainable and transformative models 4) Analyze the impact of these initiatives on the local economy and in the construction of cooperation and solidarity networks 5) Evaluate the sociopolitical and economic implications of consumer cooperativism in Chile, in relation to the institutional frameworks and the context of the social economy.

After presenting a brief overview of cooperativism in Chile and how consumer cooperatives fit into this framework, we review the methodological techniques and perspectives that informed this research. We then address the experience of these cooperatives, which we consider emerging forms of associativity. We conclude by discussing the challenges and opportunities these experiences offer to strengthen themselves as transformative initiatives with greater impact.

Methodology

From a methodological perspective, this article is based on primary data research funded by the National Fund for Scientific and Technological Research (Fondecyt), developed through the construction of a case study. However, rather than focusing on a single case, the research sought to identify regularities and differences among three cases that operate as collectives.

The main strength of this microsocial perspective lies in its ability to address a small sample, yet one with a high informative value and multiple observation units due to its collective nature. This allows the analysis to

be projected onto a broader scale. Furthermore, given this is an emerging phenomenon, the cases analyzed represent a “section” within a broader reality. In fact, during the development of the research, the emergence and consolidation of other collaborative projects with similar characteristics was noted, indicating that the reality presented here is not limited to these three cases.

We worked with three consumer cooperatives: two in Santiago and one in Talca, an intermediate city in Chile’s agro-industrial zone. These were selected for being more consolidated experiences and representative of the developing model, and in turn to assess the territorial aspect in its functioning, dealing with two metropolitan cases and one case of an intermediate city, with rural-urban connections.

Table 1.

Characteristics of the cases

Name	Legal form	Number of participants	Number of women**	Number of young people*	Year of establishment	Location
La Minga	Informal	45 pp	60%	80-90%	2019	Santiago
Juntos Comprendemos	Legal Personality	130 pp	50%	60%		Santiago
La Cacerola	Informal. Legal Personality under evaluation	60 pp	60%	70-80%	2019	Talca

Source: own elaboration

The fieldwork incorporated ethnographic elements, developed in the cooperatives’ “natural” environment. Data collection took place over the course of a year through semi-structured interviews, documentary analysis, and ethnographic observation, within the framework of various cooperative activities.

In total, interviews were conducted with 51 key informants (participants, partners and managers), participant observation was carried out in 24 related activities and events, and a documentary analysis of the cooperatives’ printed and digital publications was carried out.

Table 2.

Case Research Techniques

	La Cacerola	La Minga	Juntos Comprendemos
Field Work	Second Semester 2022	First Semester 2022	First Semester 2022
Approach	Economic Ethnography	Economic Ethnography	Economic Ethnography / Virtual Ethnography
Techniques	Document Analysis Semi-Structured Interviews Participant Observation	Document Analysis Semi-Structured Interviews Participant Observation	Document Analysis Semi-Structured Interviews Participant Observation
Tools	19 interviews 10 documents 16 exercises	20 interviews 2 documents 5 exercises	12 interviews 8 documents
Informants	1-19	20-39	40-51

Source: own elaboration

To analyze the data collected through semi-structured interviews, participant observations and virtual ethnography, two complementary approaches were used: content analysis and sociological discourse analysis (Ruiz, 2009; Dunn y Neumann, 2016).

Content analysis was conducted using a categorical and inductive approach, allowing for the identification of emerging thematic patterns in participants' narratives. A coding matrix was constructed based on previously defined dimensions (historicity, agency, economic rationality, organization, cooperative values, politicization, and network formation), which facilitated the grouping of responses according to their recurrence, significance, and relationship to observed collective practices. Text segmentation, open coding, and axial coding techniques were used to organize the data into meaningful units of analysis.

On the other hand, the sociological analysis of discourse focused on the interpretation of the meanings, tensions, and frames of reference emerging in the expressions of the actors involved. Special attention was paid to the discursive strategies used to legitimize their economic practices and their relationship with socio-economic structures. Thus, the discourses were examined in terms of their practices, values, and their role in the construction of collective identities.

From this dual analytical approach, it was possible to understand economic practices not only in terms of material reproduction, but also as spaces of symbolic and political construction that foster social cohesion. In this sense, by approaching cooperatives as economic units, the economic ethnography approach allowed us to analyze economic phenomena from their foundations, placing them in their context and separating them from the formalist and marginalist paradigms that conceive the economy as an asocial sphere, governed exclusively by a particular rationality.

New models of consumer cooperatives: three experiences in Chile

In this section we develop the general characteristics of each of the groups, establishing differences and similarities with traditional cooperatives. The cooperative La Cacerola de Talca is conceived as a productive, but also political, organization whose value objectives are translated into a supply process whose meaning is given by the way it is conceived and executed. Its coop-

erative members - around 60—where young women predominate and who also share other collective organizations—conceive their operation as a way to collectively address a material problem, which, in this case, is food. To the principles already mentioned above, they add food sovereignty and a feminist principle, in the sense of creating a “safe and educational space.” However, the shared horizon of the cooperatives analyzed in depth and others preliminarily are the principles of cooperativism and that this becomes a “common sense for society.” This has practical implications that distinguish them from other cooperative organizations, since what they seek to increase or enhance is this cooperative common sense and not the size of the cooperative, since it is assumed that under the implemented operating principles, a single cooperative with hundreds or thousands of members and with dispersed geographical scope would not make sense.

“I am of the opinion that what has to grow is cooperativism and not the cooperative, also because otherwise we would repeat the same things practices of accumulation or logistics of power and The grace of the cooperative is that it is on a human scale if at some point If at that time we were many, too many, perhaps we would have to automate so many processes that the logic of the human scale would also be lost, So I am more in favor of not having a Cacerola [Cooperative name] of thousands of people, but many cooperatives”. (Female Interviewee 10)

La Minga is a cooperative operating in downtown Santiago with around 45 members, primarily young people ranging from those with certain levels of material hardship to university graduates. It has been expanding, creating branches in communities surrounding the city center, which then operate independently. In principle, this does not create a significant disadvantage, since the urban dynamics of a city like Santiago, with 6.5 million inhabitants, prevent the widespread territorial expansion of a consumer cooperative that can still maintain certain principles and operational criteria. In fact, at least two other cooperatives operate in the Santiago commune and nearby areas: La Kanasta and Huerta Móvil Yungay. La Minga's vision is to generate collective work logics in aspects of life dominated by individual logics, such as the provision of food and toiletries, and to forge forms of participation and collective organization where the largest possible number of people participate in its project. They also aim to foster the creation of collaborative work networks in local territories and change current consumption patterns for others more aligned with the social and solidarity economy.

In the words of one of the participants who acted as manager of La Minga: *“The main objective was to start a practical challenge and challenge common sense, which is why the cooperative sought to work on everyday life. And what could be more everyday than the food and toiletries we use in our homes every day?”* (Male Interviewee 22)

Juntos Compremos operates in Ñuñoa, another commune in Santiago. It defines its participants as members, although it makes no major internal distinctions. It emphasizes “good practices” that benefit members, producers, and the environment. For the organization’s members, it is essential to develop responsible consumption guidelines, that is, to know the producers of their food and the practices they employ in the production of their products. This knowledge of the conditions of the production processes and the producers is a way to take charge of the social and environmental consequences that arise from everyday consumption. One of the primary objectives is the capacity to organize as a consumer cooperative to manage their own food supply system and to be able to democratically decide on the products purchased, thus strengthening a social economy. Volunteer work is one of the cooperative’s pillars. Each member contributes part of their resources and knowledge to achieve self-sufficiency as an organization. Although in some respects it has similarities with “traditional” consumer cooperatives, in that it has had paid roles, a direct sales warehouse, and at one point required a membership fee. This makes it a more hybrid model. It also has a consolidated legal status, which for other cooperatives is merely instrumental or simply not within the operational horizon.

Analysis: the constitution of critical consumer cooperatives

In this section, we describe the practices that underpin the operation of the three organizations described and the meanings they represent for their participants. What do these 21st-century consumer cooperatives do? As we have seen, their legal structures are diverse and not essential to their objectives. Of the cases analyzed, one is formally constituted as a cooperative, another is informal, and another periodically undergoes a consultation process to decide whether to adopt a legal personality.

Essentially, these are individuals who join voluntarily and commit to contributing their time and resources to the management and operation of a supply cooperative.

These are mostly people between the ages of 20 and 30, who have remained distant or excluded from other forms of participation or social organization.

The fundamental operation of these cooperatives is the design and execution of a purchasing plan for goods with a high impact on domestic consumption and, consequently, on the material reproduction of life. In this way, the cooperative becomes a tool for meeting material needs. However, through its regular operation (weekly, biweekly, or monthly), it gradually forms a collective that rewards the notion of fulfilling shared aspirations, managing and learning, and achieving goals collaboratively and collectively, above and beyond the constitution of a means for obtaining individual benefits. *“There is also a pedagogical logic to participation in space, that all of us who participate in the space already know a little more about management, we already know a little more about plants, we already know a little more about how to organize things without getting so stressed”.* (Male Interviewee 40)

This is made concrete from the design of the purchasing plan. Material needs (provision of goods at convenient prices) are combined with post-material aspirations and ethical evaluations (provision of goods from local circuits, sustainable and healthy goods, fair prices) when deciding what to buy and from whom, which have been identified as one of the distinctive features of cooperative companies in general (Novkovic, 2008). This concern for the new concerns of consumption in some cases, more critical (Marambio-Tapia, 2024) addresses some deficits detected in traditional consumer cooperatives (Pérez-Suárez y Márquez Domínguez, 2018).

Additionally, this process is the starting point for cooperative governance based, in principle, on horizontality. This means that the “shopping list” is usually decided in a participatory manner—following the guidelines indicated above—and mechanisms are created for its periodic review. Likewise, single-person “positions” are avoided, and the formation of collective subcommittees is prioritized for the execution of operational tasks and, where appropriate, dissemination. *“Purchasing decisions are made horizontally, meaning all members participate in the process. There is no single person who makes the decisions; rather, issues are discussed in assemblies and voted on collectively”* (Female Interviewee 1).

The products that are transversally included in the offer of these cooperatives are: fruits, vegetables, honey, nuts, eggs, homemade pastries, craft beers, homemade

medicine, deodorants, handmade soaps and perfumes, vegan burgers, industrial cleaning supplies of small products, a scheme that is repeated for some grocery stores.

In summary, the general patterns observed in the execution of these consumer cooperatives' activities include an operating structure that begins with 1) product orders placed through a web or social media platform, payments for which are received in advance by the management team, which has rotating members. Then, 2) the purchase is managed with suppliers, and shortages and potential delays are addressed. This leads to the 3) purchasing process itself, where organized routes are efficiently made to collect products and eventually make last-minute purchasing decisions. 4) The products are stored in a rented location that also serves to receive shipments from some suppliers. Subsequently, 5) the products are packaged according to the order organization outlined in the first point, and finally, 6) the orders are distributed. In some cases, pickup at the location is permitted, but the priority is usually to distribute quickly to clear the space.

While the purchasing process carried out by each of the cooperative members – as all those who participate in the organization call themselves – benefits from the use of digital media, what differentiates it from other acts of “collective purchasing” is the execution of the purchasing plan, where each of the cooperative members, with greater or lesser regularity, participates in the different phases of the plan's execution: purchasing, packaging, and distribution. It is at this stage where the aspiration of a cooperative economy and collaborative consumption is realized, where solidarity is expressed in the voluntary nature of participation and in the regularity of participation in consumption exercises. *“It has to do with this logic that we can't propose or demand a better world if we don't do something about it ourselves. And I think organizing into a group and collaborating for and for the benefit of the vast majority is part of that. And to have access to a certain quality of elements and products”* (Interview 7).

In the cases studied, there are no members who receive remuneration for their work, nor is it customary to charge membership fees and, consequently, share surpluses. Consumer motivation is evident in the opportunity to be part of a collective effort, which is understood from a social perspective, that is, what it means to “be part of” a common space; the possibility of transforming society by modifying economic relations. *“It's about*

change. Second, it's about generating collective community awareness, and above all, raising awareness about my individual consumption habits. That is, I know what I eat, where it comes from, and how all of these things are addressed in the cooperative” (Male Interviewee 14). This refers to the exercise of rethinking the economy, emphasizing the solidarity and environmental dimension. In certain cases, this is complemented by an orientation toward actively promoting cooperative and alternative values and practices through talks and social gatherings, as well as building networks and communities that share these values and principles.

Networking is significant in all the cases analyzed. The task of supplying the inhabitants of a particular locality is carried out by managing an autonomous supply network through the horizontal organization and collaborative work of each of the cooperative's members (is it controversial to refer to it as a “cooperative” even though it isn't formally one?). The connections are based on the ability to leverage resources through various markets. It is a network of multiple formats, based on virtual, media, and relational channels. In general, it is an economy embedded in the community (Polanyi, 2001) with economic practices that depend on relational ties, a platform of ties that functions from and for “weak” relational ties (Granovetter, 2000) of a community nature (not exclusively kinship/friendship). Participation itself in cooperative exchanges and exercises has the potential to generate relationships and produce social cohesion. It is an economy that does not erode social ties. (Block y Sommers, 2014).

From a material and economic efficiency perspective, cooperatives also function as household economic strategies, since in practice they are a space to join together and take advantage of economies of scale – joining together to “buy cheaper” or to be a support channel in the most critical moments of the social and health crisis of 2020 and 2021. *“I think the pandemic was originally a trigger for the organization, due to the general precariousness surrounding the pandemic, but the cooperative's horizons expanded beyond the pandemic, beyond the urgency or the critical problem of the moment. That's why today we find ourselves with a broader political horizon, eager to expand the cooperative movement”* (Female Interviewee 30). In most cases, their networked operation, established distribution chain, organizational capacity, and collective orientation enabled an efficient response to the travel, supply, and work restrictions that prevailed in those years. Their supply capacity spilled over to the rest of the nearby territorial and/or relational com-

munity, which has also influenced their prospects for post-pandemic survival and beyond. Consumers are motivated to join cooperatives to mitigate risks and obtain economic and social benefits, and particularly when there are market failures (Sadowski, 2017), these cooperatives emerged as an ideal community space to address the perceived general failure of the market and the State in addressing material provision during the onset of the health crisis in specific territories.

Conclusions: Post-consumerism and ways of imagining consumption

The “new” consumer cooperatives are instances of collectivization of consumption through the management of product acquisition. However, by acting as nodes of exchange and distribution, they are also spaces for self-consumption, local production, and the promotion of certain values linked to both critical consumption and the solidarity economy. We argue that cooperatives operate on rationales distinct from the market and attempt to circulate resources outside of it for distribution, exchange, and consumption. They aim to synthesize problems of convenience in consumption, but also with a concern for the effects of consumption itself. In this process, they *communalize* values, management, and political nature, without shying away from the material nature of their economic motivations. However, by operating in parallel—although without being able to completely shun—the market and the State, cooperatives also orient themselves toward values of cohesion, reciprocity, horizontality, and solidarity, based on a critical consumption perspective. In short, with their emergence in the last decade, they contribute to concretely addressing some of the problems indicated for the traditional model of consumer cooperatives.

This is a way of exercising citizenship through consumption, where the two ideas do not appear mutually exclusive or dichotomous, nor are they confined to the sphere of the market or the state. Rather, they put into practice an updated understanding of consumption where everything is not spectacular, but domestic. In turn, the reflexive orientation implies viewing it not only as a strictly economic act. Critical citizenship can be exercised through consumption (Marambio-Tapia y Basoalto, 2023).

In times of crisis of representation of the traditional political system, and growing distrust in state and market institutions (Edwards, 2014), collaborative experiences of consumption and exchange would combine the domestic and “private” aspects of consumption with large-scale social change, by collectivizing the individual and politicizing these spheres of consumption (Marambio-Tapia, 2024). Practicing this consumption with more critical reflection and action contributes to revitalizing political participation, challenges the so-called social “atomization,” and revalues consumption beyond its culturally critical elements or its understanding as a psychosocial problem. In this sense, consumer cooperatives are post-consumerist (Blühdorn, 2018). Certainly, this involves proposing solutions that renegotiate certain relationships between society, the state, and markets.

In the Chilean context, consumer cooperatives were strengthened and/or fostered under the politicized conditions of the 2019 social unrest, but also by the demand for resilience provoked by the social and health crisis. Unlike purely business organizations, cooperatives—explicitly or implicitly—attempt to positively influence their constituents and their social, cultural, and economic environment (Novkovic, 2008). This can be seen from their most basic operations to their statements of principles that portray them as agents of change (Daskalaki and Kokkinidis, 2017; Novkovic, Miner, and McMahon, 2023), which certainly resonated with the demands of the critical milestones noted above. However, will they be able to survive? Will they be able to scale? Will they be able to exist?

Indeed, this cooperative model faces some potentially contradictory challenges. Unlike a traditional business, it doesn’t grow simply through sales or production volume, much less through the acquisition of other companies: what it seeks to grow is the satisfaction of its members, but primarily the dissemination of the cooperative principle. This, of course, is no guarantee of scalability. However, it is concluded that their territorial, community roots are precisely one of the values that distinguish them from other consumer-oriented companies and organizations, a factor that has been highlighted as a factor of projection even for the traditional model of consumer cooperatives (Pérez-Suárez y Márquez Domínguez, 2018).

Other challenges relate to structural barriers to entry: the individual subjectivity of contemporary societies, distrust of others, and even the lack of time to halt the inertia of current consumption, which may depend on economic and educational factors. Finally, it is important to note that all cooperatives have members who participate more intensely than others, which could strain collaborative governance in the long term. This issue has been identified as a key element for the survival of consumer cooperatives (Ribas and de Freitas, 2024) and which, precisely because of the scale and management model of these emerging cooperatives, constitutes one of their strengths.

Is this the future of consumption? Specifically, these organizations have focused on developing solutions to address issues of social cohesion, political participation, socioeconomic inequality, and the fundamental forms of material reproduction of life, as well as the effects of the socio-environmental crisis on territories. They represent “new” ways of thinking, but also new ways of doing, of relating to situated knowledge, of organizing and creating governance, and new ways of imagining possible futures, with new images and ways of framing social and material relations.

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7.- Sustainable and Solidarity Finance Promoted by Savings and Loan Cooperative Societies in Mexico

General Coordination of Popular Finance
National Institute of Social Economy of Mexico

Abstract

In Mexico, the Social Sector of the Economy (SSE) plays a key role in building a more inclusive and sustainable economic model. Comprised of organizations such as ejidos (common lands), communities, and cooperatives, the SSE manages more than half of the national territory and contributes significantly to the conservation of natural resources. In this context, Savings and Loan Cooperative Societies (SOCAPs) are essential for financial inclusion, representing 7% of financial GDP and operating in more than 50% of ejidos (common lands) and communities.

To close the financing gap toward the Sustainable Development Goals, Mexico is promoting the Sustainable Finance Mobilization Strategy, which includes boosting social finance. In line with this policy, the Cooperative Financing for Sustainability project was launched in 2024, led by INAES with support from GIZ. The project aims to strengthen sustainable and solidarity-based financial products through a territorial, participatory approach aligned with Mexico's Sustainable Taxonomy.

During the pilot test of the Diagnostic of Social and Sustainable Financial Products (FSSP), 124 SOCAPs participated, 27 of which were located in the southeast of the country. A total of 612 sustainable and solidarity-based financial destinations (FSSDs) were identified, totaling more than \$3.44 billion pesos, covering areas such as social housing, agricultural production, livestock production, forestry, fishing, and marketing. The main dimensions of sustainability addressed were the sustainable use of biodiversity, water, clean energy, and gender.

This assessment highlights the contribution of the SSE to sustainable development and strengthens its role in shaping public policies. The methodology used, based on technical sustainability criteria, demonstrates the transformative potential of SOCAPs to build resilient, fair, and environmentally responsible economies.

Keywords

sustainable finance, financial inclusion, and social and solidarity economy.

Resumen

En México, el Sector Social de la Economía (SSE) desempeña un papel clave en la construcción de un modelo económico más inclusivo y sostenible. Integrado por organizaciones como ejidos, comunidades y cooperativas, el SSE gestiona más de la mitad del territorio nacional y contribuye significativamente a la conservación de recursos naturales. En este contexto, las Sociedades Cooperativas de Ahorro y Préstamo (SOCAP) son esenciales para la inclusión financiera, representando el 7% del PIB financiero y operando en más del 50% de ejidos y comunidades.

Para cerrar la brecha de financiamiento hacia los Objetivos de Desarrollo Sostenible, México promueve la Estrategia de Movilización de Financiamiento Sostenible, que incluye el impulso a las finanzas sociales. En línea con esta política, en 2024 se lanzó el proyecto Financiamiento Cooperativo para la Sostenibilidad, liderado por el INAES con apoyo de GIZ, con el objetivo de fortalecer productos financieros sostenibles y solidarios mediante un enfoque territorial, participativo y alineado con la Taxonomía Sostenible de México.

Durante la prueba piloto del Diagnóstico de Productos Financieros Sociales y Sostenibles (PFSS), participaron 124 SOCAP, de las cuales 27 estuvieron en el sureste del país. Se identificaron 612 destinos financieros sostenibles y solidarios (DFSS), por más de \$3,444 millones de pesos, abarcando ejes como vivienda social, producción agrícola, pecuaria, forestal, pesca, y comercialización. Las principales dimensiones de sostenibilidad abordadas fueron el uso sostenible de biodiversidad, agua, energías limpias, y género.

Este diagnóstico permite visibilizar el aporte del SSE al desarrollo sostenible y fortalece su papel en la articulación de políticas públicas. La metodología utilizada, basada en criterios técnicos de sostenibilidad, demuestra el potencial transformador de las SOCAP para construir economías resilientes, justas y ambientalmente responsables.

Palabras Clave

finanzas sostenibles, inclusión financiera y economía social y solidaria.

Resumo

No México, a Economia Social e Solidária (ESS) representa um modelo inovador que promove um desenvolvimento inclusivo, democrático, justo e sustentável. Ela desempenha um papel essencial na gestão de mais da metade do território nacional e dos recursos naturais, com forte potencial para contribuir com a resiliência climática e a conservação ambiental. A ESS inclui ejidos, comunidades e cooperativas, como as Sociedades Cooperativas de Poupança e Empréstimo (SOCAP), fundamentais para a inclusão financeira com quase 10 milhões de associados.

Para reduzir o déficit de financiamento sustentável—estimado em 13,6 trilhões de pesos até 2030—a Estratégia de Mobilização de Financiamento Sustentável (EMFS) busca redirecionar os fluxos financeiros para atividades sustentáveis. Um dos pilares principais é o incentivo às Finanças Sociais, que incluem o setor da ESS. Nesse contexto, em início de 2024 foi lançado o projeto “Financiamento Cooperativo para a Sustentabilidade”, visando ampliar os produtos financeiros sustentáveis e solidários por meio do aprendizado conjunto e da articulação entre os atores do setor.

Uma prova piloto da ferramenta de diagnóstico de Produtos Financeiros Sociais e Sustentáveis (PFSS) foi realizada com 27 SOCAP do sudeste mexicano, identificando mais de 90 PFSS que beneficiaram 13.601 pessoas, com um financiamento superior a 186 milhões de pesos. Esse processo, liderado pelo Instituto Nacional de Economia Social (INAES), foi construído com base na Taxonomia Sustentável do México, uma estrutura que classifica atividades econômicas conforme critérios de sustentabilidade ambiental e social.

O diagnóstico permitiu identificar os Destinos Financeiros Sustentáveis e Solidários (DFSS) em setores chave como habitação social, agricultura, pecuária, florestas e energia. No total, participaram 124 SOCAP, identificando 612 DFSS com financiamento acima de 3,4 bilhões de pesos. O setor agrícola liderou em número e volume de financiamento. As dimensões de sustentabilidade abordadas incluem biodiversidade, acesso à água, energia limpa, gestão de resíduos, seguros, igualdade de gênero e economia social.

Este trabalho demonstra como as finanças cooperativas contribuem não só para o desenvolvimento local e inclusão social, mas também para os objetivos nacionais de sustentabilidade, conectando sistemas financeiros, políticas públicas e o bem-estar das comunidades.

Palavras-chave

finanças sustentáveis, inclusão financeira e economia social e solidária.

Introduction

This paper is an adaptation of the Report on Sustainable and Solidarity Finance in Mexico, published by the National Institute of the Social Economy of Mexico (INAES) (n.d.)¹. In Mexico, the Social Sector of the Economy (SSE) is an innovative engine that promotes an inclusive, democratic, fair, and sustainable economic model. This allows it to directly impact the reduction of social, economic, and climate vulnerabilities. The SSE is made up of socially owned organizations based on the principles of solidarity, cooperation, and reciprocity, and oriented toward meeting the needs of their members and the communities where they operate. Among its most representative figures are ejidos² (common lands), communities, and cooperatives.

The SSE has great potential to contribute to the conservation of ecosystems and natural resources. In the case of ejidos and communities alone, more than 50% of the national territory is managed (Secretariat of Agrarian, Territorial and Urban Development, 2017), 80% of biological wealth (Agrarian Attorney General's Office, 2020), 75% of forest production (National Institute of Statistics and Geography and National Institute of the Social Economy of Mexico [INAES], 2022), and more than 60% of water resources (National Agrarian Registry, 2023).

To advance its international commitments related to climate change and sustainable development, Mexico needs to mobilize large-scale financial resources. It is estimated that, to meet the sustainable development goals, it will be necessary to mobilize up to 1.7 trillion pesos annually by 2030, equivalent to 5.4% of the Gross Domestic Product (GDP) in 2023. This creates a sus-

¹ On initiatives from INAES and the sector (data and statistics on Savings and Loan Cooperatives, financial tools, information on the sector and its relationship with sustainability, articles, materials, etc.): Social Finance Microsite <https://micrositios.inaes.gob.mx/finanzaspopulares/principal.html>.

² Ejidos are a legal framework in Mexico related to collective land ownership.

tainable financing gap of 13.6 trillion pesos between 2023 and 2030 (Secretaría de Hacienda y Crédito Público [SHCP], 2023).

One of the pillars of the SHCP's Sustainable Finance Mobilization Strategy (Estrategia de Movilización de Financiamiento Sostenible [EMFS]) focuses on creating a favorable environment to advance the transformation of debt and capital markets, with the goal of significantly increasing and redirecting financing flows toward sustainable activities and projects. This pillar aims to promote the integration of sustainability into the institutions of the Mexican financial system through financial policy and regulation actions. In addition, new financing mechanisms and instruments will be promoted to facilitate access to and democratization of resources. It is important to note that, to achieve these objectives, the EMFS contemplates the participation of the social sector of the economy, through section 2.6 "Boosting Social Finance," which describes the integration of the sector and the existing financial mechanisms that can be strengthened.

In this context, Savings and Loan Cooperatives (Sociedades Cooperativas de Ahorro y Préstamo [SOCAP]) have played a fundamental role in financial inclusion, with nearly 10 million members and a 192% growth in assets between 2012 and 2023 (FOCOOP, 2023). These cooperatives represent 7% of the financial GDP and are present in more than 50% of the country's ejidos and communities. In this context, it is important to remember that both 2012 and 2025 were declared by the UN as the International Years of Cooperatives, a milestone that highlights their key role in promoting social inclusion and a sustainable economy. In this sense, we plan to continue deepening the global commitment to cooperatives, focusing on strengthening their role in building more inclusive and resilient economies in the face of climate change.

The Sustainable and Solidarity Finance Strategy in Mexico: Steps for Identifying Sustainable and Solidarity Financial Destinations

Mexico's Sustainable Taxonomy is presented as a national reference framework to facilitate the classifica-

tion of activities and investment projects that meet sustainability criteria. Its main objectives are to "facilitate financing flows and capital mobilization toward activities that contribute positively to environmental and social objectives, as well as generate reliable information for the market, mitigate the risk of greenwashing³ and provide greater certainty and transparency to the markets" (SHCP, 2023, p. 26).

The Taxonomy identifies six economic sectors based on an analysis of environmental, socioeconomic, and financial indicators. These sectors are:

1. Agriculture, animal husbandry and exploitation, and forestry.
2. Generation, transmission, distribution and marketing of electrical energy and water supply to the final consumer.
3. Construction.
4. Manufacturing industries.
5. Transport.
6. Waste management and remediation services.

These six sectors are broken down into 171 activities through the Technical Evaluation Criteria (Criterios de Evaluación Técnica [CET]), which are a set of guidelines that allow for the evaluation and identification of economic activities considered sustainable. The CETs include:

- a. Main parameter or thematic criterion to evaluate the sustainability of an economic activity.
- b. Substantial contribution: evidence of the environmental or social performance of the activity.
- c. No significant harm: ensures that the activity has no negative effects.
- d. Minimum safeguards: cover issues related to human rights, good labor practices and governance (SHCP, 2023, p. 30-31).

For the design of the Diagnostic pilot, the economic activities of the Taxonomy were used as a basis, adapting them to the characteristics and specific actions of SOCAPs. Thus, the activities, actions, and strategies currently financed by these institutions were included. The Dimensions of Sustainability and Solidarity compiled in this work are based on the analysis conducted by INAES of the elements that should be considered in Sustainable and Solidarity Financial Products, ensur-

³ A marketing strategy in which a company, organization, or government exaggerates or falsifies its commitment to the environment to improve its public image without making substantial changes in its practices.

ing that the financed activities incorporate sustainable practices. These dimensions include key aspects for the implementation of virtually any economic activity, especially those in the rural sector.

Once the axes were defined, a detailed review of the Sustainable Taxonomy's CET elements was conducted, extracting the main economic activities, sustainable criteria, non-significant harm, and minimum safeguards, all contextualized to social finance. This process resulted in the Sustainable and Solidarity Financial Destinations.

INAES' Sustainable and Solidarity Finance Strategies

Since 2022, the National Institute of the Social Economy (INAES) has begun developing the Sustainable and Solidarity Finance strategy with the purpose of systematizing, making visible, strengthening and promoting the actions generated by the Savings and Loan Cooperative Societies (SOCAP) and how these contribute to sustainability in the territories.

Based on this initiative, various projects have been promoted in the country. At the end of 2023, INAES, in collaboration with other government agencies and the German Technical Cooperation Agency (GIZ), launched the Cooperative Financing for Sustainability project in the southeastern states of Mexico. The main objective of this project is to "increase and strengthen the supply of sustainable and solidarity-based financial vehicles and products offered by SOCAPs through shared learning processes, training, and networking among stakeholders." One of the actions of this program was the implementation of the pilot test for the Diagnostic of Social and Sustainable Financial Products (Diagnóstico de Productos Financieros Sociales y Sostenibles [PFSS]).

Twenty-seven SOCAPs from the states of Campeche, Chiapas, Oaxaca, Quintana Roo, Tabasco, Veracruz, and Yucatán participated in this test. Among the main findings, it was highlighted that 90 potential PFSS benefited 4,377 female members and 9,224 male members, with an estimated total of \$186 million pesos. The research focused on understanding the products, services, and financial solutions that SOCAPs offer their members in relation to the following areas: Social and Sustainable

Housing, Agricultural Production, Livestock Production, Forestry Production, Fisheries and Aquaculture, and Processing, Marketing, and Services. Additionally, the cross-cutting theme of Territorial Management was considered. The following sustainability dimensions were also included: Sustainable Use of Biodiversity/Materials, Sustainable Use and Access to Water, Access, Efficiency, and Transition to Sustainable Energy, Integrated Waste Management, Insurance, Strengthening Gender Equality, and Social Economy. This pilot exercise led to its national version, which is described below.

Since the pilot, adjustments were made to the information gathering tools to facilitate the process of filling out and analyzing the information.

In addition, INAES has developed capacity-building processes in Sustainable and Solidarity Finance for youth across the country, has designed strategies and collaborated on projects and programs.

Methodology

For the National Report on Sustainable and Solidarity Finance, two instruments were developed to collect information, considering the mechanisms that would be more user-friendly for the funds to be filled out and managed, based on the lessons learned from the pilot carried out mentioned above.

On the one hand, an Excel file was used to request data on financing mobilization, including questions to evaluate each of the financing thematic axes. For the second tool, the KoboToolbox platform was used to collect data on the identification and operation of the SOCAPs, as well as their members, guarantees, questions by gender, land management, social funds, information on the Trust Fund Instituted in Relation to Agriculture (FIRA), and general indicators of the funds.

The Excel tool obtained a total of 124 responses, of which 79 were authorized SOCAP responses and 45 were basic responses.

For the KoboToolbox, 119 responses were received, of which 78 were authorized and 41 were basic. It is important to note that the SOCAPs that participated in the

survey represent 81% of all members in the sector. All data presented in this report corresponds to the year 2023.

The data collection process took place from July 9 to August 31, 2024. During August and September, the data were analyzed and the report prepared (INAES, 2024). The approach was quantitative and descriptive.

The results are presented according to the Sustainable Taxonomy of Mexico, which was previously advanced: Social and sustainable housing, Agricultural production, Livestock production, Forestry production, Fishing and aquaculture, and Transformation, marketing and services.

Each of these pillars aims to understand the dimensions, products, and, ultimately, the Sustainable and Solidarity Financial Destination, in order to fulfill the financial product's purpose. It is important to highlight these pillars, as they lay the foundation for the issues addressed by the Social Sector of the Economy, contributing to halting and reversing the country's ecological deterioration, as well as promoting a more just and supportive environmental culture.

In addition, seven dimensions of analysis were considered: Sustainable use of biodiversity and climate change; Sustainable use and access to water; Access, savings, and transition to clean energy; Integrated waste management; Assurance; Equality, gender, and inclusion; and Social Economy.







These dimensions are intended to address specific needs related to environmental care and sustainability, as well as mitigating climate change. It should be noted that each axis may include one or more of these dimensions.

Results by axis and dimension

Regarding the previously mentioned Axes, it was found that a total of 612 Sustainable and Solidarity Financial Destinations were identified, equivalent to more than \$3,444 million pesos in 2023. The number of sustainable and solidarity financial destinations - DFSS identified in each of the axes is presented below.

Table 1.

Number, percentage and amount granted for Financial Destinations

	Axis	Sustainable and supportive financial destinations - DFSS	% DFSS	Amount awarded 2023 (MXN)
	Agricultural production	160	26	1,702,498,620
	Sustainable and supportive housing	150	24	1,066,532,154
	Livestock production	138	23	448,847,479
	Transformation, marketing and service offering	98	15	178,258,629
	Forest management	42	7	23,760,382
	Fishing and aquaculture	28	5	24,951,534
	Total	612	100	3,444,748,798








According to Table 1, the Agricultural Production axis accounts for the largest number of DFSS, with 160, representing 26% of the total reported. The amount allocated to these destinations was \$1,702,498,620. In contrast, the Forest Management axis accounts for the smallest amount granted, with \$23,760,328.

When analyzing the DFSS by sustainability dimensions, it is highlighted that the Sustainable Use of Biodiversity and Climate Change dimension accumulated a total of 309 DFSS, representing almost 75% of the financial

amount allocated to the dimensions. This was followed by the Sustainable Use and Access to Water dimension with 111 DFSS, and the Access, Savings, and Transition to Clean Energy dimension with 109 DFSS. Additionally, 26 DFSS were registered in the Assurance dimension, 16 in Gender Equality and Inclusion, and 6 in the Social Economy dimension.

Table 2.

Number, percentage and amount granted for Financial Destinations

Dimensions of sustainability and solidarity		Sustainable and supportive financial destinations - DFSS	% DFSS	Amount awarded 2023 (MXN)
	Sustainable use of biodiversity and climate change	309	50	2,579,063,635
	Sustainable use and access to water	111	18	299,689,129
	Access, savings and transition to clean energy	109	18	335,539,870
	Integrated waste management	35	6	4,065,089
	Insurance	26	4	51,163,582
	Equality, gender and inclusion	16	3	175,227,493
	Social economy	6	1	0
Total		612	100	3,444,749,798

Below are the detailed results for each Axis, as well as the main dimensions addressed in each of them.

Axis 1. Social and sustainable housing

The Social and Sustainable Housing axis focused on identifying financial products that facilitate the construction or improvement of housing in a more environmentally friendly manner, as well as offering solutions for basic water and energy services. In 2023, 41 SOCAPs financed this axis through 150 DFSS, granting a total amount of \$1,066 million pesos, with an average annual interest rate of 21%, benefiting 11,104 female members and 9,247 male members.

The most widely used loan was for Eco-Technologies for Electric Energy, with 24 DFSS, primarily for the installation of lamps, heaters, and solar panels. The amount granted for these purposes was \$119,580,714, benefiting 732 female members and 1,126 male members, with an average interest rate of 17% in 2023.

The main dimensions addressed in this axis were:

- Sustainable use of biodiversity/materials and climate change.
- Sustainable use and access to water.
- Access, savings and transition to clean energy.

In the Sustainable Use of Biodiversity/Materials and Climate Change dimension, 44 DFSS were funded, earmarked for local/natural materials for the construction and renovation of sustainable homes, as well as the incorporation of backyard gardens. Regarding Sustainable Use and Access to Water, 41 DFSS were identified targeting access, capture, and efficient use of water. Finally, in the access, savings, and transition to clean energy dimension, 24 DFSS were allocated to eco-technologies and another 9 to energy-saving equipment.

It is relevant to mention that, of the 150 DFSS in this axis, 48 included support for the member.

Axis 2. Agricultural production

The Agricultural Production axis focused on analyzing the primary sector's production processes, promoting more sustainable structures and other practices such as seed banks, agricultural insurance, and certifications. In total, 49 SOCAPs financed 160 DFSS (Federal Agricultural Development Funds) for a total of \$1.702 billion,

with an average annual interest rate of 23%, benefiting 8,520 female and 16,031 male members in 2023.

The most frequent funding allocation was Sustainable Agriculture, with 36 DFSS programs, including practices such as organic farming, crop rotation, and agroforestry systems, for a total of \$1,379,745,487. This allocation reported an average rate of 27%, with a lower limit of 14% and a maximum of 48%, benefiting 6,425 female members and 10,272 male members.

The main dimensions addressed were:

- Sustainable use of biodiversity/materials and climate change.
- Sustainable use and access to water.
- Access, savings and transition to clean energy.

In the Sustainable Use of Biodiversity/Materials and Climate Change dimension, 95 DFSS were financed, with sustainable agricultural practices, machinery for minimum tillage and conservation, and the sustainable use of agrodiversity. In the Sustainable Use and Access to Water dimension, 38 DFSS were financed to facilitate water harvesting and reduction of consumption. Additionally, 13 DFSS were allocated to products related to clean energy. Insurance products were also included, with 4 climate insurance products and 2 Rural Agricultural Insurance Funds, and 2 products specifically designed for gender equality and inclusion.

It is important to highlight that 46 DFSS offered support to the members.

Axis 3. Livestock production

The Livestock Production axis promoted sustainable livestock practices, with an emphasis on clean energy, water harvesting, and agroforestry. In total, 138 DFSS were financed by 33 SOCAPs, for a total of \$448 million, with an average annual rate of 22%, benefiting 1,121 female members and 4,177 male members.

The most used destination was beekeeping, with 21 DFSS, benefiting 149 women and 516 men, with an average rate of 24%.

The main dimensions addressed were:

- Sustainable use of biodiversity/materials and climate change.
- Sustainable use and access to water.
- Access, savings and transition to clean energy.

In the Sustainable Use of Biodiversity/Materials and Climate Change dimension, 85 DFSS were addressed, with strategies such as sustainable cattle and goat breeding for milk and meat production. For Sustainable Use and Access to Water, 17 DFSS were funded, related to efficient water use and/or infiltration actions. In the Access, Savings, and Transition to Clean Energy dimension, 16 DFSS were allocated, primarily to eco-technologies and energy-efficient equipment. In addition, insurance, comprehensive waste management, certification, and gender equality and inclusion products were included.

A total of 39 DFSS included support for their members.

Axis 4. Forest management

The Forest Management axis focused on products for the use of timber resources, as well as fire prevention and the preservation of forest areas. In this axis, 10 SOCAPs financed 42 DFSS, with a total amount of \$24 million, an average annual interest rate of 17%, and benefiting 31 female and 74 male partners.

The main dimensions addressed were:

- Sustainable use of biodiversity/materials and climate change.
- Access, savings and transition to clean energy.
- Sustainable use and access to water.

In the Sustainable Use of Biodiversity/Materials and Climate Change dimension, 19 DFSS were funded, focusing on forestry, soil conservation, and preventive and ecosystem restoration actions. Regarding access to clean energy, 9 DFSS were allocated to eco-technologies and efficient equipment. In the Sustainable Use and Access to Water dimension, 6 DFSS were funded for sustainable water management in nurseries and other areas.

In this axis, 19 DFSS included support for members.

Axis 5. Fishing and aquaculture

This axis analyzed products for sustainable practices in fishing and aquaculture, such as the management of native species, closed seasons, and vessel purchases. Twenty-eight DFSS were financed by 12 SOCAPs, with an amount of nearly \$25 million and an average annual rate of 21%, benefiting 26 female and 149 male partners.

The main dimensions addressed were:

- Sustainable use of biodiversity/materials and climate change.
- Savings and transition to clean energy.
- Sustainable use and access to water.
- Insurance

In the Sustainable Use of Biodiversity/Materials and Climate Change dimension, 12 DFSS were funded, related to aquaculture and sustainable fisheries. Regarding access, savings, and the transition to clean energy, 9 DFSS were allocated, primarily for the purchase of efficient vessels. In the Sustainable Use and Access to Water dimension, 2 DFSS were funded for efficient water management in aquaculture.

This axis also included insurance products and the dimension of gender equality and inclusion.

Axis 6. Transformation, marketing and service offering

This initiative sought to analyze financing options for businesses in extraordinary situations, including sustainable tourism, water harvesting in businesses, and clean energy in transportation. In total, 35 SOCAPs financed 94 DFSS (National Development Funds), with a total of \$178 million, benefiting 10,433 female members and 854 male members.

The main dimensions addressed were:

- Sustainable use of biodiversity/materials and climate change.
- Sustainable use and access to water.
- Access, savings and transition to clean energy.

In the Sustainable Use of Biodiversity/Materials and Climate Change dimension, 54 DFSS were funded, primarily for community-based tourism and complementary services for animal husbandry. Regarding the transition to clean energy, 22 DFSS were developed, primarily for eco-technologies and energy-efficient equipment. In addition, 7 DFSS were funded for the sustainable capture and use of water in businesses.

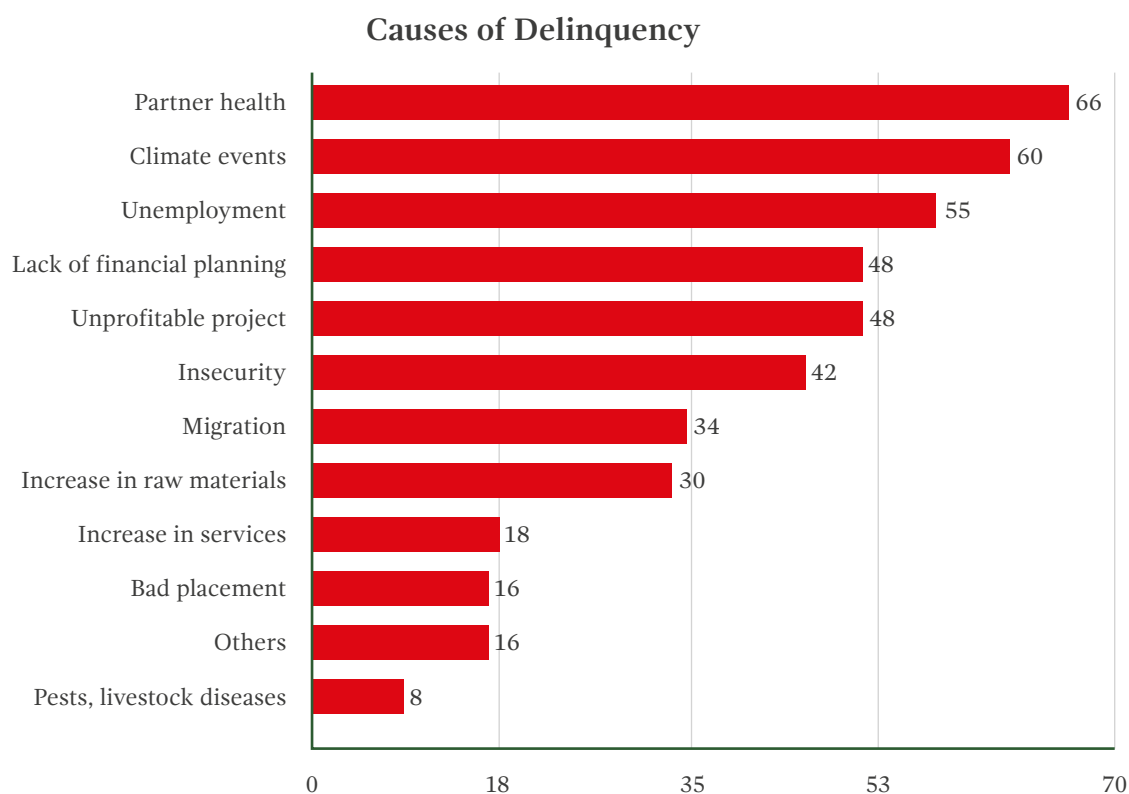
This axis also included insurance products, gender equality and inclusion, and comprehensive waste management, with 19 DFSS that included support for members.

Results by territorial management strategies, environmental risks, gender and funds

This information was obtained from the second KoboToolbox tool, which was answered by 119 SOCAPs as mentioned in the methodology.

Territorial management involves all the actions that SOCAPs carry out to engage with their territory, understand it, and establish links with other local stakeholders. In this regard, 47.03% of SOCAPs reported having experienced climate-related defaults, 22.69% mention being aware of land use and territorial planning plans and programs, and 14.29% monitor climate change risks. The strengthening of social organizations, such as ejidos (common lands) and communities, was also highlighted by 22.69% of the surveyed cooperatives.

Regarding environmental risks, the online questionnaire revealed that 79.83% of SOCAPs have suffered the consequences of droughts, while 54.62% have faced intense rainfall. On the other hand, soil erosion has been the least reported climate phenomenon, mentioned by only 9.24% of the SOCAPs surveyed. Regarding the factors that have generated member delinquency, the second most common reason, with 50.42% of mentions, was the occurrence of climatic events, surpassed only by member health problems, reported by 66% of the cooperatives.



Regarding SOCAPs' social funds, most allocate resources to financial education (67.23%), cooperative development (56.30%), and culture and sports (52.10%). However, only 13.45% of the SOCAPs surveyed have funds allocated to the environment, 12.61% have retirement funds for their members, and only 5.04% have funds to promote gender equality.

Regarding gender, 54.33% of SOCAP members are women, representing a total of 3,976,936 female members compared to 3,342,700 male members (45.67%). It is worth noting that 47.9% (57 people) of general managers, 35.29% (327 people) of chairs of the board of directors, and 44.54% (198 people) of chairs of the supervisory

board are women. However, only 10.92% of SOCAPs have implemented some type of training on gender strengthening issues, and 11.76% have developed actions to promote gender equality, such as the creation of specific products for women entrepreneurs and the holding of workshops and courses on this topic.

Conclusions

This paper reflects the significant contributions that Savings and Loan Cooperatives (SOCAPs) have made to sustainable and solidarity-based financing in Mexico during 2023. These cooperatives have played a key role in promoting economic, social, and environmental sustainability, aligning with the goals of the International Years of Cooperatives (2012-2025) and the Sustainable Development Goals (SDGs). By mobilizing resources for strategic sectors such as social housing, agricultural and livestock production, as well as forestry and fisheries management, SOCAPs have benefited thousands of members, supporting the creation of a more inclusive and responsible economic model.

This exercise highlights the drive toward the active participation of historically marginalized actors, such as women, who have increased their presence in leadership positions within the cooperative sector. Similarly, cooperation in the development of sustainability-oriented financial strategies has favored the integration of productive practices that prioritize biodiversity conservation and the efficient use of natural resources. The promotion of sustainable agriculture, eco-technologies, and responsible animal husbandry are clear examples of how SOCAPs have managed to generate a positive impact, aligned with the SDGs related to life on earth and clean and affordable water.

However, the report also reveals areas of opportunity to further strengthen the role of cooperatives in sustainability. Despite progress in key sectors, such as agricultural and livestock production, challenges were identified in addressing activities related to forestry and fisheries, areas where promoting new financing strategies is crucial. Furthermore, the report underscores the need to develop financial products better adapted to local climate realities and the ongoing training of stakeholders within the SES, with a focus on climate change resilience and the integration of savings practices and the transition to clean energy.

Incorporating gender perspectives and integrating youth into cooperative strategies are essential for strengthening collaborative networks and promoting an inclusive development model. In this way, SOCAPs not only contribute to the creation of a more equitable financial system, but also to the consolidation of a cooperative movement that promotes the participation of all sectors of society, especially the most vulnerable. In conclusion, the report highlights the potential of the cooperative sector to continue being a fundamental element in the transition and construction of a more sustainable and equitable Mexico, aligned with global challenges and the SDG goals for 2030.

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8.- Green Economy: Cooperative Experiences from the Americas

Paula Arzadun
Cooperatives of the Americas

Abstract

This paper explores the role of cooperatives in Latin America as key players in promoting green economy and sustainability. In a context of climate crisis and growing inequality, cooperatives provide innovative solutions grounded in solidarity, equity, and community-based resource management. Drawing from case studies in Argentina, Brazil, Costa Rica, Colombia, Chile, and Uruguay, the research highlights experiences in recycling, renewable energy, and sustainable production. Cooperatives not only reduce environmental impacts but also foster employment, social inclusion, and local resilience. In light of the 2025 International Year of Cooperatives, this document reinforces their contribution to the Sustainable Development Goals and calls for stronger public policies to scale these initiatives for a fairer, more sustainable future.

Keywords

cooperatives, green economy, sustainability.

Resumen

Este trabajo analiza el rol de las cooperativas en América Latina como actores clave en la economía verde y la sostenibilidad. En un contexto de crisis climática y desigualdad, las cooperativas ofrecen soluciones innovadoras basadas en la solidaridad, la equidad y la gestión comunitaria de los recursos. A través de estudios de caso en Argentina, Brasil, Costa Rica, Colombia, Chile y Uruguay, se documentan experiencias de reciclaje, energías renovables y producción sostenible. Las cooperativas no solo mitigan impactos ambientales, sino que promueven empleo, inclusión social y resiliencia local. En el marco del Año Internacional de las Cooperativas 2025, este documento

reafirma su contribución a los Objetivos de Desarrollo Sostenible y propone fortalecer políticas públicas que permitan escalar estos modelos hacia un futuro más justo y sostenible.

Palabras Clave

cooperativas, economía verde, sostenibilidad.

Resumo

Este trabalho analisa o papel das cooperativas na América Latina como protagonistas da economia verde e da sustentabilidade. Diante da crise climática e das desigualdades crescentes, as cooperativas demonstram capacidade de oferecer soluções inovadoras baseadas na solidariedade, na equidade e na gestão comunitária dos recursos. A partir de estudos de caso na Argentina, Brasil, Costa Rica, Colômbia, Chile e Uruguai, o texto apresenta experiências em reciclagem, energias renováveis e produção sustentável. As cooperativas não apenas mitigam impactos ambientais, mas também promovem emprego, inclusão social e resiliência local. No contexto do Ano Internacional das Cooperativas 2025, reafirma-se sua contribuição para os Objetivos de Desenvolvimento Sustentável e a necessidade de fortalecer políticas públicas que ampliem essas iniciativas rumo a um futuro mais justo e sustentável.

Palavras-chave

cooperativas, economia verde, sustentabilidade.

Introducción

In a global context marked by climate change, environmental degradation, and growing inequality, the cooperative model demonstrates its capacity to adapt to emerging paradigms, such as the green economy. Cooperatives, as people-centered organizations based on values such as equity and solidarity, have demonstrated their capacity to drive the transition toward a more just and sustainable economy (Hernández Muñoz, Monzón Campos, & Torres Ortega, 2024). In this sense, their contribution to environmental protection and climate change mitigation is key to achieving the Sustainable Development Goals (SDGs) of the 2030 Agenda.

This paper aims to analyze the role of cooperatives in environmental protection, highlighting their contribution to the sustainable management of natural resources, clean energy generation, and the circular economy (Bauwens and Defourny, 2017; Chaves Ávila and Monzón Campos, 2018). Through a selection of case studies from Argentina, Brazil, Costa Rica, Colombia, Chile, and Uruguay, it examines innovative experiences in waste collection and treatment, renewable energy development, and sustainable production, in order to demonstrate how the cooperative model offers effective and replicable solutions to contemporary environmental and socioeconomic challenges.

The document delves into the relationship between cooperatives and the seventh cooperative principle, which emphasizes community engagement, including access to and management of habitats and natural resources through cooperative approaches. It also draws on existing literature and resources to highlight good practices and their impact on sustainability. It also considers input prepared for the Cooperative Movement for Sustainable Uruguay Project (<https://coopsostenible.uy/>).

The relevance of this analysis takes on even greater significance in the context of the International Years of Cooperatives (2012 and 2025), proclaimed by the United Nations to recognize the contribution of these organizations to social and economic development. The 2025 commemoration once again places the role of cooperatives at the center of the discussion as key players in equitable and environmentally responsible develop-

ment, aligned with the principles of cooperativism and global sustainability goals.

Environmental degradation and the climate crisis affect the population unequally, impacting the most vulnerable sectors most severely. Paradoxically, those who have contributed most to the planet's degradation are those least affected or best prepared to mitigate its effects (Mohieldin and Cimoli, 2022). Given this reality, it is urgent to rethink production and consumption models. Cooperatives, with their approach based on cooperation and social justice, offer a model that balances economic growth with environmental preservation and social well-being.

This work seeks to demonstrate that the cooperative model is not only a viable way to address environmental challenges but also an effective strategy for building more resilient and sustainable societies. These experiences reaffirm that cooperation is a powerful tool for transforming reality and ensuring a more sustainable future for future generations.

Green Economy

The United Nations Environment Programme (PNUMA-UNEP)⁷ defines the green economy as one that improves human well-being and promotes social equity, while significantly reducing environmental risks and ecological scarcity.

It is an economic model with low carbon emissions, efficient use of resources, and an inclusive approach. Its development implies a transition toward sustainable production and consumption systems, promoting the use of renewable energy, energy efficiency, biodiversity protection, and the adoption of clean technologies (Gómez-Pescador y Arzadun, 2025; Yanini, 2023).

UNEP emphasizes that investing in a green economy not only contributes to environmental protection, but also fosters job creation and strengthens societies' resilience to climate change.

To achieve a positive and sustainable transformation of today's economy, the green economy is based on the following fundamental principles:

⁷ PNUMa (2012) Green Economy in the context of sustainable development and poverty eradication: A perspective from Latin America and the Caribbean, XVIII Meeting of the Forum of Ministers of Environment of Latin America and the Caribbean Quito, Ecuador January 31 to February 3, 2012.

- Environmental sustainability, including environmental protection and conservation, pollution reduction, and the promotion of renewable energy.
- Inclusive economic development, providing benefits to all of society, promoting green and sustainable jobs.
- Efficient use of resources, with responsible management of ecosystems, waste minimization, and optimization of energy and material consumption.
- Comprehensive responsibility, considering the guarantee of equity, respect for human rights, citizen participation, inclusion of vulnerable communities, and fair working conditions.

This approach seeks to balance economic growth with environmental sustainability and social justice, promoting a more prosperous and equitable future for present and future generations.

Cooperatives and the green economy in Latin America

In Latin America, cooperatives have proven to be key players in sustainable development and the circular economy, promoting responsible production and consumption models. Through their work, they not only generate employment and strengthen social inclusion, but also actively contribute to reducing environmental impact through recycling, waste management, and the use of renewable energy (Ziegler et al, 2023).

In Argentina, Brazil, Costa Rica, Colombia, Chile, and Uruguay, various cooperatives have implemented innovative strategies in resource management, clean energy generation, and sustainable production. Each has adapted to local needs, promoting initiatives that combine social well-being with environmental protection.

From waste collection and treatment to the production of eco-friendly building materials, these organizations demonstrate that collaboration and self-management can be drivers of positive transformation (Fernandez-Guadaño, Lopez-Millan, & Sarria-Pedroza, 2020). Below are some of the most representative cooperatives in the region and their contributions to sustainability and community development.

Argentina

Work Cooperative Mundo Reciclado.

Located in Buenos Aires, the cooperative specializes in providing services related to the collection, treatment, reconditioning, and certification of urban solid waste (MSW), particularly the dry and recyclable fraction, in various locations throughout the country. The cooperative focuses on efficient and sustainable waste management, actively contributing to the circular economy and sustainable development in Argentina.

MSW certification is a recognition granted to companies, municipalities, or entities that comply with strict regulations and best practices in recyclable waste management. This certification process includes fundamental aspects such as the collection, separation, and proper storage of waste, as well as its transportation and final disposal. MSW certification is a key tool in the implementation of sustainability and circular economy programs, aligning with national and international policies that promote responsible waste management and reducing the ecological footprint.

MSW is mainly divided into two large fractions, which facilitates its classification and management:

- 1. Dry Fraction:** Includes all materials that can be recycled or reused in new production processes. The materials in the dry fraction include:
 - Paper: Includes newspapers, magazines, boxes, and other materials that can be processed for reuse.
 - Cardboard: Boxes, packaging and other cardboard products.
 - Plastic: Bottles, containers, wrappers and other recyclable plastics.
 - Glass: Bottles, jars, glass jars and other containers.
 - Metals: Aluminum, steel and other recyclable metals.
 - Textiles: Clothing, blankets and other textile materials that can be recycled or reconditioned.

2. Wet Fraction: This fraction consists of organic waste that, although not recyclable in the traditional sense, can be managed through composting or anaerobic digestion processes for transformation into organic fertilizer or biogas. This fraction includes:

- Food scraps and fruit and vegetable peels.
- Garden waste, such as leaves, twigs, and grass.
- Other biodegradable waste.

MSW certification not only ensures compliance with local and international regulations but also promotes more efficient and responsible waste management. To obtain certification, organizations must demonstrate that they comply with best practices in recyclable waste management and that their processes are transparent and environmentally friendly. This certification is highly valuable within sustainability programs, especially those focused on the circular economy, as it encourages waste reduction, recycling, and the reuse of materials.

The Mundo Reciclado Cooperative not only focuses on waste certification and management but also plays an active role in community education. It promotes workshops, training, and awareness programs, aimed at both businesses and individuals, on the importance of recycling, waste reduction, and proper handling of recyclable materials.

In addition, the cooperative works hand in hand with other entities, such as municipalities and private companies, to implement joint recycling programs, which expands the positive impact and promotes a more widespread recycling culture throughout the country.

Within the framework of the circular economy, the Mundo Reciclado Cooperative seeks to close the life cycle of recyclable materials, promoting their reuse and preventing them from ending up in landfills. Its commitment to sustainable waste management and MSW certification reinforce the principles of this economic model, which aims to minimize waste, maximize resource use, and reduce environmental pollution.

Creando Conciencia Cooperative

It was founded in 2005 by a group of neighbors concerned about the final disposal of municipal solid waste, the situation of urban recyclers (waste pickers), and the

possibility of creating alternatives to address these issues with social responsibility and sustainability.

They began by exploring the possibility of designing a differentiated collection process for private neighborhoods in the town of Tigre, Buenos Aires Province. After several awareness campaigns in neighborhoods and schools throughout the city, in 2006, they formalized their first proposal in the Santa María neighborhood of Tigre. Later, the Nordelta Complex and other large gated communities in the Benavídez area joined, eventually achieving, today, the collection of recyclable materials across the entire complex. In all of these areas, a door-to-door collection system was implemented, which was innovative at the time, making them pioneers in this type of service.

At the end of 2008 and the beginning of 2009, collection began in the Santa Bárbara private neighborhood using containers within the premises, and in 2010, door-to-door collection was initiated.

Currently, the cooperative provides collection services (either door-to-door or at “Eco Points”) in various neighborhoods, companies, and schools in the area, offering a comprehensive differentiated waste collection service with their own dry-box trucks.

At the plant, the material is received, sorted, and processed, with its subsequent reintegration into the industry. They guarantee clients the traceability of the waste through certificates endorsed by the Provincial Agency for Sustainable Development (OPDS), and since 2013, they have held the Sustainable Destination Certification issued by this agency.

Association of Argentine Cooperatives.

The Argentine Cooperative Association (ACA) is a cooperative organization that brings together more than 137 agricultural cooperatives and 50,000 producers in Argentina. Its main focus is the marketing of agricultural products both nationally and internationally. The ACA plays a fundamental role in the Argentine agricultural sector, facilitating small and medium-sized producers' access to global markets while promoting sustainable and environmentally responsible agricultural practices.

The ACA has several state-of-the-art facilities dedicated to waste management and clean energy production:

1. **Plastics processing plant:** The ACA has a plant capable of recycling up to 7,000 tons of plastic waste per year, a significant volume equivalent to the amount of plastic released into the environment through the agricultural products it sells. This recycling process not only contributes to reducing plastic pollution but also encourages the efficient use of resources and promotes a commitment to sustainability in the agricultural value chain.
2. **CO₂ Recovery Plant:** One of ACA's most innovative initiatives is its carbon dioxide (CO₂) capture plant, which has successfully captured 53,031 tons of food-grade CO₂ between July 2020 and June 2022. This action has had a positive impact on reducing greenhouse gas emissions. In volume terms, this is equivalent to not burning 29,461,667 Nm³ of natural gas, significantly contributing to climate change mitigation.
3. **Biomass Waste Energy Plant:** In addition to its recycling and CO₂ capture initiatives, the ACA has established a biomass waste energy plant, converting organic waste and agricultural residues into renewable energy. This plant reduces dependence on conventional energy sources, reduces greenhouse gas emissions, and promotes the sustainable use of local resources.

These actions are especially relevant in the context of the Argentine agribusiness, which faces challenges related to waste management and reducing greenhouse gas emissions. The ACA has established itself as a key player in the implementation of corporate social responsibility policies in the agricultural sector, seeking to balance economic growth with environmental protection.

Through its cooperative model, the ACA also provides essential support to its member agricultural producers. The organization not only facilitates the marketing of products to national and international markets but also promotes sustainable agricultural practices that benefit both producers and the environment. Producers have access to technical training and capacity building on sustainability issues, enabling them to optimize their production processes and reduce their environmental impact.

Furthermore, cooperative producers benefit from more competitive prices thanks to the joint sale of products and the ability to negotiate more effectively in the markets. In this way, the ACA fosters the empowerment of small and medium-sized producers and facilitates their inclusion in a more just and equitable economic system.

Recicla Brown Cooperative

The Work Cooperative Brown United Cartoneros, known as Recicla Brown, plays a crucial role in waste management and promoting the circular economy in the municipality of Almirante Brown, in the province of Buenos Aires. Founded in 2017, the cooperative specializes in the separate collection of recyclable materials and currently employs around 140 urban recyclers. Their work encompasses not only the collection of materials but also their processing and marketing, contributing significantly to the improvement of the environmental and social environment.

Since its inception, the cooperative has been an example of organization and collective effort. In its early years, it began operating from the home of one of its members, but quickly recognized the need for a larger space to expand its activities. In 2019, Recicla Brown reached an agreement with the Municipality of Almirante Brown to use a piece of land on loan for five years, which allowed for improved working conditions and adequate infrastructure. In 2024, the cooperative began construction of a new Green Center, which bodes well for its operations and expansion.

Today, Recicla Brown has essential equipment for its operation, such as a truck, a material selection belt, a baler, a shredder and a mill, tools that allow it not only to process waste more efficiently, but also to market the ground material at better prices, thus improving its profitability and operational capacity.

Beyond its work collecting and processing recyclable materials, Recicla Brown also places a strong emphasis on the ongoing education of its members and the community at large. The cooperative has a community kitchen, which provides breakfast, lunch, and snacks to its members, as well as a weekly clothing distribution for those most in need. This comprehensive approach seeks to improve the quality of life of urban recyclers, a historically vulnerable sector.

Recicla Brown has successfully established a joint marketing system that benefits urban recyclers. Through the Argentine Federation of Cartoneros and Carreros, it coordinates collective marketing strategies with other cooperatives to obtain fairer prices when selling recyclable materials directly to the industry. This form of organization has allowed urban recyclers to negotiate more efficiently and access better prices, which contributes to their economic stability.

In the municipality of Almirante Brown, there are several cooperatives dedicated to separate collection, and Recicla Brown works with them to optimize recycling efforts. It actively participates in projects and public tenders, especially in separate collection and the joint marketing of recyclable materials. It also collaborates with schools in areas where door-to-door collection is not available, delivering bags for the collection of recyclable materials, which are then collected weekly. In addition, Recicla Brown offers classes at its headquarters for adults wishing to complete their primary or secondary education through the National Government's FinES Plan.

Another highlight of Recicla Brown's work is its support for informal recyclers, who can sell their materials to the cooperative and obtain better prices than those offered by informal intermediaries. At the same time, the cooperative ensures the necessary volume for delivery to the industry, establishing a mutually beneficial collaborative relationship.

In their daily work, the cooperative organizes its members into different work areas. Some are responsible for sorting and compacting materials at the plant, while others work at the green points, the recyclable material reception centers distributed throughout the municipality. Additionally, some members conduct door-to-door and shopping center visits, delivering clear bags to merchants for their recyclable waste, such as paper, cardboard, plastics, glass, and metals.

Recicla Brown carries out more than 14 separate collection trips daily, Monday through Friday, promoting waste separation at source and ensuring that the collected materials are delivered in proper condition. The materials are transported to the Eco Points in San José, San Francisco de Asís, and Burzaco, where they are sorted, compressed, and then sent to the industry for reuse.

The cooperative also participates in the registration and settlement of recovered materials, using a system that allows workers to receive biweekly payments. Recyclers are formalized through the social flat tax, which allows them access to services such as social security and the pension system, facilitating their inclusion in the formal economy.

An important milestone in 2024 was the opening of the Ecomunidad Recycling Center in Longchamps, a 733 m² space that will strengthen separate collection and promote environmental awareness in the community. This center, which features modern equipment and a variety of services, represents a significant step toward improving the recycling infrastructure in the region.

In addition, Recicla Brown has played a key role in the implementation of public policies in the region. It promoted the creation of the Urban Recyclers Registry and secured the approval of an environmental tax to finance recycling and waste reduction policies. It has also received support from the Argentina Recicla Program, which has facilitated the acquisition of bicycles, machinery, and uniforms to improve recyclers' working conditions.

The cooperative has established a successful model of social and economic inclusion, establishing itself as a benchmark in urban waste management and the integration of urban recyclers into the formal economy. Thanks to its ongoing efforts, Recicla Brown continues to grow and expand its environmental and social impact, contributing to environmental protection and community well-being.

Brazil

Certel Cooperative

Certel is the oldest infrastructure cooperative in Brazil, founded on February 19, 1956. It also stands out as the largest cooperative in the energy sector in the country,

both in terms of its seniority and number of members. Currently, it has approximately 73,000 member families, distributed across 48 municipalities in the state of Rio Grande do Sul, consolidating its position as an essential pillar for the community in terms of energy supply and social development.

At its founding, Certel was born with the goal of serving the Teutônia District, which at the time was part of the municipality of Estrela, a region lacking an adequate energy supply. The cooperative emerged as a response to the needs of these rural areas, as the energy company operating in the region was unwilling to invest in the infrastructure necessary to supply the more remote areas, which at the time had a small and dispersed population. This lack of interest from large companies generated the need for a local and self-sufficient solution, which led a group of visionaries to create Certel, a cooperative aimed at bringing energy to these forgotten communities.

Since its inception, Certel has had a transformative impact on the region, improving not only access to electricity but also the quality of life for thousands of people. Over the years, it has evolved and expanded its reach, diversifying its energy sources and promoting sustainability and the use of renewable energy.

It manages several power generation plants, including four small hydroelectric plants (SHPs), which harness the region's water resources to generate clean, renewable energy. These plants are located at different strategic locations, enabling efficient energy distribution and ensuring supply to the associated municipalities.

In addition to its hydroelectric plants, Certel has taken an important step toward diversifying its energy sources by investing in solar energy. The cooperative has two photovoltaic plants, located in Teutônia and São Pedro da Serra, which represent a commitment to sustainability and innovation in the energy sector. These plants allow Certel to take advantage of the region's abundant solar radiation to generate clean electricity, reducing dependence on traditional energy sources and contributing to the fight against climate change.

In order to continue advancing its mission of providing sustainable energy and increasing its generation capacity, Certel plans to further expand its energy infrastructure. The cooperative is planning the construction of a new Vale do Leite Hydroelectric Power Plant, which will significantly increase hydroelectric power generation capacity in the region. Additionally, Certel is developing a project to install a wind farm between the

cities of Teutônia and Westfalia, which will mark a new milestone in its history as a cooperative committed to the diversification of renewable energy sources.

Revolusolar Cooperative

Revolusolar is a non-profit organization that has been working in the favelas of Rio de Janeiro since 2015. Its mission is to promote sustainable development in low-income communities through the installation of solar energy systems, vocational training, and children's workshops. The organization's central objective is to create an affordable, community-based energy model that positively impacts the environment, society, and the local economy.

Since its founding, Revolusolar has installed three solar plants and trained 31 residents in the Babilônia favela, providing them with skills in electricity and solar system installation. The organization is currently implementing the "solar community" model in collaboration with the Babilônia and Chapéu Mangueira favelas through cooperatives. This model allows the community to collectively benefit from the solar energy generated and represents a comprehensive strategy for fostering local sustainability.

Revolusolar's long-term goal is to build structural solutions that ensure sustainable development and empower favela residents. Once the solar plants begin generating energy, residents' electricity bills are expected to decrease thanks to the energy credits generated by the solar panels. A portion of the savings generated will be redirected to a community fund, the purpose of which is to finance the payment of local workers and promote new installations that can supply more families in the area. This fund will also contribute to financing the maintenance and expansion of the energy infrastructure. Furthermore, the installation and maintenance of the solar plants will be carried out by electricians and solar installers trained within the community itself, ensuring the transfer of knowledge and skills to the residents.

Revolusolar's pilot project involves the installation of a 26 kWp photovoltaic system on the roof of the neighborhood association, covering an area of 177 m². The energy generated is estimated to supply at least 30 households in the favela, resulting in a significant reduction in their electricity bills. Thanks to the "solar cycle" methodology implemented by Revolusolar, other

residents of the favela will also be able to benefit from this initiative, as the organization focuses not only on the installation of solar systems but also on vocational training for residents and the organization of educational workshops for children on sustainability and renewable energy.

The shared energy generation model (solar community) promoted by Revulusolar offers a more efficient technical and economic solution compared to individual solar installations. This approach not only optimizes resources but also reflects the tradition of cooperation, self-management, and collective effort that characterizes the communities of Rio de Janeiro's favelas.

Revolusolar plans to continue offering vocational training courses to train new electricians and solar installers within the community, in order to foster cooperation and strengthen teamwork among residents. It also intends to continue its sustainability and renewable energy workshops for children, with the goal of raising awareness among younger generations about the importance of the transition to a more sustainable energy model.

Colombia

Planeta Verde Cooperative

The Planeta Verde Cooperative is a Colombian organization founded by a group of people displaced by the armed conflict, many of whom were living in poverty. Its creation responded to the need to provide a sustainable economic alternative for recyclers and the importance of comprehensive waste management in their community. The cooperative is primarily dedicated to solid waste management, offering recycling services and collaborating in environmental management to improve both the quality of life of those involved and the environmental impact generated by the recycling activity.

The main objective of the Planeta Verde Cooperative is to promote an inclusive recycling model, in which recyclers play an active role in the recycling chain, accessing better working and social conditions. Through this model, the cooperative not only seeks to contribute to waste reduction but also to improve the living conditions of recyclers, who, in many cases, come from vulnerable communities due to forced displacement.

One of the fundamental pillars of the cooperative is its commitment to sustainable development, understanding that work with recyclers must be accompanied by environmental education and active integration into the environmental management of the cities and municipalities where it operates.

The cooperative specializes in comprehensive waste management and the provision of public sanitation services, especially those related to the use of recyclable materials. This includes the collection, sorting, and proper final disposal of solid waste, with a focus on the circular economy. By promoting recycling, Planeta Verde encourages waste reduction and the conservation of natural resources, thus contributing to environmental protection.

In addition to its recycling work, the cooperative actively participates in community projects that seek to raise awareness about the importance of recycling and environmental protection. In this regard, it conducts awareness and training campaigns for both the community and its members, with the aim of promoting proper household waste separation and improving participation in the recycling process.

Social inclusion is another of the cooperative's fundamental pillars, as Planeta Verde offers employment and development opportunities to those who have historically been excluded from the labor market, such as grassroots recyclers. These workers, who in many cases belong to vulnerable communities, are formalized through the cooperative, gaining access to labor benefits and social security. This not only improves their living conditions but also empowers the recyclers to perform their work with more dignity and better future prospects.

The cooperative trains its members in the technical aspects of recycling, proper waste management, industrial safety, and environmental management, which contributes to improving productivity and efficiency in the recycling chain, and provides tools for their professional development.

The cooperative's waste management has a positive impact on the environment, as it contributes to reducing the volume of solid waste ending up in landfills and dumps. This helps mitigate the negative effects of pollution and fosters a recycling culture that benefits both the local population and the global community.

In economic terms, Planeta Verde promotes the circular economy in its region by generating recycled products that can be reused in industry. The cooperative contributes to resource savings by utilizing recyclable materials such as paper, cardboard, plastic, glass, and metals, which would otherwise have been discarded without proper treatment.

Furthermore, the cooperative helps strengthen the local economy, as many of the recycled products generated from the waste processed by Planeta Verde are sold to industries that reuse them in their production. This not only improves the economic opportunities of the cooperative and its members, but also fosters economic sustainability in the communities with which they interact.

Despite its progress, the Planeta Verde Cooperative still faces several challenges, particularly in terms of access to financing and expanding its reach to new communities. However, the cooperative continues to work on strengthening its partnerships with local governments and other civil society organizations, as well as the private sector, to ensure the sustainability of its projects and expand its capacity to reach more communities.

El Porvenir Cooperative

The El Porvenir Recyclers Cooperative is a private, non-profit organization founded in 1990 with a distinguished track record in the management and recycling of recyclable solid waste. Since its inception, it has been committed to collecting, separating, and classifying recyclable materials, playing a key role in promoting sustainable practices and comprehensive solid waste management within its community.

The main objective of the El Porvenir Cooperative is to contribute to the reduction of solid waste through an inclusive recycling model that promotes both social well-being and environmental protection. Its work focuses on the collection, sorting, and recycling of recyclable solid waste, such as paper, cardboard, glass, plastics, and metals, with the goal of maximizing the reuse of these materials and reducing the amount of waste ending up in landfills.

A fundamental component of the El Porvenir Cooperative's work is the formalization of recyclers' jobs, granting them access to stable employment and social benefits such as healthcare, social security, and pensions. Through this model, the cooperative has empowered recyclers, who now enjoy better working conditions and receive training in recycling and waste management techniques.

Beyond technical training, the cooperative provides tools for personal and social development, fostering a sense of belonging and solidarity among its members. These initiatives have not only improved working conditions but also strengthened social cohesion in the communities where it operates.

One of the distinctive features of the El Porvenir Cooperative is its scheduled collection program, which establishes specific days and times for the collection of recyclable materials, adapting to the needs of users. This service facilitates community participation in the recycling process, ensuring that waste is collected efficiently and in a timely manner.

At the same time, the cooperative develops awareness-raising and environmental education activities aimed at the community, promoting the separation of recyclable materials at source. Through awareness campaigns, it instructs the population on how to properly classify waste, which contributes to increasing recycling rates and fostering a culture of sustainability in the region.

The work of the El Porvenir Cooperative contributes significantly to environmental protection by reducing the generation of urban solid waste, minimizing the environmental impact of landfills, and promoting the responsible use of natural resources. By recycling materials such as paper, cardboard, glass, and plastics, the cooperative conserves natural resources and helps reduce the pollution associated with the production of new materials from virgin resources.

From an economic perspective, the cooperative plays a key role in the circular economy, transforming recyclable waste into new, reusable products within the industry. Its activities generate employment and economic opportunities for recyclers and other stakeholders involved in the recycling process, strengthening the local economy and promoting economic sustainability in the communities where it operates.

Despite the progress made, the El Porvenir Cooperative faces challenges in expanding its collection network and securing financial resources to strengthen its growth. With the goal of increasing its operational capacity, the cooperative is seeking to acquire new waste sorting technologies and expand its processing infrastructure, which will optimize its processes and improve its environmental and social impact.

Chile

Panal Cooperative

It is a working organization made up of five partners, a multidisciplinary team of construction professionals. Its mission is to develop construction projects that respect the environment, employing efficient construction techniques with a low ecological footprint. Bioconstruction is the core of its approach, as it allows them to co-create with nature and build in harmony with the environment, using sustainable materials and technologies.

The Panal Cooperative is organized according to self-management principles, and its structure is divided into different departments: marketing, projects, accounting and finance, people management, and administration. Each of these departments is led by one of the partners, who coordinates the activities within their specific area, thus ensuring operational efficiency and the fulfillment of organizational objectives. Some functions, such as accounting, are outsourced, allowing the cooperative to focus on its core competencies, such as green building and materials manufacturing, while maintaining quality and professionalism in all areas of the business. This flexible structure allows for efficient and agile management, tailored to market needs and the challenges of the sector.

One of the cooperative's main objectives is to improve people's quality of life by revaluing traditional green building techniques and adapting them to contemporary reality. In this regard, the cooperative seeks to promote the creation of healthy, efficient, and environmentally friendly living spaces.

The Panal Cooperative's main product is the manufacture of wood panels and straw bales, used as materials for the envelope of homes. These products are an ecological and sustainable alternative to traditional construction materials, as they do not emit toxic substances. This contributes to improved comfort and indoor air quality in buildings, benefiting the health of their users.

The cooperative also produces earth finishes, such as clay paints and earth plasters, as well as eco-technologies such as thermal mass heaters and ecological dry sanitation systems. All products are manufactured in-house in its warehouse with its own machinery, ensuring complete control over the quality of the production process.

Panal Cooperative offers two types of services: workshops and consulting.

1. **Workshops:** Workshops are one of the ways the cooperative seeks to share knowledge and raise awareness about green building. These workshops include theoretical and practical sessions and cover a variety of topics, from efficient heating techniques to practical green building applications. Their length varies, but they are typically two days, and they even include the installation of the stoves. Although the workshops have a fee, it is affordable, as it only covers the instructor's fees.
2. **Consultations:** For those interested in undertaking green building projects, the cooperative offers personalized consultations. These are especially valuable for those wishing to start their own sustainable construction projects and are tailored to each client's needs and specifications.

The cooperative's commercial strategy is mainly aimed at two customer segments: final consumers and professionals linked to bioconstruction.

1. **B2C (Business to Consumer):** For end consumers, Cooperativa Panal offers customized solutions for the construction of green building projects. It also offers visits to existing projects using its construction system, allowing potential customers to experience firsthand the quality of the materials and the experience of those who have already used its products. Requests for quotes are managed via email, and the cooperative plans to optimize this process through an online quote engine on its website.
2. **B2B (Business to Business):** For industry professionals, such as architects, designers, and construction companies, Cooperativa Panal offers products and services that are integrated into green building projects from the initial phase. The cooperative organizes business rounds with these key players, establishing strategic alliances and providing materials directly to the projects. Communication with these clients is primarily through email, virtual and in-person meetings, and visits to the plant and construction sites to learn about the entire process.

The Panal Cooperative strives to work with local suppliers and small producers, in line with its philosophy of minimizing its ecological footprint. Its supplier network includes local sawmills for timber and wheat farmers for straw bales, ensuring quality materials at competitive prices.

In addition, the cooperative has established strategic alliances with other key organizations in the sector. These include:

1. **Okambuva Cooperative (Spain):** A key partner in the technology transfer and development of prefabricated wood and straw panels. Thanks to this collaboration, Panal has been able to implement and develop the AlfaWALL system nationwide.
2. **CooCrear Cooperative (Chile):** Organization dedicated to the co-administration of companies, which supports Panal in the area of accounting and financial management, contributing to the self-management of the cooperative.

The cooperative has had access to government funding through institutions such as SERCOTEC and CORFO, which has enabled the purchase of machinery, member

training, and support in key areas such as marketing and accounting. These funds have been essential for the growth and consolidation of Cooperativa Panal in the green construction sector.

Costa Rica

Coopetarrazú

Since 2011, CoopeTarrazú has promoted a key area within its organizational structure: the Research and Development (R&D) department. This department has been essential in the search for practical and efficient solutions in areas such as byproduct management, sustainable agriculture, energy efficiency, and the development of new energy alternatives. The central objective of these initiatives is the transition toward more responsible and sustainable production models, aligned with the principles of the green economy.

CoopeTarrazú's Research and Development Department is an integral part of the cooperative's Agroindustrial Division. This structure facilitates interdisciplinary collaboration between departments, allowing innovative solutions to be adapted and implemented within the cooperative's agroindustrial operations. Collaboration between the agricultural sector, scientific research, and business management allows CoopeTarrazú not only to optimize operational efficiency but also to promote more sustainable practices that benefit both the environment and the producing communities.

In 2014, as an extension of its R&D department, CoopeTarrazú established the Center for the Development of Organic Alternatives (CeDAO), a key project focused on the use of biotechnology to develop organic inputs applicable to sustainable agriculture. CeDAO has been instrumental in the creation of innovative products, such as those derived from coffee byproducts, one of the cooperative's main productive activities.

One of the most notable results of CeDAO's work has been the transformation of coffee byproducts into useful and sustainable inputs for various industries. Among the products generated are:

- **Dried coffee pulp:** Used as a feed supplement for livestock, this pulp is a byproduct of the coffee harvest that would otherwise go to waste. Its processing and utilization not only reduces the envi-

ronmental impact but also contributes to the circular economy, transforming waste into a valuable resource.

- **Ethanol:** The cooperative has also developed processes for producing ethanol from coffee byproducts. This ethanol is a renewable energy alternative that reduces dependence on fossil fuels and promotes cleaner, more sustainable energy.
- **Coffee flour:** Another product derived from coffee by-products is coffee flour, which has applications in both the food industry and other areas of production.

CoopeTarrazú's green economy initiatives not only promote sustainable agriculture but also contribute to the development of clean technologies and energy alternatives that benefit both the cooperative and the communities in which it operates. Through initiatives such as the CeDAO (CeDAO), the cooperative has managed to transform its production model into one that is more efficient and less dependent on non-renewable resources. Furthermore, this transition has strengthened the cooperative's relationship with the environment, contributing to the preservation of ecosystems and mitigating the effects of climate change.

Coopelesca

This cooperative is located in the Huetar Norte region of Costa Rica, on the border with Nicaragua. This cooperative is distinguished by its commitment to sustainable development and access to clean energy, achieving 100% electricity coverage in its area of influence. In its quest to promote initiatives that foster the green economy and sustainability, Coopelesca has spearheaded several innovative projects that contribute to environmental conservation and climate change mitigation.

One of the most significant milestones in Coopelesca's green economy efforts was the construction of the first cooperative solar park in 2019, in collaboration with the National Consortium of Electrification Companies of Costa Rica R.L. (CONELECTRICAS R.L.). This project, located in the cooperative's area of influence, stands out as one of the largest in the country in terms of photovoltaic generation.

The solar park has a capacity of 5 MW, generated through 19,000 solar panels, making it a significant source of clean, renewable energy. This park was designed to complement hydroelectric generation, especially during the dry season, when water resources available for energy production decrease. In this context, photovoltaic energy plays a crucial role, ensuring the continuity of electricity service to the area's residents, even when weather conditions affect the availability of water for hydroelectric generation.

The positive impact of this solar park in terms of sustainability and the green economy is considerable. First, it is estimated that this facility will prevent the emission of more than 6,400 tons of CO₂ into the environment each year. This emission reduction contributes significantly to mitigating climate change and improving air quality in the region, a fundamental aspect for the health and well-being of the community.

Furthermore, the use of solar photovoltaic energy as a complement to hydroelectric power allows Coopelesca to offer a more stable and sustainable electricity service, aligned with the principles of the circular economy and the energy transition toward renewable energy sources. This diversified energy generation model also reflects a commitment to energy resilience, allowing the cooperative to adapt to climate change and guarantee a constant supply to its users.

The construction and operation of this solar park not only improves energy infrastructure but also strengthens community development and citizen participation in sustainability projects. Through this initiative, Coopelesca has not only increased the region's clean energy generation capacity but has also demonstrated its ability to innovate in the field of renewable energy, promoting an accessible, clean energy model that benefits all residents.

The success of the solar park has established Coopelesca as a leader in renewable energy in Costa Rica, and the cooperative intends to continue expanding its solar energy projects and other sustainable initiatives. Coopelesca's long-term focus is on continuing to diversify its energy sources, integrating new technologies and solutions that promote energy efficiency, reduce CO₂ emissions, and use natural resources responsibly.

Coopesantos

It has demonstrated a strong commitment to sustainable development and renewable energy, positioning itself as a leader in the adoption of green technologies. A clear example of this commitment is the implementation of the Los Santos Wind Farm, one of the cooperative's most emblematic initiatives.

The Los Santos Wind Farm began operating in November 2011 and is an essential component of Coopesantos' strategy to diversify its energy sources and reduce its dependence on fossil fuels. The farm consists of 15 wind turbines, each 44 meters tall, which make it possible to optimally harness wind energy to produce electricity.

Wind turbines are advanced equipment that efficiently convert wind power into electrical energy, significantly contributing to the production of clean energy. Thanks to this project, Coopesantos has managed to diversify its energy mix, integrating a renewable source like wind power, minimizing environmental impact and promoting sustainability in the region's energy sector.

The Los Santos Wind Farm has an installed capacity of 12.75 MW (megawatts), representing a significant contribution to the cooperative's energy needs. This capacity is sufficient to supply approximately 30% of Coopesantos' electricity demand, significantly reducing the need for generation from non-renewable sources and strengthening the cooperative's energy independence.

Wind power generation is one of the most effective solutions for reducing greenhouse gas emissions and mitigating climate change. In particular, the farm has prevented the release of large amounts of CO₂ into the atmosphere, directly contributing to national and international environmental sustainability goals.

The project also has a significant impact on reducing the cooperative's carbon footprint, as wind energy produces no polluting emissions during its generation. In this way, Coopesantos aligns itself with global energy transition goals and contributes to national efforts to meet the climate goals set out in the Paris Agreement.

Coopepiña

It is a cooperative made up of a group of small pineapple producers committed to sustainability and innovation in agricultural production. Their focus on the green economy has allowed them to develop agroecological practices that seek to reduce the environmental impact of pineapple cultivation while improving the productivity and quality of their products.

In recognition of its sustainable production model, Coopepiña was the winner of the ideas competition promoted by the German Development Cooperation (GIZ) program in Central America and the Caribbean. This achievement allowed the cooperative to strengthen its innovation capacity and contribute to the development of environmentally responsible solutions within the agricultural sector.

One of Coopepiña's main initiatives in the field of the green economy is the creation of a production plant and laboratory specialized in the activation of bio-inputs. These bio-inputs are developed from beneficial microorganisms, such as bacteria and fungi, which play a key role in the biological control of pests and diseases that affect crops.

The use of bio-inputs represents a sustainable and environmentally friendly alternative to conventional agrochemicals, reducing the use of synthetic pesticides that can have negative impacts on the environment and human health. Furthermore, these products improve soil health, optimize plant nutrition, and contribute to more resilient production in the face of adverse weather conditions.

Coopepiña continues to explore new strategies to strengthen its sustainable production model, with the goal of establishing itself as a leader in pineapple production under the principles of a green and regenerative economy. Its future plans include:

- Expansion of its bio-input production capacity, in order to supply a greater number of producers in the region.
- Environmental and fair trade certifications, which allow them to access international markets with greater added value.
- Incorporation of new agricultural technologies, such as soil and climate monitoring systems, to optimize the use of natural resources.

Dos Pinos Cooperative

The Dos Pinos R.L. Milk Producers' Cooperative is one of the most important companies in the agro-industrial sector in Central America and the Caribbean, based in Costa Rica. Founded in 1947, Dos Pinos is a self-managed cooperative owned by more than 1,300 associated producers, primarily small and medium-sized ranchers.

One of Dos Pinos' most notable sustainability programs is ReciclaDOS, an initiative focused on the collection, recycling, and reuse of Tetra Pak packaging, promoting a circular economy culture. In partnership with Mi Reto Guardián, an environmental education program that engages children and young people in environmental conservation, Dos Pinos successfully manufactured and delivered 200 school desks made from recycled materials.

These desks were distributed to 10 schools across the country, providing sustainable school furniture and promoting learning in a more eco-friendly environment. Thirty-two million 250ml Tetra Pak cartons were recycled to make the desks, equivalent to approximately 8 tons of recycled material.

This initiative not only prevents this waste from ending up in landfills or the environment, but also promotes a sustainable value chain, generating employment in the recycling sector and strengthening the waste transformation infrastructure in Costa Rica.

In addition to ReciclaDOS, Dos Pinos has developed other actions aligned with the green economy and sustainability, such as:

- Use of renewable energy: Implementation of solar panels and energy efficiency in its production plants to reduce its carbon footprint.
- Responsible water management: Water treatment and reuse systems in production processes.
- Packaging Optimization: Innovations in design and materials to reduce the environmental impact of your packaging.
- Promoting sustainable agriculture: Supporting its associated producers in implementing sustainable agricultural practices.

Dominican Republic

Cooprecicla

Evaristo Ortiz Recycling Cooperative is a cooperative dedicated to recycling all types of plastic for the production of plastic lumber, with a focus on environmental protection. It produces three tons of synthetic or plastic lumber daily, which has advantages over organic lumber, helping to reduce the impact of plastic waste on the environment.

The Evaristo Ortiz Recycling Cooperative is an organization committed to protecting the environment through the sustainable management of plastic waste. Its business model is based on the circular economy, promoting the reuse of materials to minimize pollution and reduce dependence on non-renewable natural resources. The cooperative specializes in recycling all types of post-consumer and post-industrial plastics, transforming them into plastic or synthetic wood. This material represents an innovative and sustainable alternative to traditional wood, with multiple environmental and functional benefits.

- Production capacity: Currently, the cooperative produces three tons of plastic lumber per day, which is equivalent to recycling a large amount of plastic waste that would otherwise end up in landfills or bodies of water.
- Durability and strength: Plastic lumber is resistant to moisture, pests and deterioration, making it an ideal choice for various applications, such as street furniture, flooring, fencing, benches and building structures.
- Reducing environmental impact: By using recycled plastic as a raw material, the cooperative reduces

tree felling and the carbon footprint associated with traditional wood production.

Despite its progress, the cooperative faces challenges such as the need to improve its technological capacity, expand its infrastructure, and expand its market to establish itself as a leader in the production of sustainable materials. To this end, it continues to explore financing opportunities and strategic alliances that will allow it to scale its positive impact on the environment and society.

Uruguay

Ecosinergia Cooperative

The Ecosinergia Cooperative is an organization committed to green construction and sustainable architecture, offering innovative solutions that minimize the environmental impact of the construction industry. Through the development of ecological materials and efficient construction systems, Ecosinergia promotes an approach based on the circular economy and the responsible use of natural resources.

One of the cooperative's main developments is BioFraming, a prefabricated and modular construction system that optimizes the use of sustainable materials and guarantees high energy efficiency. This system is composed of wood panels filled with mechanically pressed wheat straw, offering multiple advantages in terms of sustainability and performance:

- **Energy efficiency:** The combination of wood and wheat straw provides excellent thermal and acoustic insulation properties, reducing the need for heating or cooling and decreasing energy consumption in buildings.
- **Low environmental impact:** The materials used in the BioFraming system are renewable and biodegradable, which reduces the carbon footprint compared to conventional construction materials such as cement and steel.
- **Speed and ease of assembly:** Being a modular system, it allows for more agile and efficient construction, reducing costs and construction times.
- **Durability and resistance:** Despite being composed of natural materials, the system offers a robust

structure that is resistant to various weather conditions.

The cooperative faces challenges such as the need to expand market acceptance of green construction and improve its production capacity to meet increased demand. In this regard, it seeks to consolidate strategic alliances with the public and private sectors, as well as develop new technologies that enhance its environmental and social impact.

Thanks to its innovative approach to sustainable construction, the Ecosinergia Cooperative is positioning itself as a benchmark in the transition toward greener and more efficient buildings, actively contributing to climate change mitigation and the promotion of a green economy.

Coople Cooperative

The Ecological Brick Production Cooperative (Coople) is an organization dedicated to the manufacture of ecological modular bricks, which stand out for their interlocking system and sustainable production process. Unlike conventional bricks, Coople's ecological bricks do not require firing, which significantly reduces their environmental impact and contributes to the reduction of carbon emissions in the construction sector. The ecological modular bricks manufactured by Coople have several characteristics that make them a sustainable and competitive alternative in the market:

- **Manufacturing process without burning:** Unlike field bricks, which require large amounts of firewood or coal for firing, ecological bricks are cold-pressed and then go through a setting process, thus reducing energy consumption and polluting emissions.
- **Interlocking system:** Its modular design allows for easier installation, reducing the use of cement and other construction materials, which lowers construction costs and times.
- **Low material waste:** The manufacturing process is highly efficient, generating virtually no waste. Defective bricks are crushed and reused as raw material, optimizing resource use.
- **Durability and thermal efficiency:** These bricks offer great structural strength and possess thermal and acoustic insulation properties, which improves the energy efficiency of buildings.

Conclusions

From the International Year of Cooperatives in 2012 to its commemoration in 2025, the cooperative movement has demonstrated its ability to adapt to global challenges and actively contribute to environmental and social sustainability. During this period, cooperatives have strengthened their role as key players in promoting the circular economy, sustainable resource management, and climate change mitigation, in alignment with the SDGs of the 2030 Agenda.

Documented experiences in Argentina, Brazil, Costa Rica, Colombia, Chile, and Uruguay demonstrate how cooperatives have developed innovative solutions to address environmental problems and promote inclusive development. Over the years, recycling and waste management strategies have been consolidated, such as those implemented by the Mundo Reciclado Work Cooperative in Argentina and the Planeta Verde Cooperative in Colombia. These initiatives have improved the working conditions of urban recyclers, dignified their work, and generated positive impacts on the reduction of urban solid waste.

Likewise, cooperatives have made significant progress in the transition to clean and renewable energy. Examples include the Certel Cooperative in Brazil, with its network of hydroelectric and photovoltaic plants, and Coopelesca in Costa Rica, which leads large-scale solar projects. These initiatives not only contribute to reducing greenhouse gas emissions but also guarantee equitable access to sustainable energy sources, aligning with SDG 7 (Affordable and Clean Energy).

Another relevant aspect is the promotion of sustainable production models, such as the development of bio-inputs by Coopepiña in Costa Rica or the production of ecological bricks by the Coople Cooperative in Uruguay. These initiatives encourage the reduction of the environmental impact of construction and agricultural production, promoting more resilient and environmentally responsible practices.

Progress toward a green and inclusive economy has also been reflected in the agro-industrial sector, with initiatives such as the Argentine Cooperative Association, which has implemented plastics processing and CO₂ recovery plants. Similarly, the Dos Pinos Cooperative in Costa Rica has successfully transformed waste into school furniture, generating a positive social and environmental impact in educational communities.

However, despite these advances, significant challenges remain in consolidating large-scale sustainable cooperative models. It is crucial to continue strengthening public policies and regulatory frameworks that facilitate the expansion of these initiatives, as well as promoting environmental education and awareness among citizens to achieve greater participation in these dynamics of change.

In conclusion, between 2012 and 2025, cooperatives have proven to be key agents in building a more sustainable future. Their commitment to the values of solidarity, equity, and environmental responsibility positions them as a viable model for addressing the challenges of climate change and sustainable development. As we approach 2030, it is essential to continue promoting and replicating these successful experiences, ensuring that cooperatives continue to be drivers of transformation in achieving the SDGs and creating more resilient and sustainable societies.

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