

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

Education, training and educational partnerships
to promote cooperative identity and the
development of the sector in the Americas.

Research stream 3



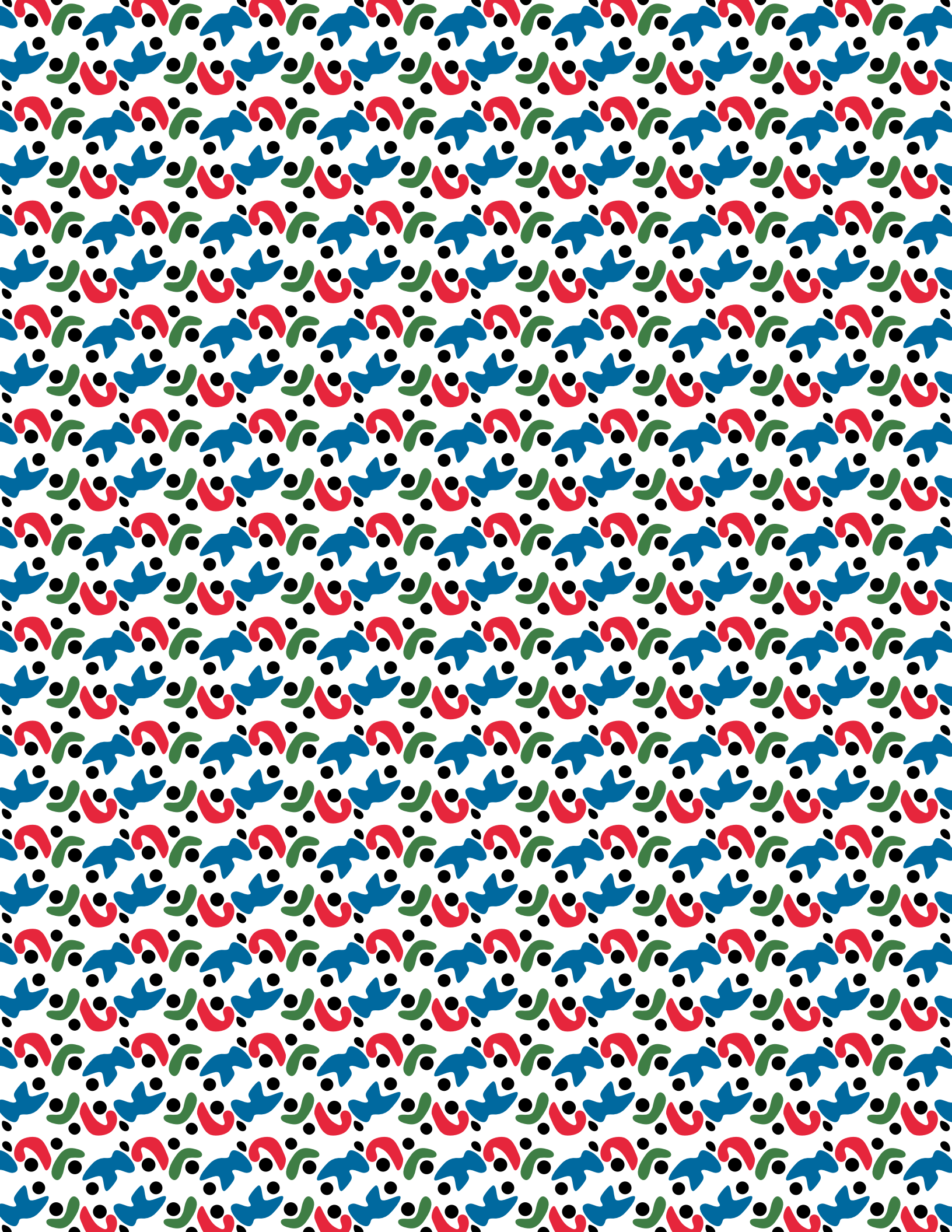
International Year
of Cooperatives

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 **Cooperatives of the Americas**
A Region of the International
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Words from the President

José Alves de Souza Neto
President, Cooperatives of the Americas

The United Nations' proclamation of 2025 as the International Year of Cooperatives, and the decision to institutionalize its celebration every ten years, constitute explicit recognition of the historical and current contribution of cooperatives to sustainable development. This milestone also reinforces our collective responsibility to continue strengthening our internal capacities, especially those related to education, training and knowledge generation, in full accordance with the fifth cooperative principle.

We are facing a strategic opportunity to reaffirm and project the role of cooperativism on the regional and international stage, in a context marked by profound economic, social and environmental transformations. Faced with these challenges, the cooperative model continues to demonstrate its relevance as a democratic, inclusive and common-good-oriented alternative, capable of offering sustainable and territorially rooted solutions.

At Cooperatives of the Americas, we wholeheartedly support this publication, which focuses on cooperative education as a strategic pillar for the present and future of the movement. Education is not only a tool for transmitting values and knowledge, but also an essential condition for innovation, adaptation to changing contexts and the development of leadership capable of sustaining cooperative identity in the long term.

The contributions gathered here reflect the richness and diversity of educational experiences within the cooperative movement of the Americas, as well as the importance





Words from the President

of partnerships with universities, research centers and organizations within the regional ecosystem. This collective work helps strengthen a strategic vision of knowledge as a common good and as a lever for deepening the influence of cooperatives on public and development agendas.

I express my sincere gratitude to those who made this work possible—authors, academic and technical teams—whose commitment allows this publication to transcend its analytical nature and become a reference tool and an invitation to continue building, from education, an increasingly stronger, more innovative and transformative cooperative movement in the Americas.



Words from the Regional Director

Danilo Salerno
Regional Director, Cooperatives of the Americas

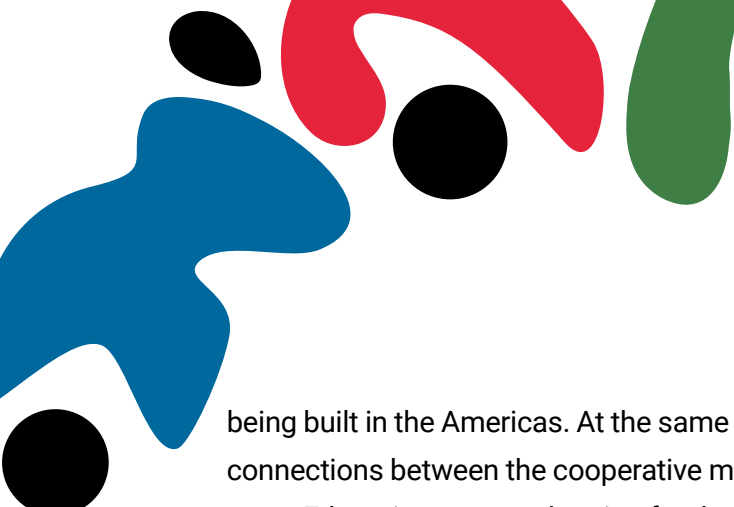
Since the origins of cooperativism, education has been a fundamental pillar for its consolidation and growth. It is not merely an instrumental component, but a constitutive principle that gives meaning to our collective identity and guides cooperative action toward social transformation. Within this framework, the publication presented here acquires particular relevance, placing cooperative education at the heart of the regional debate.

The current context—marked by persistent inequalities, rapid technological change, environmental crises and democratic tensions—demands organizations capable of learning, innovating, and building collective responses. In this scenario, education, continuous training and knowledge production become strategic factors for the cooperative movement in the Americas to continue evolving and remain at the forefront as a socioeconomic actor.

This work is part of the renewed momentum generated by the International Year of Cooperatives 2025 and the development of a long-term agenda, strengthened by the United Nations' decision to establish this commemoration every ten years. At Cooperatives of the Americas, we understand that this international recognition must translate into concrete actions, including the systematization of experiences, the critical analysis of educational practices and the consolidation of training networks at the regional level.

The academic works and practical experiences compiled in this publication demonstrate the diversity of approaches, actors and territories from which cooperative education is





Words from the Regional Director

being built in the Americas. At the same time, they highlight the need to further strengthen the connections between the cooperative movement, academia and public policy-making bodies.

Educating means planning for the future, caring for future generations: imagining them and our organizations in a forward-looking exercise, whose objective is to improve their lives and whose foundation is peaceful coexistence, a better life.

We must nurture that future, we must nurture the idea of peace, of a better world, with concrete actions, with life examples, with inspiring experiences and role models, with the overwhelming need of "I want to be/do that" that remains with us when we see and experience something inspiring, something that shapes our future decisions.

Education for a better world consists of creating a culture of dialogue, expanding the message of multilateralism and the United Nations, complementing it with our principles and values, and cooperative identity.

I express my gratitude and recognition to the cooperative members who generously dedicate themselves to education, training and research, as well as to the authors, academic and technical teams who decided to contribute to this publication, a reference for the legacy of the International Year of Cooperatives in the Americas.



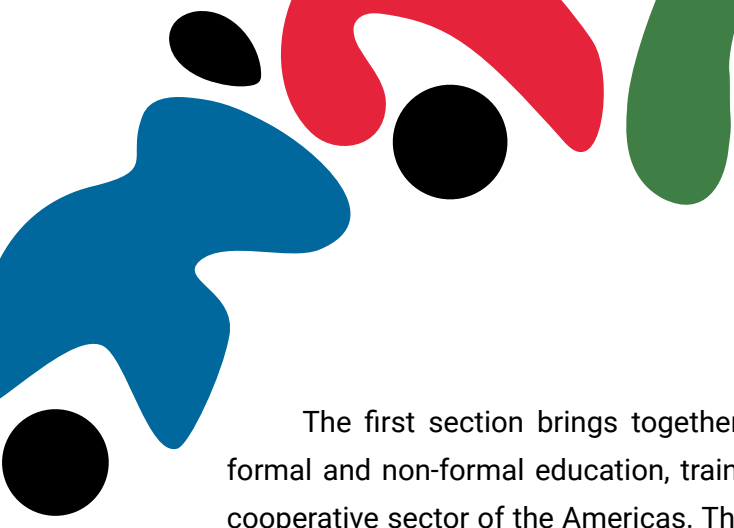
Prologue

Paula Arzadun

**Head of Education, Training and Research
Cooperatives of the Americas**

To speak of cooperative education is to speak of the very heart of the cooperative movement. From its origins, education has not been an accessory or a mere tool, but a constitutive principle that gives meaning to collective action, sustains cooperative identity and makes its historical reproduction possible. It is no coincidence that, from the earliest formulations of principles and values, education has always been present as a condition for economic democracy, conscious participation and the construction of collective projects with a transformative vocation.

In a global context marked by multiple challenges, cooperative education takes on renewed relevance. Faced with fragmentation, inequality and the erosion of shared goals, educating in and for cooperation involves developing critical thinking skills, strengthening solidarity and enabling collective learning processes oriented toward the common good. In this sense, the proclamation of the International Years of Cooperatives in 2012 and 2025, as well as the United Nations' decision to institutionalize this commemoration every ten years, not only recognizes the contribution of cooperativism to sustainable development but also challenges the movement to deepen its educational foundations as the basis for its future trajectory. This publication is part of that effort. It seeks not only to document experiences and systematize best practices but also to contribute to a deeper understanding of the role of education in the vitality, innovation and continuity of cooperativism in the Americas. From a perspective that articulates academic reflection and situated practice, the work brings into dialogue different levels, actors and territories, demonstrating that there is no single path to educating in cooperation, but rather a shared commitment to the construction of knowledge as a common good.



The first section brings together six academic works that analyze experiences in formal and non-formal education, training processes and educational partnerships in the cooperative sector of the Americas. These studies address, from diverse perspectives, the relationship between cooperativism and public universities, educational institutions, foundations and national cooperative education policies. The cases of Argentina, Costa Rica and Paraguay allow us to observe how cooperative education is integrated—with varying degrees of institutionalization—into teaching, research and outreach functions, as well as into strategies for sector strengthening, capacity building and empowerment of the cooperative movement.

The second section focuses on systematizing inspiring cooperative education practices in the Americas. It includes thirteen contributions that gather concrete experiences from cooperatives, federations, foundations and organizations within the cooperative ecosystem of Argentina, Brazil, Chile, Canada, Ecuador, El Salvador and Puerto Rico, along with the conclusions of the Third Regional Event of the International Year of Cooperatives, held in Paraguay in October 2025. These experiences demonstrate how cooperative education manifests itself in diverse initiatives: from leadership training and school education to processes of institutional strengthening, pedagogical innovation and territorial coordination.

Taken together, the contributions gathered here demonstrate that education not only accompanies cooperativism, but makes it possible. It is through education that values are translated into practice, that identity is renewed generation after generation and that the movement maintains its capacity to respond creatively to the challenges of its time. This publication is, in that sense, an invitation to reaffirm education as a foundation, a horizon and a strategic commitment for cooperativism in the Americas to continue building more just, democratic and equitable futures.



Section 1.

**Studies on formal and non-formal education,
training and educational partnerships in the
cooperative sector of the Americas**



Cooperative Education and Public Universities in Contemporary Argentina: Towards the Integration of Teaching, Research, and University Outreach between Two International Years of Cooperatives: 2012-2025

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Resumen

El presente artículo aborda la relación entre educación universitaria y cooperativismo, en lo referido a docencia, investigación y extensión, para el caso de Argentina en el período 2012-2025.

En tal sentido, se destacan dos hitos de importancia. Por un lado, el Congreso Argentino de Cooperativas en 2012, que subrayó la necesidad de estrechar estos vínculos y marcó el inicio del Programa de Cooperativismo y Economía Social en la Universidad. Por otra, la propuesta de Plan Nacional de Educación Cooperativa y Mutual (2019), realizada por todas las confederaciones de cooperativas y mutuales, que abogó por la inclusión de contenidos de cooperativismo y economía social en carreras universitarias.

Desde 2012 la oferta universitaria en cooperativismo y economía social se amplió y diversificó, alcanzando en 2025 más de dos decenas de carreras específicas de grado y posgrado, así como incluyendo contenidos transversales en otras sesenta carreras universitarias, mayormente en derecho, administración y contabilidad. También crecen las iniciativas de formación continua, junto con la creación de la primera universidad cooperativa y mutual del país. En lo que se refiere a investigación y extensión, el Programa mencionado facilitó la continuidad y consolidación de equipos académicos comprometidos en el tema, los cuales dieron origen a una red universitaria en la temática que sigue hasta el presente.

El actual contexto de desestructuración de las políticas de vinculación universitaria, en el marco de un proceso más amplio de estigmatización y desfinanciamiento nacional de las universidades y las políticas sociales, conlleva graves dificultades e incertidumbres para continuar proyectando una articulación virtuosa entre universidades y organizaciones cooperativas y de la economía social. Por lo tanto, persisten algunos desafíos y se agregan nuevos para la sostenibilidad cotidiana de estas economías, así como para el fortalecimiento de la vinculación del sistema universitario y científico-técnico con las mismas. Concebimos este texto como parte de las contribuciones a los esfuerzos en esa dirección, cuestión que consideramos esencial para fortalecer y proyectar el movimiento cooperativo en Argentina y las Américas.

Palabras clave: cooperativas; economía social y solidaria; universidad; educación.



Abstract

This article addresses the relationship between university education and cooperativism, in terms of teaching, research, and university extension, for the case of Argentina in the period 2012-2025.

In this regard, two important milestones stand out. On the one hand, the Argentine Congress of Cooperatives in 2012, which underscored the need to strengthen these ties and marked the launch of the *Cooperativism and Social Economy Program* at the University. On the other hand, the proposal for the National Plan for Cooperative and Mutual Education (2019), put forward by all confederations of cooperatives and mutual societies, advocated for the inclusion of cooperativism and social economy content in university programs.

Since 2012, university offerings in cooperativism and social economy have expanded and diversified, reaching more than two dozen specific undergraduate and graduate programs by 2025, as well as including cross-curricular content in another sixty university programs, mostly in law, administration, and accounting. Continuing education initiatives are also growing, along with the creation of the country's first cooperative and mutual university. Regarding research and outreach, the aforementioned Program facilitated the continuity and consolidation of academic teams committed to the topic, which gave rise to a university network on the subject that continues to this day.

The current context of destructuring university outreach policies, within the framework of a broader process of stigmatization and national defunding of universities and social policies, entails serious difficulties and uncertainties for continuing to project a virtuous articulation between universities and cooperative and social economy organizations. Therefore, some challenges persist, and new ones are emerging for the daily sustainability of these economies, as well as for strengthening the connection between the university and scientific-technical system. We conceive this text as part of the contributions to efforts in this direction, an issue we consider essential for strengthening and projecting the cooperative movement in Argentina and the Americas.

Keywords: cooperatives; social and solidarity economy; university; education.



Resumo

Este artigo aborda a relação entre a formação universitária e o cooperativismo, em termos de ensino, pesquisa e extensão, para o caso da Argentina no período de 2012 a 2025.

Nesse sentido, destacam-se dois marcos importantes. Por um lado, o Congresso Argentino de Cooperativas, em 2012, que ressaltou a necessidade de fortalecer esses laços e marcou o lançamento do Programa de Cooperativismo e Economia Social na Universidade. Por outro, a proposta do Plano Nacional de Educação Cooperativa e Mutual (2019), apresentada por todas as confederações de cooperativas e sociedades mútuas, defendeu a inclusão de conteúdos de cooperativismo e economia social nos programas universitários.

Desde 2012, a oferta universitária em cooperativismo e economia social expandiu-se e diversificou-se, alcançando mais de duas dezenas de programas específicos de graduação e pós-graduação até 2025, além de incluir conteúdos transversais em outros sessenta programas universitários, principalmente em direito, administração e contabilidade. Iniciativas de educação continuada também estão crescendo, juntamente com a criação da primeira universidade cooperativa e mutualista do país. Em relação à pesquisa e extensão, o Programa mencionado facilitou a continuidade e a consolidação de equipes acadêmicas comprometidas com o tema, o que deu origem a uma rede universitária sobre o tema que perdura até os dias atuais.

O contexto atual de desestruturação das políticas de extensão universitária, no marco de um processo mais amplo de estigmatização e desfinanciamento nacional das universidades e das políticas sociais, acarreta sérias dificuldades e incertezas para continuar projetando uma articulação virtuosa entre universidades e organizações cooperativas e de economia social. Portanto, alguns desafios persistem, e novos estão surgindo para a sustentabilidade cotidiana dessas economias, bem como para o fortalecimento da conexão entre a universidade e o sistema científico-técnico. Concebemos este texto como parte das contribuições para esforços nessa direção, questão que consideramos essencial para o fortalecimento e a projeção do movimento cooperativista na Argentina e nas Américas.

Palavras-chave: cooperativas; economia social e solidária; universidade; educação.



1. Introduction

Education has been a key issue for the cooperative movement since its inception, to the point that the first cooperative of the Rochdale pioneers—established in 1844—included in its bylaws the mandate to invest a portion of its surplus in cooperative education. The importance of this issue remains relevant today, currently constituting the fifth principle of cooperative identity: “Education, Training, and Information.” This principle serves the dual purpose of training cooperative members and educating and disseminating information about the nature and benefits of cooperation for society as a whole, especially for young people and opinion leaders (ICA, 1995).

Therefore, the notion of cooperative education is broad and diverse, encompassing both training in cooperative values and principles, and the development of associative, work-related, technical, professional, and management skills in individuals and groups linked to cooperatives. It is inherently related to training and capacity building, but also to knowledge production, engagement with science and technology, and, more generally, to forms of communication and symbolic construction. At the same time, it involves various educational actors and entities, and can be promoted by the cooperative organizations themselves, by other private or social organizations, and, of particular significance, by bodies and entities within the educational system at its various levels and modalities.

In this context, this work focuses on providing an overview of the relationship between public universities in Argentina and cooperatives and the social economy, specifically regarding the core university functions of teaching, research, and outreach, particularly for the period between the two International Years of Cooperatives, 2012 and 2025. The comparison must take into account the markedly different political and economic scenarios for the country at both times.

To address the specific analysis of these issues, it is pertinent to first provide a brief overview of the context of the cooperative sector in Argentina. Then, in the third section, the situation up to 2012 and subsequent progress are summarized, focusing on the substantive university functions related to cooperativism and the social economy: on the one hand, the provision of university training in this area; and on the other, the corresponding research and outreach functions.



2.Context: cooperative sector and university linkage

Cooperatives in Argentina have a long historical trajectory, develop a wide diversity of economic activities, and contribute substantially to sustainable territorial socio-economic development.

By the end of 2023, there were approximately 22,393 cooperatives, employing around 330,000 people, primarily in worker cooperatives (77.2%) (INAES, 2023). Considering their social purpose, worker cooperatives were also the most prevalent (81.5%), followed to a lesser extent by public service cooperatives (5.3%), housing cooperatives (4%), and agricultural cooperatives (3.7%). In this sense, the relative and absolute expansion of worker cooperatives constitutes the most significant structural trend of recent decades, representing one of the socioeconomic responses to the growing problems of unemployment and job insecurity. Although this phenomenon has been observed since the late 1980s, it intensified after the outbreak of the socio-economic crisis of 2001, with an increase of almost 100% to the present, starting from a sustained jump that was already observed in 2012.



Table 1. Proportion of worker cooperatives in the total number of cooperative entities (1984-2023)

| Years | Percentage |
|-------|------------|
| 1984 | 9,9 % |
| 1994 | 34,8 % |
| 2001 | 42,0 % |
| 2012 | 72,0 % |
| 2023 | 81,5 % |

Source: Prepared by the author based on Levin and Verbeke (1997); Acosta, Levin and Verbeke (2013); INAES (2023)

In this regard, three main origins can be identified in the recent trajectories of worker cooperatives:

- a) the recovered companies, which had an initial expansion between the end of the 1990s and 2003, and two other subsequent moments, during the 2008-2009 crisis, and from 2016 onwards, in the face of the marked national socio-economic decline;
- b) cooperatives that have emerged as an associative initiative of *self-managed workers*, including professionals and technicians (for example, in software or communication), as well as workers in the organized popular economy; and
- c) *cooperatives created within the framework of social programs, particularly since 2003, but with greater momentum in the periods 2008-2015 and 2019-2023.*

By 2012, 93% of worker cooperatives had been registered since 2003, and the vast majority of these (76%) were linked to social programs (Acosta et al., 2013). In the following decade, these social programs continued to expand until the end of 2023, although in recent years only a minority of their beneficiaries joined worker cooperatives. For example, in 2022, the largest social program at the time, “Potenciar Trabajo” (Strengthening Work), reported that only 13.6% of its beneficiaries participated in worker cooperatives, although this still represented almost 129,000 people associated with them (National Registry of Workers in the Popular Economy [ReNaTEP], 2022), with a proportion close to 50% of the total number of worker cooperative members at that time (INAES, 2023). Likewise, according to this latter source, in 2023, 46% of existing cooperatives had been



registered in the last two years (since 2021), 97.5% of them originating from a resolution of said institute (“Renew”), which sought to simplify procedures, exempt some formal requirements according to segmentation criteria, and allow the constitution of worker cooperatives with only three members (INAES, 2021).

However, a large number of these cooperatives have faced significant difficulties in regularizing their documentation (financial statements and minutes), to the point that this is one of the arguments used by the current government to suspend approximately eight thousand of these cooperatives by the end of 2024. Beyond the political debates on this matter, the importance of worker cooperatives as a key response, with ample empirical evidence, to address the labor problems of our time must be recognized. In this sense, punitive oversight consisting of penalizing or suspending cooperatives with difficulties in regularizing their documentation is not the best path for public response. Here, a marked difference emerges in the general context of 2012 compared to that of 2025, since the latter is regressive not only for most cooperatives but also for the university system. At the same time, all of this makes it necessary to address a strategic issue regarding how to advance improvements in sustainability, particularly in terms of economic income, of worker cooperatives linked to social inclusion strategies, since these respond to a central need of our time, but generally face adverse conditions for developing structures, dynamics, and management tools appropriate for their sustainability and strengthening, a situation further aggravated in a scenario like the current one.

To contribute to this and other similar challenges for the development of cooperatives and, more generally, for the various types of socioeconomic initiatives within the so-called Social and Solidarity Economy (SSE), comprehensive university actions encompassing training, applied research, outreach, and socio-technical engagement, developed within the framework of a cooperative education strategy, are crucial. The debates and proposals of the Argentine cooperative movement regarding university-cooperative collaboration are relevant to this, with two key milestones standing out for the period under consideration.

First, within the framework of the 2012 International Year of Cooperatives, the Argentine Cooperative Confederation (COOPERAR) and the Intercooperative Agricultural Confederation (CONINAGRO), two of the country's leading cooperative confederations, organized the Argentine Congress of Cooperatives (CAC). As in the six previous congresses,



cooperative education was a key topic, with the added dimension this year of specifically including "university and cooperatives" within the education theme, in order to analyze the existing relationship and develop proposals for strengthening it. Strengthening this link was considered strategic in "the era of knowledge as the engine of social development" (COOPERAR and CONINAGRO, 2013, p. 18). To this end, the three core university functions were considered: a) teaching, to ensure "professionals trained in the principles and values of cooperativism," who possess "technical skills for the management and development of cooperatives"; b) research appropriate for cooperative development and strengthening; and c) complementary outreach activities between both types of entities, universities and cooperatives (COOPERAR and CONINAGRO, 2013, p. 18). To this end, COOPERAR commissioned the development of a foundational document for each of the three core university functions linked to cooperativism and the social economy: teaching (Acosta and Levin, 2012), outreach (Pastore, Baliño, and Rosas, 2012), and research (Vuotto, Verbeke, and Acosta, 2012). The results of these studies were discussed at a specific pre-congress, "University and Cooperative Enterprises," held on July 30, 2012, in Buenos Aires, and constitute an important diagnostic basis that we revisit in this work. Furthermore, they also served as input for developing action plans to strengthen the university-cooperative partnership. In that sense, an important corollary that emerged from the CAC 2012 was the creation of the *Cooperativism and Social Economy Program* at the University (hereinafter the Program), which operated between 2014 and 2019 thanks to the efforts of some key actors in the cooperative movement and the university system, which we will refer to in the following section.

Likewise, in October 2019, another important milestone was reached, prior to the assumption of a new government administration. All the cooperative and mutual confederations in Argentina (the two mentioned above along with five other confederations: Argentine Confederation of Mutual Societies (CAM), National Confederation of Workers' Cooperatives of Argentina (CNCT), Argentine Interfederative Confederation of Electricity and Other Public Services Cooperatives (CONAICE), Argentine Confederation of Associated Cooperative Workers (CONARCOOP) and National Confederation of Mutual Societies of the Argentine Republic (CONAM)), proposed the implementation of a National Cooperative and Mutual Education Plan (COOPERAR et al., 2019). This document assesses the progress



made in cooperative university education based on the recommendations of the 2012 CAC (Cooperative Action Committee), highlighting in particular the role of the aforementioned Program in expanding research and outreach projects related to the cooperative sector. It also emphasizes the importance of collaboration between the government, the cooperative movement, and university stakeholders in the emergence and development of this program. Furthermore, we highlight three university training guidelines from this proposal that are relevant to this work. On the one hand, it proposed the cross-cutting inclusion of specific content on cooperatives and the social economy in various university degree programs, particularly those of public interest such as law and accounting (in accordance with Article 43 of the Higher Education Law No. 24,521). On the other hand, it advocated for the continuation of specific undergraduate and graduate programs in social and cooperative economy, as well as support for the creation of new programs, particularly in curriculum completion programs that facilitate university access for graduates of undergraduate programs. Thirdly, it emphasized the promotion of continuing education through university initiatives in cooperativism and the social economy.

Let us see in the following section how some of these agenda items unfolded during the period under study.



3. Cooperativism and social economy in Argentine universities

To systematize the current academic offerings in cooperativism and social economy, we surveyed the 75 entities within the Argentine public university system, according to the list compiled by the National Interuniversity Council (CIN). This list includes national and provincial universities, university institutes, and the Argentine branch of the Latin American Faculty of Social Sciences (FLACSO). The collected information was classified by type of training (continuing education, undergraduate, postgraduate), delivery method (in-person or online), and, in the case of undergraduate programs, differentiated between specific and transversal training. This included programs that were or are currently in effect from 2019 onward. Furthermore, to identify trends in university research and outreach, we analyzed the projects funded by the aforementioned Cooperativism Program, classifying them by topic, region, and type of recipient organization..

3.1. University teaching in cooperativism and social economy

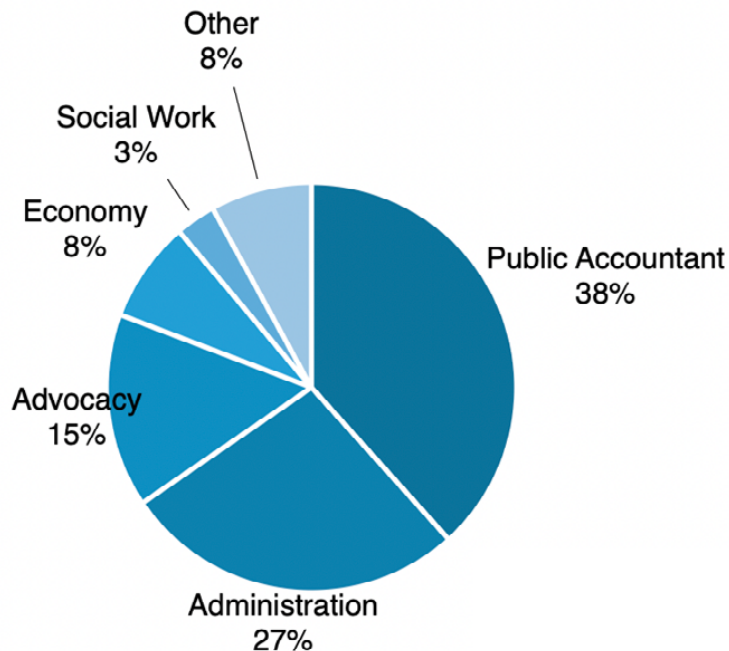
From 2012 to the present, there has been an expansion of cross-disciplinary training in cooperativism and the social economy, while the specific offering of undergraduate and postgraduate programs in this field has remained stable and even grown slightly. In this respect, it can be said that progress has been made in the direction proposed by the 2012 CAC (Argentine Cooperative Alliance) and the 2019 Cooperative Education Plan.

A significant milestone in the first issue is that in 2017, the National Interuniversity Council (CIN) established basic standards for the application of this content in two of the main university degrees of public interest: Law and Public Accounting. These standards included minimum content requirements, minimum contact hours, and professional practical training (Lauritto, 2019). Subsequently, these standards were approved by the then Ministry of Education of the Nation (2017a and 2017b). In this context, this study surveys this issue for the year 2025, finding that 62 undergraduate or graduate degree programs currently include minimum



content on cooperativism and the social economy, primarily in Public Accounting, Business Administration, and Law. Furthermore, there are another 20 university programs that include at least one specific course on the topic, offering a greater diversity of courses, but with a predominance in Public Accounting, Law, Business Administration, Social Work, and agroecology technical programs.

Chart 1. Proportion by title, in the total number of undergraduate/graduate courses with minimum content in cooperativism and SSE



* 1 University Technical Degree in Tax and Accounting; 1 Bachelor's Degree in Labor Relations; 1 Bachelor's Degree in Local and Regional Development; 1 Teaching Degree in Economic Sciences; 1 Legal Assistant Program

Source: Prepared by the author based on the systematization of the academic offerings in institutions of the university system for this work

Secondly, regarding specific degree programs in this field (cooperatives, social economy, social and solidarity economy, etc.), the 2012 CAC baseline document (Acosta and Levin, 2012) recorded 16 officially recognized undergraduate and graduate programs.



Three years later, another study (Pastore, 2015) indicated that the greatest progress in higher education in social economy and cooperativism was occurring particularly at two levels: advanced technical degrees in social economy; and at the university graduate level, with master's degrees and specialization programs in social and solidarity economy (SSE). Specific undergraduate (university technical degrees) and graduate (single-core bachelor's degrees and curriculum completion programs) academic offerings were also recognized. A few years later, another study (Stein and Haddad, 2018) counted 17 undergraduate and graduate programs in cooperativism and SSE. For our part, in the survey we carried out for this work (see table 2) we detected an increase in specific university training on the subject, registering for 2025 some 27 undergraduate and postgraduate university degrees, with the virtual or hybrid modality predominating in the latter case.

Table 2. Undergraduate and postgraduate academic offerings specifically in cooperativism and the social and solidarity economy. Annual evolution 2012-2025

| | | 2012 | 2018 | 2025 |
|----------------------------|----------------------------|-----------|-----------|-----------|
| Undergraduate/ Graduate | Diplomatura | - | 2 | 2 |
| | Technical Diploma | 3 | 6 | 4 |
| | Bachelor's Degree (TU) ** | 4 | 1 | 1 |
| | Bachelor's Degree (CCC) ** | - | 2 | 4 |
| Postgraduate | Diplomatura | 1 | - | 3 |
| | Specialization | 5 | 3 | 8 |
| | Master | 3 | 3 | 4 |
| | Doctorate | - | - | 1 |
| Total | | 16 | 17 | 27 |

* Acosta and Levin (2013) counted 26 proposals in their work, including 9 oriented to Local, Regional and Territorial Development and 1 university training; for the present comparison, the 16 specific careers in cooperativism and SSE were taken into account.

** TU: single path; CCC: curriculum completion cycle

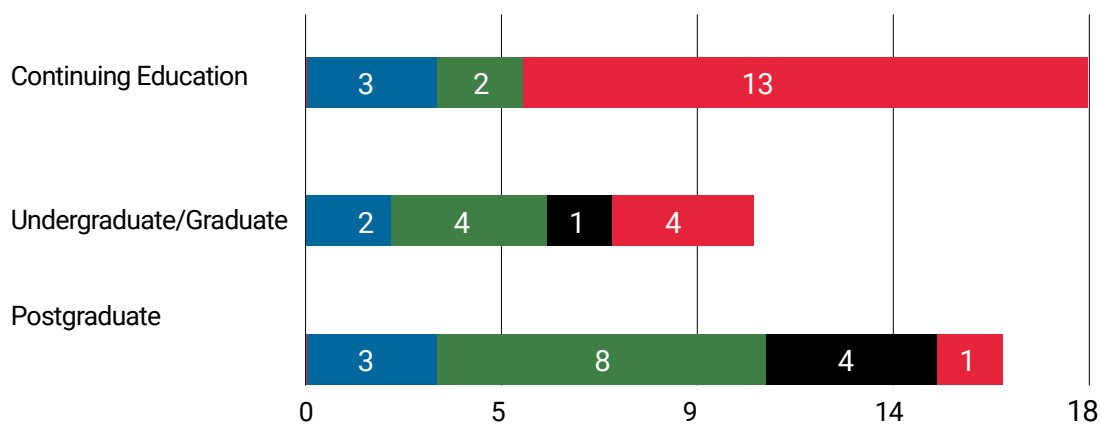
Source: Prepared by the author based on the systematization of the academic offerings in institutions of the university system for this work; and based on Stein and Haddad (2018) and Acosta and Levin (2013)

On the other hand, if we consider continuing university education in terms of broader training pathways than isolated courses, we observe the presence of both "open lectures"



with specific content and "extension diplomas" on the subject, which generally do not require a secondary school diploma for admission. The first diploma of this type at the national level was created in 2010, with its first graduates in 2012: the University Extension Diploma for Socio-educational Operators in Social and Solidarity Economy (DOSESS), from the National University of Quilmes. It remains in effect to this day and has already graduated nearly three thousand people. More generally, we highlight the growth of extension diplomas during the period under consideration, as the survey conducted in 2025 recorded 13 diplomas, as well as five other continuing education initiatives, including open lectures and teacher training on the subject, as summarized in Chart 2.

Chart 2. Academic offer in cooperativism and SSE according to type of training and sub-categories



Finally, it is important to mention two significant events in university education in cooperativism and social economy that occurred at the end of 2024. First, the official launch of the first Argentine Cooperative and Mutual University (UCMA), based in the northwest of the province of Córdoba, but with the intention of becoming a benchmark for the entire cooperative and mutual movement in the country. Second, the accreditation by the National Commission for University Evaluation and Accreditation (CONEAU) of the first



doctoral program in this field, the Doctorate in Social, Community, Solidarity, and Popular Economy at the National University of Tres de Febrero.

Let us now examine the university's research and extension functions in cooperativism and social economy in their articulation with public programs for the period under study.

3.2. Research, innovation and university extension in cooperativism and social economy

By 2012, applied research in this area was scarce and fragmented, almost marginal on the university agenda (Vuotto et al., 2012), which was identified as a key issue for subsequently launching the aforementioned Program. This initiative had some important precedents, such as the National Program for Technology and Social Innovation of the former Ministry of Science and Technology, which since 2008 had been launching two types of project calls (Design Collaborative and Technologies for Social Inclusion), which included different types of cooperatives among their main beneficiaries. Through these calls, several socio-technical linkage projects in this area were funded, but it can be argued that it was only with the Cooperativism Program that initiatives from various university teams across the country were brought together. These teams had been working on these issues since the 2001 crisis and its emerging social demands on the university system. Table 3 shows its annual evolution.



Table 3. Cooperativism and Social Economy Program at the University. Annual Evolution 2014-2019

| Convocatoria | Presupuesto* | Monto max por proy.* | Cantidad proyectos | Universidades participantes | Lineas |
|-----------------------|--------------|----------------------|--------------------|-----------------------------|---|
| 2014 | 21 200 000 | 425 000 | 46 | 28 | Applied research; Production and development of knowledge in areas of need; Exchange and network building |
| 2015 | 25 600 000 | 430 000 | 66 | 29 | N/A |
| 2016 | 38 200 000 | 313 500 | 101 | 46 | Higher level of aggregation for sectors and regions; Technology transfer; Applied research; Pedagogical/didactic proposals for school cooperativism; and University networks. |
| 2017 | 40 000 000 | 250.000 ** | 71 | 33 | Applied research at the aggregate level; Applied research and technology transfer; Innovative pedagogical-didactic methodological proposals. |
| 2018-2019 | N/A | N/A | 3 | 5 | Projects with specific funding, without a call for proposals. |
| Total projects | | | | 287 | |

* Values are constant in pesos at the time of the last open call, in May 2017

** For lines 2 and 3; but without an indicative amount or limit for line 1

S/D: No Data

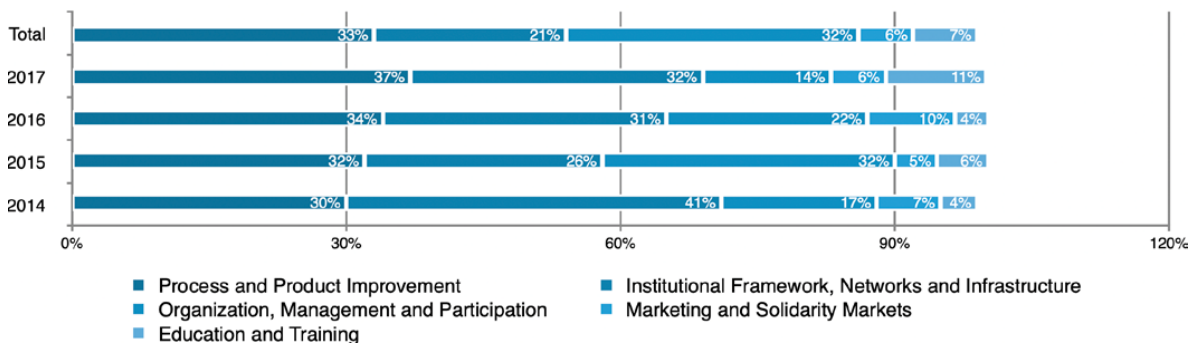
Source: Prepared by the author based on SPU Resolutions 2087-14, 1615-15, 196-16 and 3452-17 and the Catalog of Funded Projects (SPU, 2021)



The budget allocated to the Program increased every year between 2014 and 2017, but the maximum amount for each project did not, and was reduced in that last year. Afterward, the Program's importance diminished substantially, with very few specific projects and no open call for proposals between 2018 and 2019. Furthermore, the Program was not continued by the following government administration until 2023.

Before 2012, available information indicated a scarcity of research projects on the topic, with a predominance in disciplines such as social sciences and humanities, law, economics, and management (Vuotto et al., 2012). In the case of the Program's calls for proposals between 2014 and 2017, a greater participation of disciplinary approaches involving socio-technical linkage or transfer is observed, as can be seen in Chart 3.

**Chart 3. Cooperativism and Social Economy Program at the University.
Proportion of projects by theme and call for proposals 2014-2017**



Source: Prepared by the author based on the Catalog of Funded Projects (SPU, 2021)

The Program's intention to promote networked projects to advance a greater level of aggregation and multi-stakeholder cooperation is also highlighted, both among university entities and between these entities and actors in the cooperative and social and solidarity economy sectors. The proportion of projects that can be considered "networked" is



shown below; while these represent a minority in terms of participation, they also reflect confirmation of the stated intention to aggregate.

Chart 4. Cooperativism and Social Economy Program at the University. Proportion of network projects 2014-2019. Number of universities per project

Number of universities per project

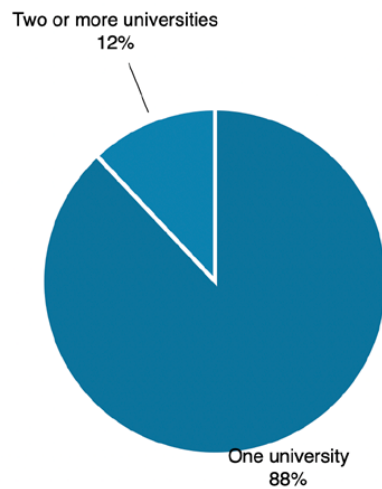
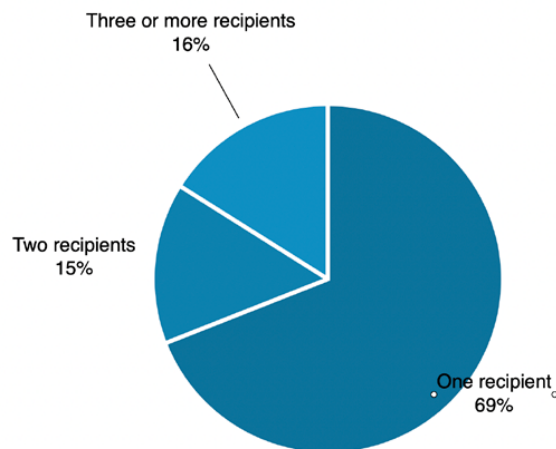


Chart 5. Cooperativism and Social Economy Program at the University. Proportion of networked projects 2014-2019. Number of recipient organizations per project.





In this regard, linked to the Program's first call for proposals in 2014, the creation of the University Network for Social and Solidarity Economy (RUESS) stands out. This network has since consolidated and continues to operate today. RUESS organizes the National Week of the Social and Solidarity Economy annually, and for several years now has done so in conjunction with the COOPERAR Network of Cooperative Municipalities. Within the framework of the 2025 International Year of Cooperatives, RUESS is organizing the 8th National Week of the Social and Solidarity Economy and, for the first time, has launched, in conjunction with eight other university networks in Latin America, the *Latin American and Caribbean Week of the Social and Solidarity Economy*, coinciding with the same dates¹ (Observatory of the Social and Solidarity Economy, n.d.)

If we now consider the substantive function of university extension, the CAC's foundational document (Pastore et al., 2012), indicated in the first International Year of Cooperatives a preponderance of extension projects linked to organizations that, in that document, were called the emerging social economy. This included, in particular, worker cooperatives and recovered enterprises, which represented 86% of all extension initiatives surveyed at that time. Furthermore, as can be seen in Table 4, in the available information from the years with open calls (2014-2017) for the Cooperative Program, there was, in aggregate terms, an almost equivalent proportion of projects aimed at both self-managed worker cooperatives and other cooperative enterprises that employ wage labor. However, if the information is broken down according to the regions indicated in that foundational document, a majority of worker cooperatives are observed in the so-called Metropolitan Area of Buenos Aires (AMBA)².

¹ For more information see <https://observatorioess.org.ar/semesslac>

² The Buenos Aires Metropolitan Area (AMBA) refers to the urban unit comprised of the Autonomous City of Buenos Aires and the surrounding municipalities of Greater Buenos Aires. It does not constitute a formal political-administrative jurisdiction, but rather a region defined by its urban continuity, functional integration, and shared dynamics of mobility, services, and infrastructure.



**Table 4. Cooperativism and Social Economy Program at the University.
Projects linked to cooperatives, proportion according to their type 2014-2019**

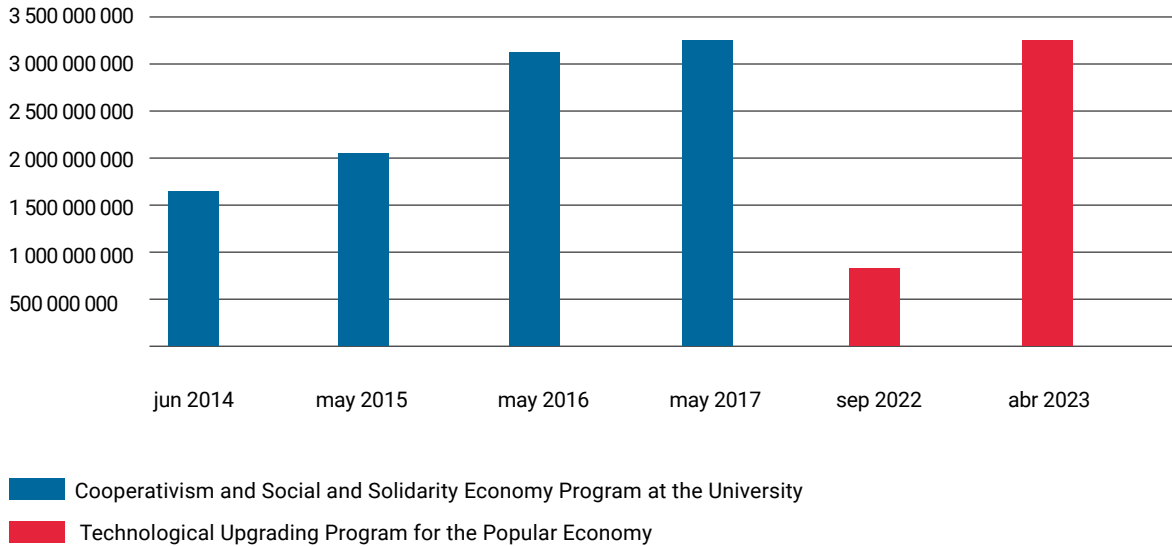
| Type of cooperatives it is aimed at | Buenos Aires Metropolitan Area | Other provinces | Total |
|-------------------------------------|--------------------------------|-----------------|--------------|
| Cooperatives on salaried work | 32 % | 57 % | 47 % |
| Self-managed worker cooperatives | 68 % | 43 % | 53 % |
| Total | 100 % | 100 % | 100 % |

Source: Prepared by the author based on the Catalog of Funded Projects (SPU, 2021)

Subsequently, between 2022 and 2023, calls for proposals for university projects with socio-technical connections were primarily channeled through the Technological Updating Program for the Popular Economy (of the former Ministry of Science and Technology). This program launched two calls for proposals aimed at strengthening "productive units of the popular economy," which included worker cooperatives working in conjunction with university technical teams. These two calls funded a total of 75 projects, allocating 650 million pesos (approximately US\$3 million). In constant terms, the following graph shows that the last calls for proposals under the Cooperative Program (2016-2017) are similar to the last call for proposals under the *Technological Updating Program for the Popular Economy* (2023), roughly equivalent to US\$2.5 million in each case.



Figure 6. Cooperativism and Social Economy Program at the University and Technological Updating Program for the Popular Economy. Annual evolution of the budget 2021-2023. Constant values in pesos as of June 2025



Source: Prepared by the author based on the Res. 2087-14, 1615-15, 196-16 and 3452-17 from the SPU, and 493-22 y 214-23 from the Ministry of Science and Technology

To conclude this point, we can note that for the period under study, applied research and university extension in cooperativism and social economy were energized by three main factors: by the social demands organized by the cooperative sector to universities and the public sector, such as the CAC 2012; by the public university or scientific-technical programs implemented specifically between 2014 and 2023; and in particular, by the responses developed by the university communities themselves, through research, extension or university linkage projects, also highlighting the formation of inter-university academic networks and initiatives (Pastore, 2015 and 2024). In this last case, in addition to what has been said about the RUESS and the organization in conjunction with the Network of Cooperative Municipalities of the ESS Weeks (the 8th national and first Latin American), the promotion or participation of the academic teams of Argentina in other inter-university initiatives in cooperativism and social economy can be added, such as, among others, the following networks or calls in the region:



- The Euro-Latin American University Network in Social and Cooperative Economy (RULESCOOP), created in 2005 and made up of consolidated research groups from 22 European and Latin American universities, 15 of them from Latin America and the Caribbean, two of which are from Argentina.
- The Academic Committee on Cooperative and Associative Processes (PROCOAS), created in 2004, belongs to the Montevideo Group Association of Universities, which is made up of 34 universities from Mercosur, 12 of which are Argentinian.
- The first UNESCO Chair in Social and Solidarity Economy (SSE), created in 2023 at the initiative of five founding Ibero-American universities with extensive experience in the field, includes two from Spain (Complutense University of Madrid and Mondragón University) and three from Latin America: the Cooperative University of Colombia (which coordinates the Chair), the Ibero-American University of Puebla, Mexico, and the National University of Quilmes, Argentina. Currently, the Chair comprises some 40 partner institutions, including other Argentine universities.
- The organization of two calls for entries, 2021 and 2025, for the Ibero-American Essay Contest: Economies for the Transformation and Sustainability of Life. Social, Solidarity and Popular Economies, promoted by 11 universities in the region, one of them from Argentina, and 11 university networks in the Social and Solidarity Economy, one of them the RUESS.
- The Latin American journal *Otra Economía*, published since 2007, has been the flagship publication of the PROCOAS Academic Committee since 2020. Currently, the journal is published by the National University of General Sarmiento, and its academic and scientific committee comprises specialists from 11 Argentine universities, representing approximately one-third of the total.
- The Latin American Observatory of Social Cooperatives, led by academic teams from the University of Chubut in Argentina and the University of O'Higgins in Chile, has begun its roadmap to incorporate other universities in the region, particularly from Argentina, Brazil, Chile, Ecuador, Mexico, and Uruguay.

In short, there is considerable development in the promotion of academic initiatives in cooperativism and social economy from working groups at public universities, which is sustained and expanded even in the context of the discontinuation of public programs in the field, beyond simply reaffirming the need for and importance of such university policies.



4. Conclusions

In this text we address the relationship between university education and cooperativism in Argentina, in terms of teaching, research and university extension, for the period between two years declared as the International Year of Cooperatives, 2012 and 2025.

Within this context, the article highlighted two important milestones in university-cooperative collaboration over the last decade. First, the 2012 CAC (Argentine Cooperative Conference), which underscored the need to strengthen these ties and, at the same time, served as the starting point for the oft-mentioned University Program on Cooperativism and Social Economy. This program, in turn, proved crucial in developing academic teams and networks focused on the topic, such as the University Network for Social and Solidarity Economy (RUESS), which continues to this day. Second, the proposed National Plan for Cooperative and Mutual Education, formulated in 2019, reinforced, among other things, the push to include cooperative and social economy content in various university degree programs across the country.

However, the overall conclusion is ambivalent: on the one hand, there is a considerable expansion of academic institutionalization in the subject; on the other, a lack of continuity in the specific public policy, as well as little consideration, at least explicitly, of the proposals of said Plan in the years following its presentation.

On the positive side, these findings reveal significant progress in expanding and diversifying university offerings in cooperativism and the social economy between 2012 and 2025. This is evidenced by the increase in specific undergraduate and graduate programs from 16 to 25, as well as the incorporation of specific cross-cutting content into more than 60 university programs, primarily in law, business administration, and accounting. At the undergraduate level, there has been a notable increase in bachelor's degrees offered as supplementary curriculum programs, while at the graduate level, there has been an increase in specializations, most notably the recent creation of the first doctoral program focused on topics related to cooperatives and the social economy. Furthermore, there has been growth in continuing education initiatives linked to the sector, as well as the establishment of the first Argentine Cooperative and Mutual University.

Regarding research and outreach, the continuity and consolidation of academic



teams committed to the subject matter is noteworthy, particularly those with a high degree of university linkage with worker cooperatives, which, as indicated, are by far the majority in terms of the number of entities and jobs.

Unfortunately, the social and economic context worsened substantially during this period, particularly from the end of 2023 onward, with the dismantling of state policies in general, and university and science and technology policies in particular, within the framework of a broader process of stigmatization and national defunding of both universities and policies related to socio-productive development. All of this is further complicated by the increasing economic difficulties faced by cooperatives linked to the domestic market, such as worker cooperatives, which are the majority of those operating in the sector.

In short, the legacy of this period of just over a decade is remarkable, yet also marked by contrasting aspects and a more uncertain future. The dismantling of university development policies and the challenges to the socioeconomic sustainability of much of the cooperative sector make the sustainability and expansion of academic offerings and university networks in this field doubly valuable. At the same time, in the current context of greater structural fragility than in 2012, all of this requires rethinking university engagement strategies with the sector to strengthen and enhance their mutual benefit for both cooperatives and universities. This can contribute to reinforcing cooperative innovation and development capacities, as well as the sustainability and expansion of academic teams and networks working on this issue.

The background information presented in this work demonstrates the strength and potential of academic teams committed to university engagement with cooperativism and the social economy. These teams have sustained initiatives and networks on this topic, both nationally and internationally, despite considerable institutional fragility in state support for such engagement and, regrettably more recently, for the university system in general. In this regard, we conclude with two complementary reflections.

On the one hand, we consider it essential to reaffirm the position of higher and university education as a right, a matter that forms part of the shared heritage of our society, which has expressed itself publicly and massively on this issue, both recently and throughout the history of the university movement in Argentina. Likewise, this position is shared at the regional level, gaining particular relevance in the last two decades with the explicit pronouncement



by the most influential body on the subject, the Regional Conferences on Higher Education (CRES) of Latin America and the Caribbean, which proclaimed at the 2008 CRES (Cartagena, Colombia) and ratified at the most recent CRES in 2018 (Córdoba, Argentina), that “Higher Education is a social public good, a universal human right, and a duty of the State.” In this context, it is particularly important to have significant, stable, and institutionalized public programs to support and promote education, research, and university extension in cooperativism and social economy, as proclaimed by the sector in the CAC 2012 and in the 2019 National Cooperative Education Plan.

At the same time, it is also crucial to strengthen and expand complementary inter-institutional cooperation strategies, both within universities and, in particular, through more organic relationships with cooperative and social economy entities and organizations. The networks, initiatives, and academic production resources mentioned in this text demonstrate this, making it even more important to strengthen other joint actions, such as university collaborations with publishers, journals, and significant educational and cultural associations within the cooperative movement.

In that direction, we conceive this text as part of the contributions to the commitments and efforts to reinforce and expand these links, a matter that we consider essential to strengthen and project the cooperative movement in Argentina and the Americas.



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Glossary of Acronyms

| | |
|-----------|--|
| ACI | Alianza Cooperativa Internacional |
| AMBA | Área Metropolitana de Buenos Aires |
| CAC | Congreso Argentino de las Cooperativas |
| CAM | Confederación Argentina de Mutualidades |
| CIN | Consejo Interuniversitario Nacional |
| CNCT | Confederación Nacional de Cooperativas de Trabajo de Argentina |
| CONAICE | Confederación Argentina Interfederativa de Cooperativas de Electricidad y Otros Servicios Públicos |
| CONAM | Confederación Nacional de Mutualidades de la República Argentina |
| CONARCOOP | Confederación Argentina de Trabajadores Cooperativos Asociados |
| CONINAGRO | Confederación Intercooperativa Agropecuaria |
| COOPERAR | Confederación Cooperativa de la República Argentina |
| DOSESS | Diploma de Extensión Universitaria de Operador Socioeducativo en Economía Social y Solidaria (Universidad Nacional de Quilmes) |
| INAES | Instituto Nacional de Asociativismo y Economía Social |
| RENATEP | Registro Nacional de Trabajadores de la Economía Popular |
| RUJESS | Red Universitaria de Economía Social y Solidaria |
| UCMA | Universidad Cooperativa y Mutual Argentina |



Cooperation in action: An analysis of the development of cooperativism in Argentina and the initiatives of La Segunda Seguros in the process

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Resumen

Esta investigación analiza la evolución del sector cooperativo en las Américas, con especial atención al caso argentino en el período comprendido entre los Años Internacionales de las Cooperativas proclamados por Naciones Unidas (2012 y 2025). A partir de datos del Instituto Nacional de Asociativismo y Economía Social (INAES), se rastrea el crecimiento en el número y tipo de cooperativas registradas desde 2012, destacándose una expansión significativa de las cooperativas de trabajo.

El estudio se centra particularmente en las iniciativas desarrolladas por La Segunda Seguros, una cooperativa de seguros con sede en Rosario, que ha asumido un rol activo en la promoción del cooperativismo en el país. Entre las acciones destacadas se encuentra el programa “180 Grados – Un giro cooperativo sustentable”, orientado a la incubación de nuevas cooperativas mediante procesos de acompañamiento, formación y articulación institucional. Asimismo, se analiza el “Programa Impulso de Emprendimientos Cooperativos”, dirigido específicamente a mujeres rurales, con el objetivo de fortalecer su autonomía económica y promover la equidad de género.

Los resultados muestran que, además del crecimiento cuantitativo del sector, se evidencia una mayor diversidad sectorial y territorial de las cooperativas en Argentina en los primeros años de la década de 2020, con impactos positivos en el empleo, el Producto Bruto Interno (PBI) y las exportaciones. Las experiencias impulsadas por La Segunda Seguros ilustran cómo una cooperativa consolidada puede desempeñar un papel estratégico en la construcción de nuevas formas de asociativismo, apostando por la sostenibilidad, la inclusión y el fortalecimiento del entramado socioeconómico local.

Este trabajo contribuye a visibilizar experiencias concretas de apoyo al cooperativismo emergente, y pone en valor el papel del sector cooperativo en la promoción del desarrollo sostenible y la transformación social.

Palabras clave: Cooperativismo, sostenibilidad, mujeres rurales, incubadora.



Abstract

This research analyzes the evolution of the cooperative sector in the Americas, with a special focus on the Argentine case during the period between the International Years of Cooperatives proclaimed by the United Nations (2012 and 2025). Based on data from the National Institute of Associativism and Social Economy (INAES), the growth in the number and type of cooperatives registered since 2012 is traced, highlighting a significant expansion of worker cooperatives. The study particularly focuses on the initiatives developed by La Segunda Seguros, an insurance cooperative based in Rosario, which has assumed an active role in promoting cooperativism in the country. Among the highlighted actions is the program “180 Grados – A Sustainable Cooperative Turn”, aimed at incubating new cooperatives through processes of accompaniment, training, and institutional articulation. Likewise, the “Cooperative Entrepreneurship Impulse Program” is analyzed, specifically aimed at rural women, with the objective of strengthening their economic autonomy and promoting gender equity. The results show that, in addition to the quantitative growth of the sector, there is greater sectoral and territorial diversity of cooperatives in Argentina in the early 2020s, with positive impacts on employment, Gross Domestic Product (GDP), and exports. The experiences promoted by La Segunda Seguros illustrate how a consolidated cooperative can play a strategic role in building new forms of associativism, betting on sustainability, inclusion, and the strengthening of the local socioeconomic fabric. This work contributes to making visible concrete experiences of support for emerging cooperativism, and highlights the role of the cooperative sector in promoting sustainable development and social transformation.

Keywords: Cooperativism, Sustainability, Rural women, Incubator.



Resumo

Esta pesquisa analisa a evolução do setor cooperativo nas Américas, com atenção especial ao caso argentino no período compreendido entre os Anos Internacionais das Cooperativas proclamados pelas Nações Unidas (2012 e 2025). A partir de dados do Instituto Nacional de Associativismo e Economia Social (INAES), rastreia-se o crescimento no número e tipo de cooperativas registradas desde 2012, destacando-se uma expansão significativa das cooperativas de trabalho. O estudo foca particularmente nas iniciativas desenvolvidas pela La Segunda Seguros, uma cooperativa de seguros com sede em Rosario, que assumiu um papel ativo na promoção do cooperativismo no país. Entre as ações destacadas, encontra-se o programa “180 Grados – Um giro cooperativo sustentável”, orientado à incubação de novas cooperativas por meio de processos de acompanhamento, formação e articulação institucional. Além disso, analisa-se o “Programa Impulso de Empreendimentos Cooperativos”, direcionado especificamente a mulheres rurais, com o objetivo de fortalecer sua autonomia econômica e promover a equidade de gênero. Os resultados mostram que, além do crescimento quantitativo do setor, evidencia-se uma maior diversidade setorial e territorial das cooperativas na Argentina nos primeiros anos da década de 2020, com impactos positivos no emprego, no Produto Interno Bruto (PIB) e nas exportações. As experiências impulsionadas pela La Segunda Seguros ilustram como uma cooperativa consolidada pode desempenhar um papel estratégico na construção de novas formas de associativismo, apostando na sustentabilidade, inclusão e fortalecimento do tecido socioeconômico local. Este trabalho contribui para visibilizar experiências concretas de apoio ao cooperativismo emergente e valoriza o papel do setor cooperativo na promoção do desenvolvimento sustentável e da transformação social.

Palavras-chave: Cooperativismo, Sustentabilidade, Mulheres rurais, Incubadora.



1. Introduction

The main objective of this research is to analyze the impact of the 2012 International Year of Cooperatives on cooperatives in the Americas. To this end, an overview of the cooperative sector in Argentina will be presented, including general data such as the number of cooperatives by economic activity, their contribution to the Gross Domestic Product, and the number of jobs generated in different historical periods, with a particular focus on the early 2020s. Secondly, the training initiatives, knowledge exchange programs, and collaborative partnerships undertaken by La Segunda Seguros after 2012 will be examined.

2. Sector Context

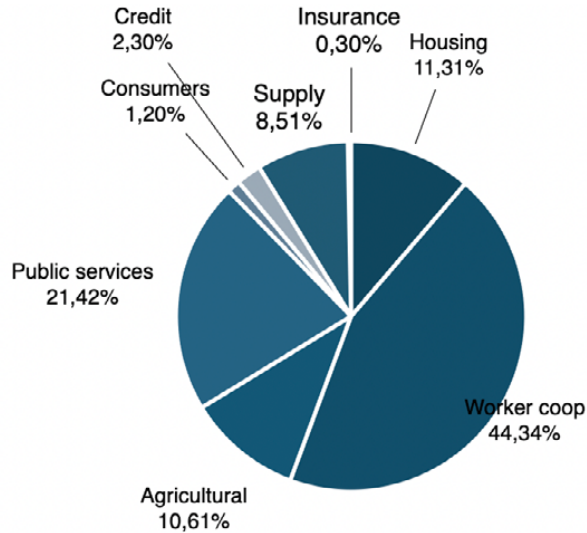
The emergence of the first cooperatives in Argentina, beginning in the late 19th century, was closely linked to the large influx of European immigrants. These immigrants brought with them not only new techniques and work methods, but also traditions and organizational models based on mutual aid. These ideas of solidarity and cooperation manifested themselves through institutions where people grouped themselves according to their origin, religious beliefs, social class, trade, or activity (Cooperatives of the Americas, 2020).

The first cooperative initiatives in Argentina focused on consumption. These cooperative experiences laid the groundwork for the formation of future mutual societies, cooperatives, community development associations, and unions in the country at the end of the 19th and beginning of the 20th centuries. It was during this period that the first agricultural cooperatives emerged, conceived as a tool for the protection and promotion of small producers (Cooperatives of the Americas, 2020).

Prior to the International Year of Cooperatives 2012, there were 33,574 cooperatives in Argentina, of which 5,379 remain active today. The rest have been suspended or have had their operating licenses revoked. Among the activities of the cooperatives that continue to operate, worker cooperatives (44.3%) and public service cooperatives (21.4%) stand out (National Institute of Cooperatives and Social Economy - INAES, 2025).



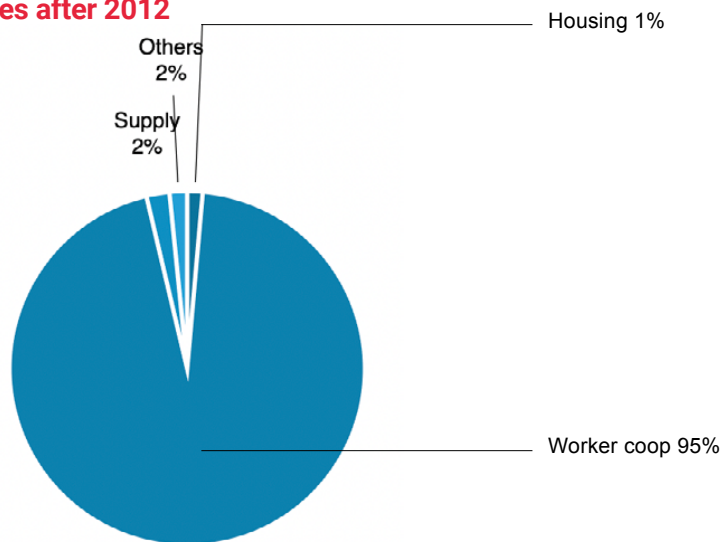
Figure 1. Cooperative activities before 2012



Source: Prepared by the author. Data extracted from the INAES register on 21/05/2025.

Following the International Year of Cooperatives in 2012 and up to May 2025, 32,598 entities were registered, of which 11,851 remain active to this day. The predominance of worker cooperatives is striking, representing 94.9% of the entities established during this period (INAES, 2025).

Figure 2. Cooperative activities after 2012



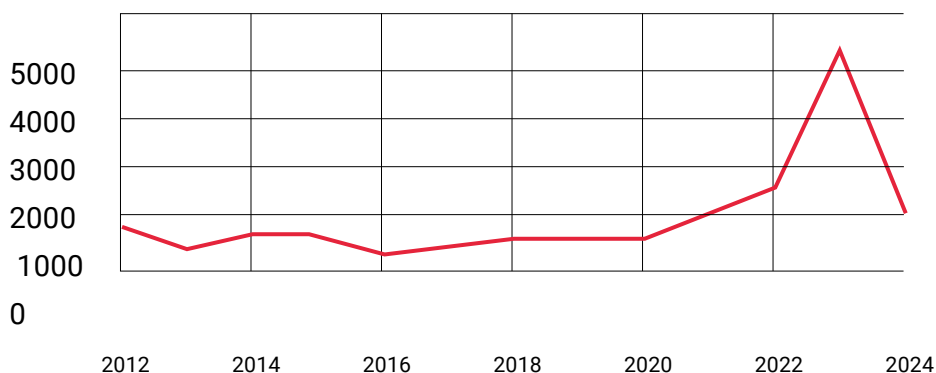
Source: Prepared by the author. Data extracted from the INAES register on 21/05/2025.



In the period following 2020, a series of changes in the diversification and volume of cooperative formation took place in Argentina, which deserve a particular review, with main emphasis on the contributions that the sector has made in terms of job creation, participation in GDP and exports.

By mid-2022, the cooperative sector in Argentina comprised 15,082 active entities, representing a wide variety of industries. Worker cooperatives were the most numerous, followed by public service cooperatives. Housing and construction cooperatives, agricultural cooperatives, supply cooperatives, and, to a lesser extent, credit, consumer, and insurance cooperatives were also included, creating a diverse associative landscape. By the end of 2023, the number of active cooperatives in Argentina had increased to 22,393, distributed throughout the country. Forty-six percent of these cooperatives were registered between 2021 and 2023, with 2022 seeing the highest number of new registrations, at 5,142 additional entities (INAES, 2025).

Figure 3. Number of cooperatives by year of registration



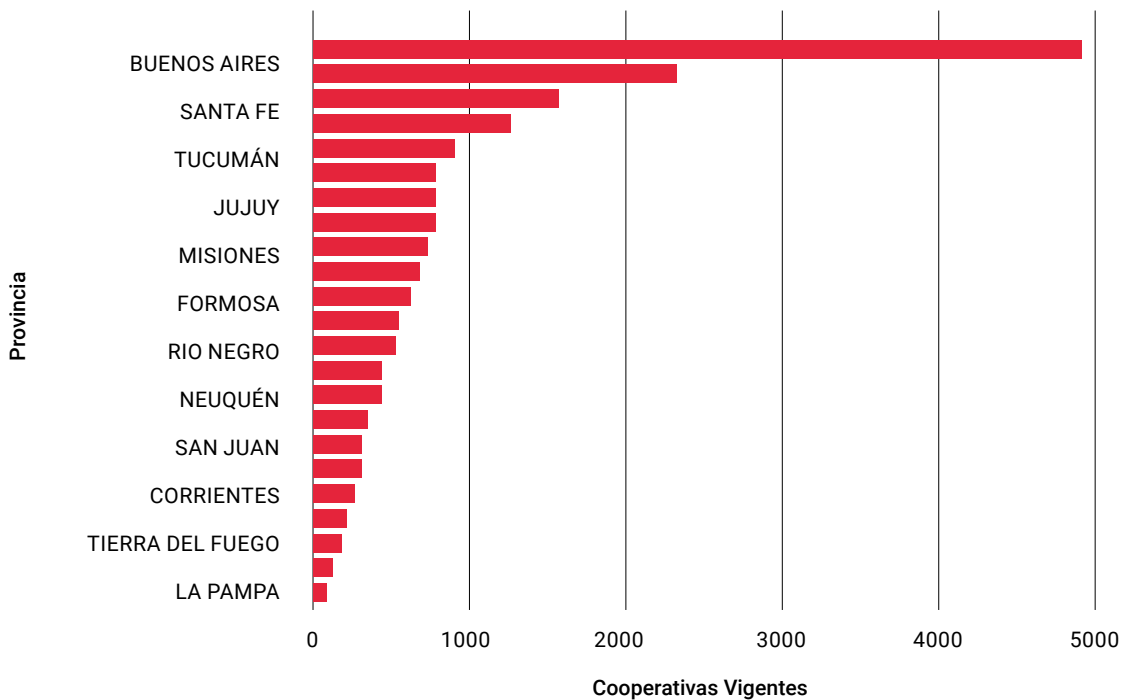
Source: Prepared by the author. Data extracted from the INAES register on 21/05/2025.

The geographical distribution of these entities in Argentina is heterogeneous. A marked concentration is observed in the Province of Buenos Aires, the City of Buenos Aires, and Santa Fe, which together account for the largest number of cooperatives. This concentration suggests greater economic activity and a more favorable environment for cooperative development in these regions. In contrast, provinces such as San Luis, La Pampa,



and La Rioja have a significantly smaller number of cooperatives, which could indicate specific challenges or less developed cooperative sectors in these areas (INAES, 2025).

Figure 4. Active cooperatives by province



Source: Prepared by the author. Data extracted from the INAES register on 21/05/2025.

According to statements by the head of INAES, the Argentine cooperative sector plays a fundamental role in the national economy, contributing over 10% of the Gross Domestic Product (GDP) (The Cooperatives Portal, 2023). Between 2018 and 2022, exports from the Argentine cooperative sector experienced remarkable growth of 167%, reaching a total of US\$3.889 billion. This increase doubled its share of the country's foreign trade, rising from 2.4% to 4.4% (Argentine Agency for Investment and International Trade and National Institute of Cooperatives and Social Economy, 2023).

Agricultural cooperatives play a crucial role, representing 28% of the national production of grains and oilseeds and accounting for 8% of total agricultural exports. Additionally, a sig-

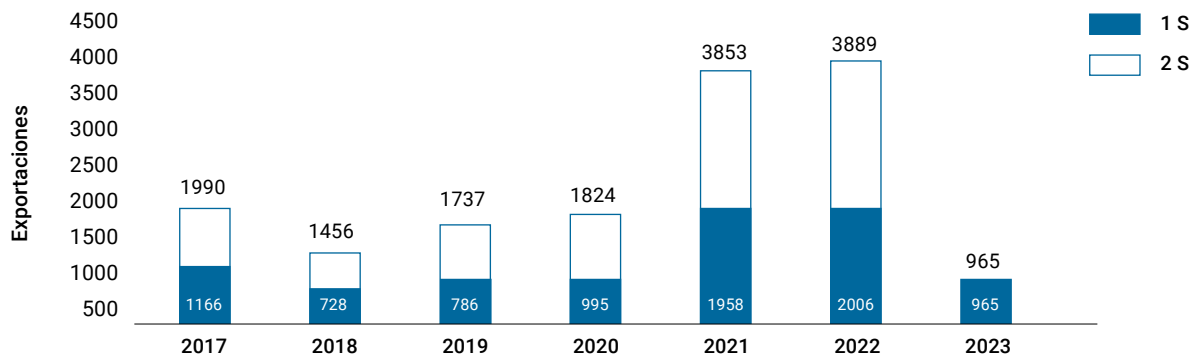


nificant 37.4% of all cooperatives focus their activities on industrial production and construction. Taken as a whole, the Argentine cooperative movement contributed 5% to the country's total foreign trade volume in 2022 (Ámbito Financiero, 2022).

Insurance and utility cooperatives demonstrate a leading position in the sector, accompanied, though to a lesser extent, by credit and consumer institutions. Particularly in the insurance sector, 18 cooperatives hold a significant presence, providing coverage for various types of risks to a membership base of over 8 million. Although the overall insurance market comprises 192 participants, two of these cooperatives rank among the top ten in the country, recognized for their focus on sustainability and compliance with their policyholders, as well as achieving a strong position in specific market segments (Intercoop, 2021). Meanwhile, utility cooperatives play essential roles in electricity supply, reaching nearly two million households, representing 18% of the national population and ensuring 70% of rural electrification (Ámbito Financiero, 2022).

In terms of exports, the sector has maintained a sustained growth trend for five consecutive years, starting in 2018, with an average of 67 exporting cooperatives. In 2019, the volume of cooperative exports grew by 19.3%, reaching US\$1.737 billion, a significant increase over the previous year. Despite the pandemic, 2020 saw a 5% increase, reaching US\$1.824 billion. In 2021, the sector experienced exponential growth of 111% compared to 2020, reaching US\$3.853 billion, and in 2022 growth was 0.92% compared to the previous year (Argentine Agency for Investment and International Trade [AAICI] and National Institute of Associativism and Social Economy [INAES], 2023).

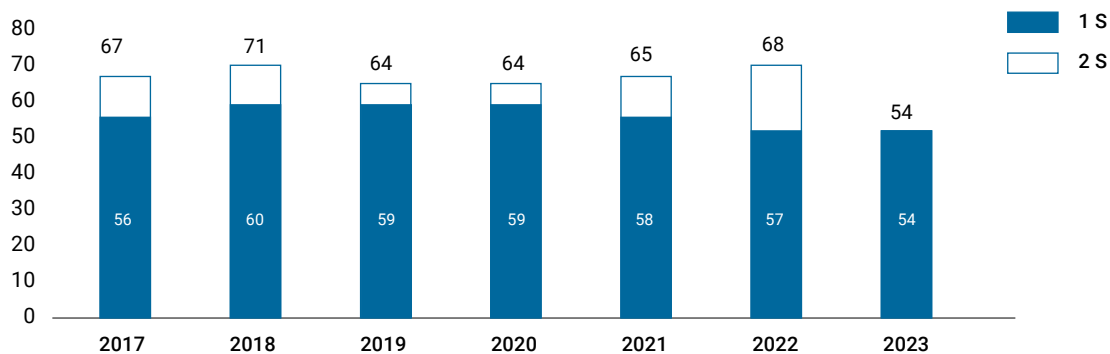
Figure 5. Evolution of exports by cooperatives, 2017 – first half of 2023 (USD millions)



Source: AAICI & INAES. (2023). Cooperativism Export Monitor.
Note: 1S, first half of the year; 2S, second half of the year



Figure 6. Number of exporting cooperatives, 2017 – first half of 2023



Source: AAICI & INAES. (2023). Cooperativism Export Monitor.

Note: 1S, first half of the year; 2S, second half of the year

Regarding job creation, cooperatives in Argentina provided 257,438 jobs in 2021, representing 1.5% of total employment in the country. However, this share increases significantly in certain economic sectors and geographic areas where cooperative activity is a key factor for local economic development (Intercoop, 2021). Breaking down the data by sector, using information from the Ministry of Labor (2021), cooperatives accounted for 5.7% of the 330,000 jobs in the agricultural sector. The contribution of public service cooperatives is particularly noteworthy, as they represented 33.7% of employment in electricity, gas, and water services. Similarly, within the financial intermediation sector (which includes banks and insurance companies with 155,000 jobs), credit and insurance cooperatives were responsible for 8.3% of the positions. Regarding consumption, official statistics from the National Institute of Statistics and Census (INDEC) indicate that of the 106,500 employees in supermarkets and wholesale self-service stores, consumer cooperatives represent 4.5% (Intercoop, 2021).

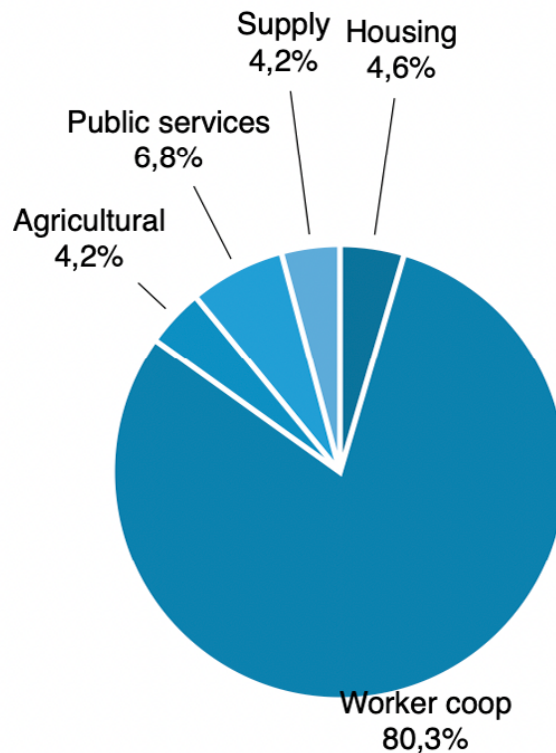
With the significant increase in the formation of cooperatives in 2022, by 2023 the cooperative sector had become a source of employment for 333,878 people, representing a 29% increase compared to 2021, considering both members of worker cooperatives and those employed under formal employment contracts. The Central region accounts for the majority of these workers, with 65.3% (217,921). It is followed by Northeast Argentina (NEA)



with 12.4% (41,246) and Northwest Argentina (NOA) with 11.7% (39,022). To a lesser extent, Patagonia represents 7.2% (24,053) and the Cuyo region 3.5% (11,636) (INAES, 2023).

Finally, in the first months of 2025, there were 17,229 active cooperatives in Argentina, distributed throughout the country and rooted in communities of all sizes, generating significant economic, service, and community contributions. Worker cooperatives stand out in number (79.1%), clearly consistent with the trend highlighted in previous paragraphs (INAES, 2025).

Figure 7. Active cooperatives in 2025



Source: Prepared by the author. Data extracted from the INAES register on 21/05/2025.



Training initiatives, knowledge sharing, and collaborative partnerships to promote the growth and development of cooperatives in the Americas.

La Segunda Seguros stands as a leading institution within the Argentine insurance landscape, distinguished not only by its solid market position but, fundamentally, by its deeply rooted cooperative model. Founded in 1934 in the province of Santa Fe, its origins faithfully reflect cooperative principles in action: it arose from the initiative of a group of agricultural producers who, faced with the dispersion of efforts and individual vulnerability, decided to pool their risks. This founding act was not driven by the logic of maximizing profits for external capital, but rather by the imperative need for solidarity and self-management among the producers themselves. As a cooperative, La Segunda operates under the guidelines of the International Cooperative Alliance, promoting voluntary and open membership, democratic governance by its members, members' economic participation, autonomy and independence, education, training and information, cooperation among cooperatives, and a commitment to the community.

The significance of La Segunda Seguros extends beyond its specific business, as it is part of a robust cooperative group that consolidates several entities with long and prestigious histories in Argentina. This collaboration underscores its commitment to cooperative principles and the country's economic and social development. La Segunda is part of a cooperative group that includes the Argentine Cooperative Association (ACA), one of the most influential and representative second-tier cooperatives in the agricultural sector, along with other service cooperatives such as Avalian (healthcare) and Coovaeco (tourism). This inter-cooperation not only generates operational and strategic synergy that enhances its capacity to provide comprehensive solutions to its members, but also serves as an engine for the expansion and consolidation of cooperative values in different segments of the economy.

La Segunda Seguros has implemented several strategic collaboration initiatives aimed at promoting and strengthening cooperatives, aligned with the Sustainable Development Goals: SDG 5: Gender Equality, SDG 8: Decent Work and Economic Growth, SDG 10: Reduced Inequalities, and SDG 17: Partnerships for the Goals. These actions have focused on addressing issues that are fundamental to the sustainable development and growth of these entities,



involving relevant stakeholders in the cooperative sector. Through these collaborations, La Segunda Seguros seeks to contribute its experience and resources to boost the positive impact of cooperatives in the community. The initiatives shared below emerged as ideas following the International Year of Cooperatives (2012), reaffirming the purpose established then to highlight the role of cooperatives in economic and social development, including poverty reduction, job creation and social inclusion, and the promotion of the creation and growth of new cooperatives, as well as the strengthening of existing ones.

3.1.180 Grados - A Sustainable Cooperative Turn

The "180 Degrees - A Sustainable Cooperative Shift" program of Grupo La Segunda, launched in 2017, focuses on incubating emerging cooperatives. The initiative aims to foster human development, cooperativism, sustainability, and innovation through connecting people, collaborative work, and network building. The program implements an entrepreneurial ecosystem that enhances resources and professionalizes cooperative groups.

The program's central objective is "to contribute to the development of cooperative ventures by creating an ecosystem that integrates ideas, projects, and individuals into the sector, generating value propositions and territorial development based on criteria of sustainability, innovation, and human development." This objective aligns with the sixth principle of cooperativism: cooperation among cooperatives, promoting values such as responsibility, mutual aid, and democracy.

Since its inception, "180 Degrees" has sought to contribute to the creation and strengthening of new cooperatives, focusing on the training and support of individuals with a service-oriented mindset. The program not only focuses on the business model but also on organizational structures and the quality of cooperative governance, thereby expanding the possibilities for participating cooperatives. It aims to integrate environmental, social, and governance (ESG) considerations into business strategy, generating opportunities for innovation in the Development of sustainable products and services.

The "180 Degrees" program has demonstrated a significant impact, with over 50



proposals analyzed and 10 projects mentored, reflecting an active commitment to the development of cooperative ventures. Furthermore, strategic agreements have been formalized with key organizations such as INAES, the Provincial Directorate of Cooperatives and Mutuels, Cooperar, Fecotra, the National Institute of Agricultural Technology (INTA), and the University of the Latin American Educational Center (UCEL), expanding the support and collaboration network.

In quantitative terms, "180 Degrees" has provided 650 hours of consolidation meetings and 500 hours of cooperative training. The program's direct impact has been felt by 100 individuals, while approximately 230 people have been indirectly impacted. Currently, the program has eight fully operational incubated cooperatives and has received recognition with second place in the Conciencia Award. It has also participated in networking projects, such as the 2021/2022 editions with Incubacoop (Uruguay) of the "From Shore to Shore" program, fostering exchange between Uruguayan and Argentinian cooperatives and incubators.

The 180° Network, for its part, is established as a collaborative framework among the cooperatives that have participated in the "180 Degrees" incubation program. Its main objective is to create a benchmark platform that supports and strengthens the development and consolidation of these cooperatives. The Network seeks to promote the exchange of incubated and emerging cooperative projects, facilitating innovative business models and knowledge sharing. This, in turn, fosters the creation of business opportunities within the cooperative community, with a special focus on technology and innovation.

In essence, the 180° Network aims to connect diverse projects within the cooperative and entrepreneurial ecosystem to share knowledge and generate business opportunities. It focuses on change management, user-centered innovation, technology, financing, and the knowledge economy. The vision is to develop a cooperative ecosystem where leaders, innovators, consultants, governmental and private organizations, and network users can collaborate. The Network seeks an efficient response that balances people, institutions, innovation, and sustainability, with the goal of reducing environmental impact, increasing economic competitiveness, ensuring citizen security, and promoting transparency through governance and cooperative practices.



3.2.1. Cooperative Entrepreneurship Promotion Program - Rural Women's Network

The "Cooperative Entrepreneurship Promotion Program" by La Segunda Seguros, launched in 2023 and focused on rural women, aims to strengthen the gender perspective in rural communities and generate business value by empowering this segment with a "Cooperative DNA." The program is developed in partnership with the Rural Women's Network.

Rural women are key agents for achieving the economic, environmental, and social changes necessary for sustainable development, but their limited access to credit, healthcare, and education are among the many challenges they face. These problems are exacerbated by global crises and climate change, making their empowerment essential for well-being and economic productivity.

The program aims to promote gender equality through the development of cooperative business models, creating entrepreneurial opportunities. The partnership with Red Mujeres Rurales (Rural Women's Network) seeks to provide cooperative training to improve women's quality of life. This initiative arises as part of La Segunda Seguros' commitment to contributing to gender equality and women's empowerment, in accordance with UN Women's Principle 6: Promoting equality through community initiatives and leading by example, aligned with the La Segunda Group's sustainability strategy. It also contributes to the 2030 Agenda for Sustainable Development. The goal is to provide cooperative training so that women can find a framework for developing economic ventures and improve their quality of life.

The program's scope includes identifying vulnerable rural women through a partnership with the Rural Women's Network, identifying potential areas for agricultural businesses, identifying projects suitable for cooperative development, empowering local organizations, and promoting training for new women-led cooperative ventures. The methodology consists of seven two-hour virtual meetings, with open enrollment and training sessions for small groups. It aligns with International Women's Day 2023, aiming to raise awareness about cooperative organizations, build shared knowledge about cooperativism and technology, and experience cooperative values firsthand.



Sección 1

Training initiatives, knowledge sharing, and collaborative partnerships to promote the growth and development of cooperatives in the Americas.

The program covers the basics of cooperativism, cooperative values, principles, requirements for establishing cooperatives, management models, a comparison with the capitalist model, and soft skills. Specialists from the La Segunda Group and leading figures in the cooperative movement serve as facilitators, and certificates are awarded upon completion.

With over 400 rural women enrolled, 80 were trained in cooperative business models in the 2023 edition, and five training cycles were conducted between 2023 and 2024. A total of 52 hours of training were delivered in 26 weekly sessions, reaching rural women from 20 different provinces. The participants' primary activities include agriculture, livestock farming, food production, beekeeping, and handicrafts.

The program's impact is measured using performance and satisfaction indicators, with opportunities for improvement and a review of socio-environmental issues.



4. Conclusions

The research reveals a dynamic landscape, showing strong expansion of the cooperative sector in Argentina during the early 2020s followed by a contraction in the mid-2020s. Initially, there was a substantial increase in the number and diversity of cooperatives, with a marked predominance of worker cooperatives. This growth was reflected not only in the number of entities but also in their economic impact, manifesting as significant contributions to employment, GDP, and the country's exports. By the end of 2024, the number of new entities decreased significantly.

The geographical distribution of cooperatives shows a strong presence in the interior of the country, particularly in localities outside major urban centers. Key sectors such as agriculture and public services play a crucial role in the national economy, while insurance and credit cooperatives strengthen the financial sector.

Initiatives such as the "180 Degrees - A Sustainable Cooperative Shift" program and the "Cooperative Entrepreneurship Development Program" by La Segunda Seguros demonstrate an active commitment to promoting cooperativism and gender equality. By offering training, mentorship, and strategic support, these programs contribute to the development and strengthening of new cooperatives, especially those led by rural women.

The expansion of the Argentine cooperative sector after 2012, particularly the boom in worker cooperatives, may be linked to the visibility and momentum generated by the United Nations International Year of Cooperatives (IYC). This event served as a global catalyst, not only for raising awareness of the cooperative model but also for fostering supportive policies and new initiatives. In Argentina, the remarkable number of newly registered entities, especially between 2021 and 2023, and the sectoral diversification, suggest that the IYC may have laid the groundwork for a more favorable environment for the creation and formalization of cooperatives, given the promotion of a framework for association and sustainable development. Further research is of particular interest on the Argentine national government's public policies that influenced the cooperative movement, an issue not addressed in this study.

In addition to quantitative growth, the development of specific programs such as "180 Degrees – A Sustainable Cooperative Turn" and the "Cooperative Entrepreneurship



Promotion Program" by La Segunda Seguros seem to illustrate how the spirit of the International Year of Cooperatives (IYC) translated into concrete actions. These initiatives, by focusing on the incubation, training, and strengthening of new cooperatives, especially in vulnerable segments such as rural women, could indicate a response to the promotion of cooperative principles and their capacity to generate social and economic impact. Therefore, the increase in cooperatives and the development of these projects post-2012 could be interpreted as an indirect impact of the International Year of Cooperatives, having fostered renewed interest and greater investment in the development of the cooperative model in the country.

In summary, the cooperative sector in Argentina has experienced significant growth and diversification since 2012, driven by both internal factors and cooperative support initiatives. Its contribution to the economy and employment is undeniable, and its potential for continued growth and positive impact on communities is considerable. Analysis of INAES data and a review of programs such as those of La Segunda Seguros provide a comprehensive view of a sector that continues to evolve and adapt to the challenges and opportunities of the 21st century.



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Communication and culture with solidarity-based management. The case of iLAB +CULTURA San Luis

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Resumen

A lo largo de las últimas décadas, diversas iniciativas de educación y capacitación han promovido el fortalecimiento de la identidad cooperativa en las Américas, destacando la importancia del intercambio de conocimientos y las alianzas formativas. Desde antes del Año Internacional de las Cooperativas en 2012, numerosos programas han trabajado en la construcción de sistemas educativos sólidos para la profesionalización del liderazgo cooperativo y la difusión de sus valores. La cooperación entre federaciones, universidades y organismos internacionales permitió desarrollar programas de formación continua, impulsar metodologías innovadoras y promover la integración de tecnologías educativas en la enseñanza cooperativa. Estos esfuerzos han facilitado la profesionalización del sector y han creado redes de intercambio de conocimientos, beneficiando a cooperativistas en la región.

En este contexto, iniciativas como el iLAB +CULTURA en Argentina reflejan la evolución del cooperativismo hacia modelos de innovación abierta y gestión colectiva en sectores estratégicos como la cultura y las industrias creativas. Este laboratorio, financiado en el marco de los Proyectos Federales de Innovación 2023, busca fortalecer las capacidades de gestión, comunicación y redes de las organizaciones culturales de San Luis, promoviendo la educación inclusiva y el trabajo decente. Además, fomenta la internacionalización del sector, vinculando experiencias cooperativas de distintos países y fortaleciendo su identidad global.

En el contexto del Año Internacional de las Cooperativas en 2025, estas iniciativas reafirman el papel del cooperativismo en el desarrollo sostenible, alineándose con los Objetivos de Desarrollo Sostenible (ODS) y promoviendo modelos de organización basados en la equidad, la participación y la corresponsabilidad. La educación y la capacitación continúan siendo pilares fundamentales para consolidar cooperativas innovadoras y resilientes en las Américas.

Palabras claves: organizaciones de base cultural; gestión solidaria; comunicación; innovación



Abstract

Over the past decades, various education and training initiatives have promoted the strengthening of cooperative identity in the Americas, highlighting the importance of knowledge exchange and training partnerships. Even before the International Year of Cooperatives in 2012, numerous programs have worked on building solid educational systems for the professionalization of cooperative leadership and the dissemination of its values. Cooperation among federations, universities, and international organizations has enabled the development of continuous training programs, the promotion of innovative methodologies, and the integration of educational technologies into cooperative education. These efforts have facilitated the professionalization of the sector and created knowledge-sharing networks, benefiting cooperativists in the region.

In this context, initiatives such as iLAB +CULTURA in Argentina reflect the evolution of cooperativism toward open innovation models and collective management in strategic sectors such as culture and creative industries. This laboratory, funded under the 2023 Federal Innovation Projects, seeks to strengthen the management, communication, and networking capacities of cultural organizations in San Luis, promoting inclusive education and decent work. Additionally, it fosters the internationalization of the sector by connecting cooperative experiences from different countries and strengthening its global identity.

In the context of the International Year of Cooperatives in 2025, these initiatives reaffirm the role of cooperativism in sustainable development, aligning with the Sustainable Development Goals (SDGs) and promoting organizational models based on equity, participation, and co-responsibility. Education and training continue to be fundamental pillars for consolidating innovative and resilient cooperatives in the Americas.

Keywords: cultural-based organizations; solidarity management; communication; innovation



Resumo

Ao longo das últimas décadas, diversas iniciativas de educação e capacitação têm promovido o fortalecimento da identidade cooperativa nas Américas, destacando a importância da troca de conhecimentos e das alianças formativas. Antes mesmo do Ano Internacional das Cooperativas em 2012, inúmeros programas trabalharam na construção de sistemas educacionais sólidos para a profissionalização da liderança cooperativa e a difusão de seus valores. A cooperação entre federações, universidades e organismos internacionais permitiu o desenvolvimento de programas de formação contínua, o impulso a metodologias inovadoras e a integração de tecnologias educacionais no ensino cooperativo. Esses esforços facilitaram a profissionalização do setor e criaram redes de intercâmbio de conhecimentos, beneficiando os cooperativistas na região.

Nesse contexto, iniciativas como o iLAB +CULTURA na Argentina refletem a evolução do cooperativismo para modelos de inovação aberta e gestão coletiva em setores estratégicos como a cultura e as indústrias criativas. Esse laboratório, financiado no âmbito dos Projetos Federais de Inovação 2023, busca fortalecer as capacidades de gestão, comunicação e redes das organizações culturais de San Luis, promovendo a educação inclusiva e o trabalho decente. Além disso, fomenta a internacionalização do setor, conectando experiências cooperativas de diferentes países e fortalecendo sua identidade global.

No contexto do Ano Internacional das Cooperativas em 2025, essas iniciativas reafirmam o papel do cooperativismo no desenvolvimento sustentável, alinhando-se com os Objetivos de Desenvolvimento Sustentável (ODS) e promovendo modelos organizacionais baseados na equidade, participação e corresponsabilidade. A educação e a capacitação continuam sendo pilares fundamentais para consolidar cooperativas inovadoras e resilientes nas Américas.

Palavras-chave: organizações de base cultural; gestão solidária; comunicação; inovação



1. Introduction

In 2023, the then Undersecretariat for the Federalization of Science, Technology, and Innovation of the Argentine Republic launched a call for proposals for Federal Innovation Projects (PFI). The call's overall objective was to contribute to the federalization of science and technology, promoting an inclusive territorial culture of innovation aimed at reducing existing asymmetries in access to scientific and technological knowledge, in accordance with the Sustainable Development Goals (SDGs) promoted by UNESCO. The call sought solutions to specific social, productive, and environmental problems at the municipal, provincial, and regional levels through projects focused on the generation and transfer of scientific and technological knowledge. It was implemented simultaneously in all jurisdictions of Argentina.

The call for proposals also maintained a certain resonance with the Strategic Vectors (VeDSPA) defined by each district in the Integrated Territorial Agendas for Science, Technology and Innovation (ATI-CTI) to 2030. In the case presented, the proposal is articulated with the VeDSPA of Cultural and Creative Industries included in the ATI-CTI for the province of San Luis.

In this context, a team from San Luis, an Argentinian province, presented and obtained funding for the creation of the Open Innovation Laboratory for Cultural and Creative Industries of San Luis, called iLAB +CULTURA.

The project entitled “iLAB +CULTURE. A Model for Strengthening the Management, Communication, Networking, and *Open Innovation Capacities of Grassroots Cultural Organizations in San Luis*” (approved by Resolution 2023-873-APN-MCT) is primarily structured around SDG 8: “Promote inclusive and sustainable economic growth, employment, and decent work for all.” It is also linked to SDG 9: “Build resilient infrastructure, promote sustainable industrialization and foster innovation” and SDG 4: “*Ensure inclusive and equitable quality education and promote lifelong learning opportunities*”.

From the perspective of the Socioeconomic Objectives (OSE), the project is primarily oriented towards OSE No. 10 “Culture, recreation, religion and media”, and secondarily towards OSE No. 9 “Education”, OSE No. 11 “*Political and social structures, processes and systems*” and OSE No. 12 “*General knowledge production*”.



2. iLAB +CULTURA: their objectives

The overall objective of this project is the creation, development, and implementation of iLAB +CULTURA, an open innovation laboratory focused on strengthening management and innovation capacities in cultural organizations in the province of San Luis. Through a cooperative and sustainable approach, the project seeks to enhance processes and practices within the cultural ecosystem, promoting collaborative and solidarity-based work models.

To achieve this purpose, two specific objectives are established:

1. To design a collaborative platform with solidarity management that integrates strategic, communicational and economic dimensions, in order to consolidate the value chain of the cultural sector through cooperation and association schemes.
2. To strengthen the strategic management and innovation capacities of grassroots cultural organizations in San Luis at the regional level, providing tools and knowledge that facilitate their transformation and ensure their sustainability over time.

The ultimate beneficiaries of iLAB +CULTURA are both individuals and organizations within the cultural sector of the province. According to the cultural map of the Argentine Cultural Information System (SINCA), San Luis boasts a diverse cultural infrastructure, including 12 theaters in the capital city, Villa Mercedes, and Merlo. In the audiovisual subsector, there is one free-to-air television station, Digital Terrestrial Television (DTT) antennas, numerous radio stations, cinemas, and audiovisual production companies, primarily located in the same areas.

In the publishing sector, the province boasts print and digital newspapers, bookstores, four publishing houses, and literary fairs in various towns. The music sector features youth orchestras and record labels, with the Casa de la Música (House of Music) in Villa Mercedes standing out as a key venue. Furthermore, San Luis, Villa Mercedes, and Merlo are home to numerous social and cultural organizations that encompass diverse



activities within the sector, many of them operating as associations and cooperatives.

At the provincial public policy level, initiatives such as the San Luis Film Program, the Film Industry Promotion Law (Law No. VIII-0240-2004), San Luis Book and San Luis Music stand out, among others.

Regarding vocational training, San Luis has a diverse educational offering in cultural and creative industries, which includes degrees such as Theater Teacher Training, Latin American Popular Music Teacher Training, Music Production Technician, Screenwriting and Film Directing Technician, Film, Video and Television Post-Production Technician, Multimedia Production Technician and, in Villa Mercedes, Visual Arts Teacher Training and Music Teacher Training.

The project has the backing of three representative organizations from subsectors of the cultural and creative industries. Its implementation is expected to have a positive impact on key players in the cultural ecosystem, linked to sectors such as literature, music, visual arts, film and audiovisual production, museums, galleries and bookstores, photography, heritage services, publishing and media, recording, television and radio, advertising, design and fashion, among others. The collaboration between these initiatives will strengthen a cooperative management model, promoting collective work and the sustainability of the sector in a context of increasing precarity.



3. iLAB +CULTURE Laboratory: Innovation and Cooperation in the Cultural Sector

The main knowledge transfer activity planned for the project is the creation of iLAB +CULTURA, an open innovation lab designed to strengthen the organizational capacities of the cultural and creative industries in San Luis. This initiative, which will be implemented with the funding obtained, is conceived as a collaborative and cooperative management space in which the various actors in the cultural sector will have an active role, promoting their ownership and sustainability.

The iLAB +CULTURA is conceived as a center for study and experimentation that integrates the diversity of subjects and contexts within the cultural ecosystem, aligned with international standards in the field. Through participatory methodologies, it will seek to generate a dynamic learning environment that fosters innovation and strengthens the sector's value chain, with both regional and international reach.

3. 1. Specific Actions of iLAB +CULTURE

To achieve its objectives, iLAB +CULTURA will implement a set of actions structured around three axes:

3.1.1. Sector Diagnosis

Initial assessment of the management and innovation capabilities of actors in the cultural and creative sector of San Luis.

At this stage, a mixed methodology will be applied. A representative set of organizations will be selected from each of the subsectors of the San Luis cultural ecosystem. Subsequently, questionnaires and interviews will be conducted to identify the sector's demands and needs, which can then be addressed in subsequent training modules.

It is expected that these techniques will enable the evaluation of the management and innovation capabilities of the actors in question through the complementarity of the data obtained and its consequent analytical approach.



3.1.2. 2. Open Innovation in the Cultural and Creative Industries

- Open innovation meetings with organizations from the sector and the community.
- Linking with cultural product incubators at the regional and national levels.
- Training modules in strategic areas, including:
 - » Workshops on digital marketing and strategic communication.
 - » Mentoring in strategic planning, business models, innovation, and financial management.
 - » Clinics for linking and transferring experiences.
 - » Vocal training for voice professionals.
- Improvement and monitoring processes, through:
 - » Mentoring on strategic planning and management (business models and marketing) and organizational innovation.
 - » Evaluation of the impact of capacity transfer on the management and innovation of the sector.
 - »

3.1.3. Documentación y Accesibilidad

An audiovisual record of the project will be created, ensuring the availability of the generated content on an open-access platform within iLAB +CULTURA. This material will serve both to document the experience and to facilitate the replication of the model in other regions.

4. Scope of iLAB +CULTURE and its innovative contribution

The project is aligned with the Strategic Vector for Sustainable Productive Development for Cultural and Creative Industries (VeDSPA) included in the Integrated Territorial Agendas for Science, Technology and Innovation (ATI-CTI) to 2030 for San Luis.

The implementation of iLAB +CULTURE will allow to:

- Promote the adoption of innovative practices in the cultural sector.



- Expand citizen participation in spaces of cultural production and consumption.
- Strengthen the strategic management and sustainability of grassroots cultural organizations.
- Generate new audiences, increase jobs in the sector, and consolidate San Luis as a cultural benchmark in the region.

In line with international frameworks (UN, OAS, OSCE, ACHPR, 2007; European Parliament, 2008; OAS, 2010), the proposal seeks to contribute to the strengthening of democratic life, diversity and pluralism through culture.

The unique value of iLAB +CULTURA lies in the creation of an Open Innovation Lab with active participation from the cultural sector of San Luis. This initiative brings together artists, producers, teachers, researchers, and students to develop a collaborative model for knowledge transfer.

The cooperative approach will allow to:

- Measure and strengthen the organizational capabilities of the sector.
- Develop a training program based on the identified needs.
- Evaluate the impact of implemented innovations.

This dynamic will not only facilitate the generation of situated knowledge, but will also strengthen the competitive advantage of the cultural sector in the region.

In its initial phase, iLAB +CULTURA has carried out exchanges with various cultural organizations, coordinating actions with academic institutions such as the *National University of San Luis (UNSL)* and the *Catholic University of Cuyo (UCCUYO)*.

Some of the featured experiences include:

- Collaboration with Communication students from UNSL, who designed an Integrated Marketing Communications Plan adapted to the needs of cultural organizations.
- Conversation with Dr. María José Quero Gervilla (University of Málaga, Spain) on cultural marketing, aimed at students and organizations in the sector (Resolution N° 711/2024, FCH, UNSL).
- Collaboration with Visual Communication Design students from UCCUYO, who developed marketing strategies for iLAB +CULTURA.



These actions have allowed the laboratory's cooperative approach to be consolidated, facilitating integration between academia and the cultural ecosystem of San Luis. This experience also aligns with the potential of the university's core functions (Galende, Scalenghe, Hidalgo, 2022; Hidalgo and Galende, 2022): research, knowledge transfer, and teaching. Thus, student participation from diverse higher education programs is considered to contribute to the development of the laboratory's open character. Similarly, collaborative work with established practices and stakeholders in outreach will strengthen the proposed approach.

5. Impact of the Transfer

Grassroots cultural organizations in San Luis have significant potential to drive economic growth and generate sustainable employment in the sector. In this context, iLAB +CULTURA will foster:

- The integration of producers and adopters from the cultural sector into a collaborative network.
- Building links with national and international actors for the export of cultural services based on situated knowledge.
- Strengthening citizen participation in artistic spaces, promoting gender equality, cultural diversity and quality of life.

The project also aligns with socio-economic and environmental development strategies, revaluing culturally based organizations and their management models in a globalized and constantly transforming context.



6. Conclusions

The iLAB +CULTURA represents a significant milestone in the evolution of cooperativism and innovation in the cultural sector, positioning itself within the framework of the International Years of Cooperatives of 2012 and 2025 as a transformative experience. In 2012, the UN highlighted the importance of cooperatives in sustainable socioeconomic development, promoting initiatives that strengthened cooperative identity and its impact across various sectors. Now, in 2025, this vision is being further developed with projects like iLAB +CULTURA, which not only consolidate the cooperative model but also project it toward new forms of collective management and sustainable development. This laboratory demonstrates that cooperativism, far from being a traditional and static model, can adapt to contemporary challenges through open innovation and intersectoral cooperation.

The impact of iLAB +CULTURA on the Sustainable Development Goals (SDGs) is broad and strategic. In line with SDG 8, the project fosters inclusive and sustainable economic growth, generating decent employment within the cultural and creative sector, an area that, despite its dynamism, faces high levels of precariousness. Its contribution to SDG 4 translates into the promotion of quality education through knowledge transfer, training in cultural management, and the development of innovative learning methodologies for stakeholders in the sector. Likewise, its connection to SDG 9 strengthens cultural infrastructure and promotes the sustainable industrialization of creative industries, driving the professionalization of the sector through cooperative and sustainable business models. These synergies between culture, education, and the economy consolidate iLAB +CULTURA as a space for structural transformation within the cultural ecosystem of San Luis.

Beyond its impact on employment, training, and innovation, iLAB +CULTURA also plays a crucial role in consolidating cooperative identity in the Americas. Through its participatory and collaborative approach, the lab creates knowledge-sharing networks that strengthen the capacities of grassroots cultural organizations, promoting self-management and the sector's sustainability. Its partnerships with universities and international organizations broaden its reach, enabling the integration of cooperative experiences from different countries and the transfer of successful management models.



Sección 1

Training initiatives, knowledge sharing, and collaborative partnerships to promote the growth and development of cooperatives in the Americas.

This global-local collaboration contributes to building a more robust cooperative identity based on principles of equity, co-responsibility, and democratic participation.

In this sense, iLAB +CULTURA not only benefits cultural actors in San Luis, but also establishes a replicable model for other regions of Latin America and the world. Its focus on cooperation as a driver of innovation demonstrates that the development of the cultural sector can be based on principles of collaboration and sustainability, as opposed to highly competitive and exclusionary market models. By promoting the collaborative economy and open innovation, the project strengthens the resilience of cultural organizations, enabling them to adapt to a constantly changing environment and ensuring their long-term viability.

Finally, iLAB +CULTURA has established itself as a pioneering initiative at the intersection of culture, cooperativism, and innovation, reaffirming that the development of the cultural sector cannot be separated from the construction of equitable and sustainable organizational models. Its impact on strengthening cooperative identity, achieving the SDGs, and professionalizing the cultural ecosystem positions it as a benchmark in the cooperative management of culture, paving the way for future initiatives that seek to combine creativity, sustainability, and collective work in the Americas.



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4. Nodos Foundation: Fostering connections to strengthen the cooperative ecosystem

Graciana Mujica,
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Resumen

Fundación Nodos surgió en 2017 como una iniciativa conjunta de la Asociación de Cooperativas Argentinas (ACA) y su red de 130 cooperativas agropecuarias, La Segunda Seguros, Avalian Salud y Coovaeco Turismo para fortalecer el ecosistema cooperativo mediante la conexión de personas, organizaciones y territorios.

Propósito: Promover el modelo cooperativo como vía sostenible de desarrollo económico, social y humano, mediante el fortalecimiento de capacidades, la generación de redes de valor y la construcción de una cultura cooperativa viva.

Metodología: Fundación Nodos desarrolla su propuesta de valor a partir de una lógica de co-diseño, articulación interinstitucional y acompañamiento personalizado, entendiendo que la transformación en el ámbito cooperativo se construye en vínculo con los protagonistas del territorio. Su metodología se basa en el trabajo de un equipo interdisciplinario, una red de facilitadores territoriales y el fortalecimiento de alianzas con universidades y organizaciones de la economía social. Fundación Nodos impulsa el desarrollo de programas, plataformas y herramientas de impacto, replicables y adaptables a distintas realidades.

Alcance: Acompañamiento a +130 cooperativas; apoyo a 50.000 productores y 10.000 colaboradores; presencia en más de 600 localidades de la República Argentina; más de 12.000 estudiantes alcanzados con programas educativos en 100 escuelas; diseño y desarrollo de estrategias y programas que promueven cambios y aprendizajes, y elevan los estándares de gestión, sostenibilidad e inclusión en las cooperativas, sus integrantes y comunidades; proyección regional e internacional. En 2024, Fundación Nodos inició su vinculación internacional con una pasantía cooperativa en convenio con Cooperativas de las Américas, consolidando su perfil como actor regional con capacidad de incidencia global.

Palabras clave: aprendizaje; gestión cooperativa; cultura cooperativa; ecosistema cooperativo, educación cooperativa.



Abstract

Fundación Nodos was established in 2017 as a joint initiative of the Asociación de Cooperativas Argentinas (ACA) and its network of 130 agricultural cooperatives, La Segunda Seguros, Avalian Salud, and Coovaeco Turismo, with the goal of strengthening the cooperative ecosystem by connecting people, organizations, and territories.

Purpose: To promote the cooperative model as a sustainable path for economic, social, and human development by strengthening capacities, building value networks, and fostering a living cooperative culture.

Methodology: Fundación Nodos develops its value proposition through a co-design approach, inter-institutional collaboration, and personalized support, understanding that transformation in the cooperative field is built in close connection with territorial actors. Its methodology is based on the work of an interdisciplinary team, a network of local facilitators, and the strengthening of partnerships with universities and social economy organizations. Fundación Nodos drives the development of impactful programs, platforms, and tools that are replicable and adaptable to different realities.

Scope: Support for 130+ cooperatives; assistance to 50,000 producers and 10,000 collaborators; presence in more than 600 localities across Argentina; over 12,000 students reached through educational programs in 100 schools; design and development of strategies and programs that foster change and learning, while raising standards of management, sustainability, and inclusion within cooperatives, their members, and communities; regional and international outreach. In 2024, Fundación Nodos began its international engagement with a cooperative internship in partnership with Cooperatives of the Americas, consolidating its profile as a regional actor with global impact capacity.

Key words: Learning, Cooperative management, Cooperative culture, Cooperative ecosystem, Cooperative education



Resumo

A Fundación Nodos surgiu em 2017 como uma iniciativa conjunta da Asociación de Cooperativas Argentinas (ACA) e sua rede de 130 cooperativas agropecuárias, La Segunda Seguros, Avalian Salud e Coovaeco Turismo, com o objetivo de fortalecer o ecossistema cooperativo por meio da conexão de pessoas, organizações e territórios.

Propósito: Promover o modelo cooperativo como caminho sustentável de desenvolvimento econômico, social e humano, fortalecendo capacidades, gerando redes de valor e construindo uma cultura cooperativa viva.

Metodologia: A Fundación Nodos desenvolve sua proposta de valor a partir de uma lógica de co-design, articulação interinstitucional e acompanhamento personalizado, entendendo que a transformação no âmbito cooperativo se constrói em vínculo com os protagonistas do território. Sua metodologia baseia-se no trabalho de uma equipe interdisciplinar, de uma rede de facilitadores territoriais e no fortalecimento de alianças com universidades e organizações da economia social. A Fundación Nodos impulsiona o desenvolvimento de programas, plataformas e ferramentas de impacto, replicáveis e adaptáveis a diferentes realidades.

Alcance: Acompanhamento a mais de 130 cooperativas; apoio a 50.000 produtores e 10.000 colaboradores; presença em mais de 600 localidades da Argentina; mais de 12.000 estudantes alcançados com programas educativos em 100 escolas; desenho e desenvolvimento de estratégias e programas que promovem mudanças e aprendizagens, elevando os padrões de gestão, sustentabilidade e inclusão nas cooperativas, seus integrantes e comunidades; projeção regional e internacional. Em 2024, a Fundación Nodos iniciou sua vinculação internacional com um estágio cooperativo em convênio com as Cooperativas das Américas, consolidando seu perfil como ator regional com capacidade de incidência global.

Palavras-chave: Aprendizagem, Gestão cooperativa, Cultura cooperativa, Ecossistema cooperativo.



1. Context of the agricultural cooperative ecosystem in Argentina

Around 2012, the agricultural cooperatives affiliated with the Argentine Cooperative Association—a system currently comprised of more than 130 agricultural cooperatives and 50,000 producers—faced very diverse realities, influenced by economic, financial, socio-political, and technological factors. Some boasted institutional strength, efficient management, and adequate structures; others faced challenges that threatened their future sustainability.

These cooperatives faced problems inherent to the productive sector: the advance of climate change with a direct impact on production, transformations in land tenure systems that favored concentration, greater environmental requirements, and the need for technological updating.

The main challenges identified were:

- Declining profitability, in a context of increasing competition and the emergence of new players, which demanded ever-higher levels of efficiency.
- Limitations in access to suitable financing options and oversized organizational structures.
- Limited generational turnover, loss of a sense of belonging, and declining participation in the socio-political life of cooperatives.
- Lack of systematic training and development plans and the need to move towards comprehensive management with a long-term vision.

In response to this situation, Fundación Nodos was born as a bridge between historical cooperativism and the demands of the 21st century. Inspired by a trip taken by members of senior management to the Mondragón Corporation in the Basque Country, where the central role of cooperative education in all areas was highlighted, it began to take shape in 2015 as a strategic platform for the articulation, strengthening, and development of the cooperative ecosystem, from a perspective that values the power of moving forward together toward a common purpose.

It was formally established in 2017 by a group of cooperative companies that together are among the ten highest-grossing companies in the country and bring more than one



hundred years of experience in cooperative and solidarity management, with a presence in agribusiness, insurance and finance, health and wellness, and tourism.

Before the establishment of Fundación Nodos, the entities that would later form it were independently promoting various initiatives. Valuable experiences were undertaken, such as a training program for board members—which ran for two editions before being discontinued. Each organization also created training opportunities for its own teams, but there was still no common or systematic strategy aimed at all the cooperatives.

The creation of Fundación Nodos marked a turning point: it brought to light and put on the agenda the need to professionalize, share knowledge, and generate synergies. It represented the beginning of a shared journey toward integration, institutional strengthening, and the cultural transformation of organizations, under a shared purpose and guided by the values of the cooperative model.

In this regard, one of the key reference documents was the Plan for a Cooperative Decade, launched by the International Cooperative Alliance in 2012, which highlighted the need to position cooperatives as leaders in sustainability, participation, and social relevance. This vision aligns directly with Nodos' mission to strengthen capacities, integrate knowledge, and project the cooperative model into the future.

Currently, the governance of Fundación Nodos consists of a Board of Directors made up of the presidents and general managers of the founding entities, a president appointed by the Board from the cooperative network, and an executive management team.

Fundación Nodos promotes the cooperative model as a sustainable alternative for generating economic, social, and human value. This document presents its institutional vision, work structure, areas of action, and the impact it has generated in the territories where it operates from its inception to the present.

1.1. Mission, institutional purpose and team

The mission of Fundación Nodos focuses on strengthening the identity, competitiveness, and sustainability of cooperative organizations, as well as the communities in which they operate. Guided by the principle that cooperation is about connection and that this enhances impact, the Foundation promotes spaces for encounter and collaboration to facilitate



the exchange of knowledge, experiences, resources, and solutions among cooperatives and other actors in the ecosystem.

Its institutional purpose is embodied in the construction of value networks that recognize and enhance the diversity, maturity, and particular objectives of each organization, allowing for flexible intervention adapted to the needs of each context.

Cooperativism, as an organizational model based on the free and solidarity-based association of people to achieve common goals, represents a concrete alternative for the sustainable development of communities. In this context, Fundación Nodos was created as a strategic response to the need to strengthen ties between cooperatives, foster the development of new skills and the professionalization of their members, facilitate synergy among stakeholders in the sector, and promote practices that enhance their collective impact.

1.2. Intervention Model

Fundación Nodos operates from a logic of collaboration and co-design, working alongside cooperatives and other partner organizations in the development of programs and projects. Its intervention model is organized around three strategic axes:

1. **Training and Development:** Building individual and institutional skills to strengthen management, leadership, and transformation capacities in cooperatives. From its inception, Fundación Nodos has aimed to create a Cooperative University with a specific profile to offer capacity-building programs and learning strategies in different areas and formats for each of the key groups within cooperatives: board members, management teams, employees, youth, and communities.
2. **Synergy and Continuous Improvement:** Creating collaborative spaces for shared learning, organizational innovation, and the incorporation of best practices, seeking to support cooperatives in becoming more competitive and sustainable.

Fundación Nodos developed a Cooperative Management Model together with a group of cooperatives in the network, which serves as a reference when a cooperative can self-assess and identify its areas for improvement.

The model is a reference point around which cooperatives interested in developing new tools and practices that drive transformation connect.



3. Cooperative Culture:

Promoting the values and principles of cooperativism as a driving force for internal cohesion, institutional identity, and social sustainability. In recent years, a comprehensive cooperative education program has been developed for schools at all three levels: early childhood, primary, and secondary.

Likewise, with regard to the collaborators of all cooperatives, the Foundation develops programs and activities for induction, integration, and knowledge of the cooperative culture and model.

At Fundación Nodos, we established how to implement the value proposition with a committed and multidisciplinary team, guided by the values and principles that govern the cooperative model: people-centered, agile principles, design methodologies and innovation.

This approach is based on a collaborative strategy in which partners and cooperatives are active participants in co-creating solutions that address their challenges and needs. The methodology adopted includes ongoing support processes and small-scale testing that allows for the design, evaluation, and adjustment of proposals to achieve effective scalability.

This cultural manifesto, developed by the members, management, and board, is embodied in practices that promote organizational development and strengthen institutional ties through collaborations with various highly specialized organizations and institutions.

2. Main programs, their focus and their impact

Since its inception, Fundación Nodos has developed strategic programs aimed at strengthening the cooperative ecosystem through training, organizational support, and the promotion of cooperative culture at various levels. These initiatives combine innovative methodologies with strong territorial and community ties, generating tangible impacts on individuals, teams, and organizations. The following outlines its main lines of action, the approaches that underpin them, and the results achieved in recent years.



2. 1. Cooperative University

Founded in 2020, the Cooperative University is a strategic initiative of the Fundación Nodos. Its name is a symbolic gesture, designed to innovate, learn, and transform the cooperative ecosystem through a collaborative approach. With a comprehensive and flexible focus, it seeks to transform organizations through their people, promoting learning with real and sustainable impact.

2. 1.1. Pedagogical approach and methodology of the University

The model begins with recognizing the other as a subject of knowledge. It relies on activating prior knowledge, peer exchange, flexibility in educational design, and the conviction that education is a driver of change.

The program combines workshops and participatory programs, synchronous meetings, and self-paced formats, supported by a network of expert facilitators developed by the Foundation and its training department, and a virtual campus. With an open and free schedule for cooperatives, customized in-person options, and partnerships with universities, it promotes transformative learning experiences with certified pathways that enhance personal, organizational, and community development.

2. 1.2. Structure of the training offer

The offer includes programs, workshops and capsules designed with clear educational objectives and participatory methodologies.

It is structured around four key pillars: Leadership: a cross-cutting theme throughout the proposal; Management and strategy: aimed at improving operational efficiency and institutional impact; Cooperative governance: promotes the strengthening of the role of the advisor, the trustee, and governance bodies; Cooperative culture: values cooperative principles in daily practice.

The goal is to support organizations in their improvement and transformation processes, providing tools and methodologies for more efficient and sustainable management.



2.1.3. Featured results

- In recent years, more than 3,000 people have been trained annually through the open agenda, seminars and workshops, with the participation of 95 cooperatives.
- 43 tailor-made programs have been developed and implemented in the territory, with 87 face-to-face meetings designed together with local teams.
- Direct work was carried out with more than 30 Boards of Directors of the cooperative ecosystem.
- 22 teams from different areas (commercial, managerial, youth, middle management) participated in training and organizational transformation processes.
- Certified programs were developed in partnership with universities across the country: Catholic University of Córdoba and Colsecor Foundation: “Diploma in Leadership and Cooperative Management” and “Program for Trustees”; with the National University of Rosario: “Elective course on Cooperative Model and Interpersonal Skills”; together with the University of San Andrés: “Strategic Program in Sustainability Management”; and this year with the Torcuato Di Tella University: “Program in Finance for Cooperatives”.
- 22 cultural and cooperative community activities aimed at young people, women, teachers, local leaders and ecosystem entities.

2. 2. Cooperative Management Model

A comprehensive proposal that promotes participatory leadership, strategic management, and communities of practice for sustainable development.

Since 2019, Fundación Nodos has been promoting a Cooperative Management Model co-created with 17 cooperatives. This tool improves management quality and promotes the sector’s sustainability and competitiveness through self-assessment, collective planning, and networked learning.

The model proposes a common framework so that each cooperative can identify



strengths and opportunities for improvement, incorporate best practices, and project its strategic challenges. It establishes a shared language that fosters interaction among cooperatives, generating new organizational capacities and a sense of belonging.

It is structured around four key dimensions: cooperative leadership, integrated management, territoriality, and quadruple impact (economic, social, environmental, and partner-related). Furthermore, it provides practical tools such as social balance sheets, surveys, role analyses, and strategic plans.

Communities of practice allow collaborative work on topics of common interest, developing new solutions based on concrete experiences.

The program is enhanced by the Recognition of Good Practices in Cooperative Management: a competition that highlights outstanding experiences and makes them available to the entire ecosystem.

2.2.1. Results

- +50 cooperatives developed their strategic plan.
- 17 carried out their institutional self-evaluation process.
- 30 cooperatives and their teams participate in different communities of practice.
- + 95 good practices from 42 cooperatives were systematized and disseminated throughout the ecosystem.

This model is consolidating itself as an innovative alternative in the face of complex contexts, strengthening cooperative management through shared experience, continuous improvement and territorial regeneration.

3. Educate in cooperation

A strategy to instill the cooperative model from childhood, the Comprehensive Cooperative Education Program, promoted by the Fundación Nodos, brings the cooperative model into the education system from the earliest years. Through playful experiences at the preschool, primary, and secondary levels, it strengthens the links between cooperatives, schools, and



communities. The program builds capacity, fosters a cooperative culture, and trains new generations committed to a more supportive and equitable world.

Cooperativism is not just learned: it's lived. This program demonstrates that it's possible to cultivate a culture of cooperation and solidarity in schools, preparing new generations to face the challenges of the future with collective tools.

3.1. Implementation

The program is developed in partnership with local cooperatives and is aimed at preschool, primary, and secondary schools. Its objective is to introduce children and young people to the values of mutual aid, democracy, and collective work through educational activities with strong community roots.

3.2. Methodology

The proposal is organized into modules by educational level:

- Beginner level: Stories for a cooperative world
- Kit with illustrated stories, cards, dolls, and downloadable resources. Promotes cooperation through play and literature.
- Primary level: The Cooperative
- Giant board game with team challenges, teacher workshop, and community competition. Theme: Cooperativism as a form of social and productive organization.
- Secondary level: CooperAcción
- An educational escape game where students must complete missions as a team to resolve a common conflict. The motto: "The only way out is together".
- Cross-cutting: Stories that create the future
- A collaborative literary project for the International Year of Cooperatives. The works are compiled in an anthology.

Each module is complemented by teacher workshops, pedagogical materials, and digital resources to integrate into the institutional project.



3.3. Results

In recent years, the program has reached approximately 12,000 students from over 100 schools and cooperatives in various regions of Argentina. Among its achievements are:

- Participation of teachers, families and cooperative leaders.
- Incorporation of the program into school institutional projects.
- Collective productions with high pedagogical and symbolic value.
- Recognition of educational authorities and cooperative organizations.

3.4. Projections and challenges

The main challenge is expanding the program to more regions, forging new partnerships, and ensuring its sustainability. Plans also include developing impact measurement tools and strengthening teacher training with a cooperative approach.

4. Scope and impact

Currently, Fundación Nodos supports more than 130 cooperatives and 50,000 producers in over 600 locations across the country, as well as some 10,000 staff members who make up the technical and management teams within the cooperatives. This broad reach allows for a profound impact on rural and urban communities, strengthening value chains and promoting local development with a vision of equity and sustainability.

In recent years, Fundación Nodos' proposal has become significantly consolidated, allowing it to begin implementing indicators that reflect the growing interaction it has had with cooperatives, individuals, and teams impacted through training and support processes.

Cooperative University:

- +3,000 people trained per year
- +95 participating cooperatives
- +40 programs implemented



- 22 teams trained
- 5 university alliances and several agreements with organizations

Cooperative Management Model:

- +55 strategic plans
- 17 self-assessments
- 30 cooperatives in communities of practice
- +95 systematized good practices

Educate in cooperation:

- +100 schools and cooperatives reached
- +12,000 students
- High teacher and community participation
- Institutional recognition

These processes encompass diverse areas of cooperative management and transformation. Thanks to this measurement, it is possible to evaluate the Foundation's real impact and identify the main challenges cooperatives face in their future development. In this way, the Foundation can adjust and design new proposals aimed at the sustainable growth and strengthening of cooperative organizations.

The Foundation recognizes that each cooperative has its own level of organizational maturity. Therefore, its interventions are designed to be relevant and scalable, according to the stage of development and objectives of each organization. The Foundation systematically conducts a program of visits to cooperatives to learn about and understand their challenges and to design tailored proposals.

In a country of vast distances and highly diverse contexts, the Foundation has deployed various tools, both in-person and digital channels, making strategic use of technology to be close, provide constant support, and facilitate access to its programs and resources for cooperatives.

Finally, the Foundation is beginning to create a space for convergence among entities, connecting and generating joint proposals with other cooperative ecosystems and organizations in the country, the region, and the world. In 2024, it conducted an internship to introduce the Nodos cooperative group, in partnership with the International Cooperative Alliance in



the Americas, to cooperative members in the region, with very positive results and potential for further development.

4. Conclusions

Fundación Nodos has established itself as a strategic space that brings together knowledge, tools, and connections to strengthen the Argentine cooperative ecosystem with an innovative, territorial, and people-centered approach. Its focus is on empowering cooperatives to strengthen their identity and become increasingly competitive and sustainable, enabling them to face the challenges posed by climate change, generational differences, digital transformation, and land tenure. Fundación Nodos' capacity for adaptation, co-creation, and regional outreach positions it as a key reference point for the sustainable development of cooperativism in the 21st century.



Appendix 1

Board of Directors of Fundación Nodos 2024/2025

- President: Claudio Soumoulou
- Vice President: Hugo Ramón
- Secretary: Francisco Farras
- Treasurer: Alberto Miguel Barreras
- Vocals: Luis Mario Castellini, Guillermo Bulleri, Wadi Bitar, Germán Sanchez

Executive Committee

Claudio Soumoulou, Mario Rubino, Alberto Grimaldi, Daniel Bertone, Ricardo Wlasiczuk, Mario Castellini, Esteban Gamulin

Fundación Nodos Team

- Executive Director: Graciana Mujica
- Training and Development: Mariela Goldín Pagés (Gerente), Lara Fernández and Rocio Amione
- Synergy: Damián Librante (Gerente) and Matías Evaraldo
- Communication: Lucía Gualdieri
- Administration: Mariana Villalba

The team is completed with a network of facilitators and service and solution providers linked to universities to enhance our offering.



Capacity building in supportive environments: analysis of experiences at the Costa Rica Institute of Technology

Rytha Picado-Arroyo

Professor, researcher and university outreach.

Costa Rica Institute of Technology.



Resumen

En Costa Rica, las experiencias asociativas de la economía social solidaria (ESS) y dentro de éstas, las cooperativas, se enfrentan a rezagos en su capacidad de gestión empresarial y productiva, lo cual provoca que su evolución y consolidación sean más lentas en términos de competitividad y eficiencia, especialmente en áreas rurales y en poblaciones de vulnerabilidad socioeconómica.

La primera resolución sobre la promoción de la economía social solidaria (ESS) promulgada por las Naciones Unidas, en el año 2023 no solo evidencia la trascendencia socioeconómica de la ESS sino que también muestra la necesidad de la articulación de actores y recursos que permitan impulsar iniciativas asociativas.

En este contexto, el presente trabajo describe la experiencia llevada a cabo por el Tecnológico de Costa Rica en el planteamiento y desarrollo de un programa de capacitación y acompañamiento técnico especializado, dirigido a fortalecer las capacidades empresariales y de abastecimiento en diferentes poblaciones alrededor del país, vinculadas a varias organizaciones de la economía social solidaria. Adicionalmente, desde el programa, conduce a las organizaciones al uso de una plataforma digital abierta y colaborativa destinada a la incubación social de iniciativas dentro del ámbito de la economía social solidaria (ESS).

El abordaje, desde la extensión universitaria, se ejecutó desde una pedagogía dialógica, crítica y activa, a través de un proceso interactivo, abierto y flexible. Este proceso involucró la realización de un diagnóstico de necesidades, en el cual se basó el desarrollo de contenidos, los cuales fueron validados a través de círculos de diálogo e implementados en un cronograma de capacitaciones acordado previamente con las participantes. El desarrollo, la metodología y el lenguaje se adaptaron al nivel educativo y características de las participantes. Además, se trabajó con las comunidades en un proceso de Investigación Acción Participativa (IAP), reconociendo que el proceso de aprendizaje puede adoptar diferentes formas basado en el respeto hacia las diferencias, la cultura y la cosmovisión y convertirse en una poderosa herramienta de transformación (Fals-Borda, 1999).

Experiencias como las que se presentan en este trabajo, podrían ser replicadas en el sector cooperativo, pues ofrecen resultados, aprendizajes y herramientas que permiten



optimizar las acciones y prácticas actuales y generan datos clave para la formulación de políticas públicas y las estrategias organizacionales.

Palabras clave: economía social, cooperativismo, poblaciones vulnerables, capacitación, acompañamiento técnico.

Abstract

In Costa Rica, the associative experiences of the social and solidarity economy (SSE) and within these, the cooperatives, face lags in their business and productive management capacity, which causes their evolution and consolidation to be slower in terms of competitiveness and efficiency, especially in rural areas and in socioeconomically vulnerable populations.

The first resolution on the promotion of the social and solidarity economy (SSE) promulgated by the United Nations, in 2023, not only demonstrates the socioeconomic significance of the SSE but also shows the need for the articulation of actors and resources that allow promoting associative initiatives.

In this context, this work describes the experience carried out by the Tecnológico de Costa Rica in the approach and development of a specialized training and technical support program, aimed at strengthening business and supply capabilities in different populations around the country, linked to various organizations of the social solidarity economy. Additionally, the program leads organizations to use an open and collaborative digital platform aimed at the social incubation of initiatives within the field of the social and solidarity economy (SSE).

The approach, from the university extension, was executed from a dialogic, critical and active pedagogy, through an interactive, open and flexible process. This process involved carrying out a needs diagnosis, on which the development of content was based, which was validated through dialogue circles and implemented in a training schedule previously agreed upon with the participants. The development, methodology and language were adapted to the educational level and characteristics of the participants. In addition, we worked with the communities in a Participatory Action Research (PAR) process, recognizing that the learning



process can take different forms based on respect for differences, culture and worldview and become a powerful tool for transformation (Fals-Borda, 1999).

Experiences such as those presented in this work could be replicated in the cooperative sector, as they offer results, learning and tools that allow optimizing current actions and practices and generate key data for the formulation of public policies and organizational strategies.

Keywords: social economy, cooperativism, vulnerable populations, training, technical support.

Resumo

Na Costa Rica, as experiências associativas da economia social solidária (ESS) e dentro destas, as cooperativas, enfrentam defasagens na sua capacidade empresarial e de gestão produtiva, o que faz com que a sua evolução e consolidação seja mais lenta em termos de competitividade e eficiência, especialmente nas zonas rurais e nas populações socioeconomicamente vulneráveis.

A primeira resolução sobre a promoção da economia social solidária (ESS) promulgada pelas Nações Unidas, em 2023, não só demonstra o significado socioeconómico da ESS, mas também mostra a necessidade de articulação de atores e recursos que permitam promover iniciativas associativas.

Neste contexto, este trabalho descreve a experiência realizada pelo Tecnológico de Costa Rica na abordagem e desenvolvimento de um programa especializado de formação e apoio técnico, destinado a fortalecer as capacidades empresariais e de abastecimento em diferentes populações do país, vinculado a diversas organizações da economia social solidária. Adicionalmente, o programa leva as organizações a utilizarem uma plataforma digital aberta e colaborativa destinada à incubação social de iniciativas no domínio da economia social solidária (ESS).

A abordagem, a partir da extensão universitária, foi executada a partir de uma pedagogia dialógica, crítica e ativa, por meio de um processo interativo, aberto e flexível. Este



processo envolveu a realização de um diagnóstico de necessidades, no qual se baseou o desenvolvimento de conteúdos, que foi validado através de rodas de diálogo e implementado num calendário de formação previamente acordado com os participantes. O desenvolvimento, metodologia e linguagem foram adaptados ao nível educacional e às características dos participantes. Além disso, trabalhamos com as comunidades num processo de Pesquisa-Ação Participativa (PAR), reconhecendo que o processo de aprendizagem pode assumir diferentes formas baseadas no respeito pelas diferenças, cultura e visão de mundo e tornar-se uma poderosa ferramenta de transformação (Fals-Borda, 1999).

Experiências como as apresentadas neste trabalho poderão ser replicadas no setor cooperativo, pois oferecem resultados, aprendizados e ferramentas que permitem otimizar ações e práticas atuais e gerar dados fundamentais para a formulação de políticas públicas e estratégias organizacionais.

Palavras-chave: economia social, cooperativismo, populações vulneráveis, formação, apoio técnico.



1. Context of the cooperative sector in Costa Rica

Over the years, Costa Rica has been characterized by its systematic and sustained commitment to developing diverse social economy initiatives, with a special emphasis on the cooperative sector. Thus, the framework for the social economy, cooperativism, and the welfare state is attributed to Rodrigo Facio, considered the father of cooperativism and the social economy in Costa Rica (Solís, 2019) for drafting Article 64 of the 1949 Political Constitution and the Law of Cooperative Associations (Campos, 2024; Núñez, 2021).

Costa Rican cooperatives have demonstrated a positive influence on the environments, communities, and regions where they have developed, becoming, in some cases, benchmarks in Central America and the Caribbean (Campos, 2024). Cooperatives are present in various sectors of the economy, such as savings and credit, self-management, agriculture and industry, marketing, education, youth, multiple services, supplies, production, transportation, and housing, as noted by the Institute for Cooperative Development (INFOCOOP, 2025). Regarding the number of cooperatives per sector, data reported by the Cooperative Mapping project in its report for Costa Rica, prepared by the International Cooperative Alliance and Cooperatives of the Americas, as the Regional Office, for the period 2016-2020, reveals that there are 376 cooperatives in the country, according to data collected in 2012, the most recent data available at the time of the report's preparation. The most representative sectors are the following: banking and insurance 22%, commerce 13%, industry 12%, agriculture and food industry 10%, education 10%, transport 9%, accommodation and food services 4.5%, public services and administrative services 2.9%.

According to INFOCOOP statistics (2025), the cooperative movement nationwide comprises 594 cooperatives and 887,335 members, representing 21% of the national population. Of these members, 57.3% were men and 42.7% were women, according to figures from the IV National Cooperative Census (2012). Of the total number of cooperatives, 376 (63.3%) are classified in the census as adult cooperatives and 218 (36.7%) as school and student cooperatives. For adult cooperatives, 35% are concentrated in the province of San José, followed by Alajuela with 23%, Puntarenas with 16%, Guanacaste and Cartago with 7% each, and Limón and Cartago with 6% each.



Although exact data on the contribution of cooperatives to the national GDP is not available, records show contributions of ₡132 billion in exports (approximately USD 250 million), 33,357,850 people benefiting from public transportation, 708,000 people benefiting from electrification services, 36.7% of the national coffee production, and the generation of 21,632 direct jobs (INFOCOOP, 2025).

Because much of the data presented corresponds to information collected 13 years ago, it is likely that some cooperatives are no longer operating, especially due to the effects of the pandemic, particularly the smaller ones, which had less opportunity to adapt to the economic pressures generated by the lockdowns. Nevertheless, there is no doubt that the sector has continued to grow, as it is a model familiar to Costa Ricans whose importance lies in promoting employability, economic development, and social equity, especially in rural areas and the most economically disadvantaged sectors (Campos, 2024).

2. Training initiatives

One of the main challenges identified in social economy initiatives, and therefore in the prospects for cooperative development, concerns the adequate technical and academic training of management bodies for business administration (Campos, 2024; Li and Espinach, 2024). In this sense, if these types of initiatives fail to achieve economic sustainability and financial growth, they will not be useful to their members or to society in general.

Capacity building through training and support processes can contribute not only to strengthening the capabilities of existing organizations but also to developing ventures created by their members. These members can generate new, socially rooted initiatives that must learn from the business world to be successful, competitive, grow, and endure over time. Much work remains to be done to support the emergence and development of all social economy initiatives, with the participation of other actors from academia.

Based on the above, through state universities and the National Council of Rectors (CONARE), support is promoted, especially in rural areas with low social development indices, through training, research and extension/social action (Li and Espinach, 2024).



In this context, the Costa Rica Institute of Technology, a university specializing in science and technology in the country, has been working to promote and support social and solidarity economy initiatives from the School of Business Administration.

Thus, since 2019, building on the experience gained in supporting entrepreneurship, consistent efforts have been made to develop capacities in this field, aimed at university students, various organizations belonging to the social economy, and the community in general, in order to foster the birth, growth, and development of social economy initiatives.

Initially, two internationally funded projects were conceived and developed: one a training program for generating social and collaborative economy initiatives, and the other a virtual incubation platform for these types of initiatives to provide continuity to the first. Subsequently, two internal university projects were developed to support three social economy organizations located in different parts of the country and their members.

On the one hand, a university outreach project was proposed, targeting women in socioeconomically vulnerable situations, linked to two social economy organizations, to address a long-standing problem in the Latin American region: strengthening their capacity to promote innovative women-led initiatives. This was further enhanced by access to a digital learning and collaboration platform. In this regard, it is important to mention that gender-related inequalities persist at the national level in several areas. For example, in terms of job creation, the employment rate is 69.5% for men and 34.9% for women. Furthermore, it is important to consider that 48% of Costa Rican SMEs are led by women (Chamber of Commerce, 2022), representing a sector that generates 47% of national employment. Regarding female entrepreneurship in vulnerable conditions, a study by Jiménez (2024) reveals that these women entrepreneurs face a series of challenges that limit their opportunities for development and consolidation of their business initiatives, such as: lack of access to business and/or academic training, technological resources, and economic opportunities.

On the other hand, a parallel project was developed, targeting an agricultural organization that brings together small producers in the central region of the country. This area is characterized by low levels of education (only 10.1% of the population has higher education, and the literacy rate is 97.7%, lower than in the rest of the country, according to the Rural Development Institute - INDER). Their main economic activity and livelihoods



are centered on agriculture and livestock farming, with 600 farms and approximately 7,248 hectares, where cabbage, carrots, and broccoli are the most prominent crops. Previous discussions with the Costa Rica Institute of Technology (TEC) revealed a core problem for this population: strengthening their capacity to supply fresh agricultural products to support small producers. Addressing this situation is crucial given the agricultural vocation of the target group and the income-generating opportunity that marketing their products represents. Furthermore, the importance of bridging the digital divide for this population through access to a digital learning and collaboration platform was highlighted.

Specifically, a diagnosis carried out by Bonilla (2024) revealed that the absence of technical-administrative tools and the limited training in topics such as costs, post-harvest handling and commercial strategies hindered the competitiveness of farmers in their supply process.

Based on the above, the process was carried out with each of the three organizations and a group of members within each. These populations were approached in two ways: first, efforts focused on strengthening the productive initiatives of two groups of women entrepreneurs, one in an indigenous region of the country and the other in other vulnerable areas near the university's campuses and academic centers. Additionally, work was done with a third group of farmers who own farms in the central part of the country, in an area considered the largest producer of fruits and vegetables nationwide. Second, the boards of directors and administrative staff of the three social economy organizations were engaged to equip them with tools to improve their management and better support their members.

The methodology employed, within the framework of university outreach, was based on a dialogical, critical, and active pedagogy, through an interactive, open, and flexible process. This process involved conducting a needs assessment, which informed the development of training and business support materials. These materials were validated through dialogue circles and implemented according to a schedule previously agreed upon with the participants from the three participating organizations. The development, methodology, and language were adapted to the educational level and characteristics of the participants. Furthermore, the communities were engaged in a Participatory Action Research (PAR) process, recognizing that the learning process can take different forms based on respect for differences, culture, and worldview, becoming a powerful tool for transformation (Fals-Borda, 1999).



In the first stage, the selection process for participants in each of the three groups of associates was carried out in conjunction with the organizations. Once selected, the training needs were analyzed separately for the two groups of women and for the group of agricultural producers.

The diagnostic results revealed that women entrepreneurs in vulnerable situations face multiple challenges, such as lack of access to financial resources, the need for business management training, and a lack of technical support. However, the study also identified their ability to recognize business opportunities within their local environment and adapt their products and services to market demands. Furthermore, the study highlighted the fundamental role of support networks and collaboration among women entrepreneurs in overcoming barriers and achieving the sustainability of their ventures (Jiménez, 2024).

With regard to farmers, the diagnostic findings identified critical challenges in the supply chain, including: a lack of standardized financial records among farmers; dependence on intermediaries for marketing, which reduced their profit margins; deficiencies in post-harvest practices, affecting the quality and shelf life of the products; and inefficient management of the supply-demand relationship, generating shortages during key periods.

Based on the results obtained in the diagnostic phase, the second phase was carried out, in which the training topics were defined and the training program was subsequently implemented. For the two groups of women, the training covered several key areas, including the development of entrepreneurial skills, gender-sensitive entrepreneurship, planning, technology use, marketing, sales, financial management, and business formalization. For the group of agricultural producers, the training focused on the supply of fresh agricultural products, with an emphasis on post-harvest handling, cost, and supply-demand alignment. Specifically, the topics covered included: best practices in post-harvest handling, hygiene and good practices for personnel, equipment and utensils, cleaning and disinfection, microbiology and storage, and adequate supply.

It is important to mention that the topics, content, dates and times of the training sessions were validated with the participants before starting the cycle of sessions, in order to take into account the possibilities and occupations of the entrepreneurs.

The third stage focused on personalized support and guidance for the three groups. Individualized improvement plans were developed for this process, based on an evaluation of



the training sessions. This identified areas that needed strengthening or implementation to improve each of the productive initiatives, allowing for individualized support to be provided. Furthermore, in this stage, each participant developed their business plan (in the case of women entrepreneurs) or their production record-keeping program (in the case of farmers).

The fourth and final stage consisted of implementing an open and collaborative digital platform designed for the social incubation of initiatives within the social and solidarity economy (SSE). This component was specifically aimed at the three participating social economy organizations, which received support in using the platform and managing their organizations.

The platform, developed from the INCUBEPSS Project with the participation of the University of Quilmes (UNQ), Argentina; the Cooperative University of Colombia (UCC); the Autonomous University of Managua (UAM); and the Costa Rica Institute of Technology (TEC), includes three components: a virtual learning campus, an e-commerce platform, and budgeting software. Furthermore, by sharing the platform among four universities internationally, opportunities were created for collaborative networks with ventures in other countries.

To evaluate the process, a technical assessment of the results was carried out using a qualitative approach with participants from the three organizations. In the case of the farmers, the main results highlighted a clear improvement in hygiene, supply, freshness, quality, organization, and storage processes, as well as an increase in sales, thus demonstrating that the training and support process generated effective results.

In the case of women entrepreneurs, the results identified the progress they made in their knowledge of marketing, financial management, business formalization, and business plans. However, several areas requiring further attention were also identified, such as the use of technological tools, implementation of marketing strategies, separation of personal and business finances, application of business plans, and difficulties in formalizing their businesses.



3. Conclusions

If we analyze which aspects have changed or remained the same since the last International Year of Cooperatives in 2012 and 2025, several relevant aspects can be observed within the framework of this project.

One of the positive transformations was the creation of the first Public Policy for the Social and Solidarity Economy and the establishment of the Council for the Social and Solidarity Economy and the Technical Secretariat between 2018 and 2022. Our university actively participated in this initiative, demonstrating the importance of the academic sector in these policy efforts. However, it is important to note that with the change of government, this policy was not implemented and these institutions were not maintained.

Another key element that has remained constant over the years is the lack of an updated cooperative census, as the last one was conducted in 2012 in conjunction with the State of the Nation Program. Despite this, INFOCOOP recently announced the launch of the Costa Rican Social and Solidarity Economy Observatory, a tool created by the Ministry of Labor and Social Security (MTSS) in conjunction with the Economic Commission for Latin America and the Caribbean (ECLAC).

In this context, the contribution and support of universities becomes relevant, through resources allocated to extension projects such as those presented in this document, which can contribute to the strengthening and development of social and solidarity economy organizations, especially in populations and communities with low levels of development.

Training and support processes for social economy organizations remain crucial for the growth and development of these initiatives and, consequently, for the development of their members, communities, and territories, especially for initiatives led by rural women, which is a significant challenge, considering that next year will be declared the International Year of Rural Women.

The cooperative sector has identified as a challenge the strengthening of capacities for existing cooperatives, especially small ones, and the promotion of new cooperatives, which will allow the movement to be sustainable in the country and prepare them to face economic, social, environmental, technological and geopolitical pressures.

Additionally, another challenge identified is for cooperatives to be efficient and



competitive, which implies that this capacity building includes business management issues so that the movement can be projected into the future (Campos, 2024).

Faced with these challenges, there is a need to strengthen the sector through partnerships with other academic stakeholders who can contribute their knowledge, experience, and creativity to the development of tools, processes, and training, support, and technical assistance programs. Experiences such as those presented in the aforementioned university outreach projects could be replicated in the cooperative sector, as they offer results, lessons learned, and tools that allow for the optimization of current actions and practices and generate key data for the formulation of public policies and organizational strategies.

To this end, it is necessary that these and other experiences analyze the changes in each of the initiatives after the training, support, and advising process in order to measure the effectiveness of these interventions, allowing us to know if they help increase business productivity, the confidence of the participants, and the profitability of the ventures.

The above will help identify whether participants in the processes have achieved significant improvements in aspects such as market competitiveness and efficiency, and thus provide the necessary information to create tools or adjust action plans in the future, if necessary, to enhance the operational, technical, and administrative practices of productive initiatives.



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The National System of Cooperative Education: an essential factor for the empowerment of the cooperative sector in Paraguay.

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Resumen

El Sistema Nacional de Educación Cooperativa (SNEC) surge como respuesta a la necesidad de mejorar la calidad de las propuestas de capacitación ofrecidas en las entidades cooperativas.

Tras las iniciativas impulsadas en el Año Internacional de las Cooperativas 2012, como primer esfuerzo de diálogo sobre la calidad de las capacitaciones y la unificación de criterios en su planteamiento, se llevó a cabo el 1° Congreso de Educación Cooperativa en 2014. Su principal objetivo fue definir las líneas estratégicas a impulsar como política nacional en materia de educación cooperativa. Como resultado de este evento, se propuso la creación de un sistema de educación cooperativa destinado a capacitar a los directivos de las cooperativas. En este contexto, la Confederación Paraguaya de Cooperativas (CONPA-COOP) se asoció con otras instituciones, como el Ministerio de Educación y Ciencias (MEC) y la Confederación Alemana de Cooperativas (DGRV), para llevar adelante esta iniciativa.

Después de dos años de análisis, evaluación y estructuración del sistema, el Instituto Nacional de Cooperativismo (INCOOP) emitió la Resolución N° 15.637 el 2 de diciembre de 2016, estableciendo la obligatoriedad de la capacitación para directivos y gerentes, conforme a los términos del marco regulatorio vigente para cada sector y tipo de cooperativa. En esta resolución también se aprobó el programa del SNEC.

Las capacitaciones están dirigidas a cuatro grupos clave: Consejo de Administración, Tribunal Electoral, Junta de Vigilancia y Gerencia General de las cooperativas. Se imparten en dos modalidades: presencial, a través de talleres interactivos; virtual, mediante la plataforma Moodle y otras herramientas para reuniones en línea.

El SNEC fue creado con el propósito de unificar los contenidos programáticos con base en una planificación curricular, estandarizar criterios y referentes para el diseño de planes analíticos, homologar la planificación de la intervención educativa y fortalecer las competencias directivas y gerenciales.

A través de sus capacitaciones, el SNEC ofrece un espacio de formación y profesionalización para los líderes cooperativistas de todo el país, promoviendo así el empoderamiento del movimiento cooperativo paraguayo.

Palabras Clave: Sistema Nacional de Educación Cooperativa; Programa de Educación Cooperativa; diseño curricular; educación no formal.



Abstract

The National Cooperative Education System (SNEC) emerged in response to the need to improve the quality of training offered by cooperative entities.

Following the initiatives launched during the International Year of Cooperatives 2012, the 1st Congress on Cooperative Education was held in 2014 as a first effort to foster dialogue on the quality of training and the unification of criteria in its approach.

Its main objective was to define the strategic lines to be promoted as national policy in the area of cooperative education. As a result of this event, the creation of a cooperative education system aimed at training cooperative managers was proposed.

In this context, the Paraguayan Confederation of Cooperatives (CONPACCOOP) partnered with other institutions, such as the Ministry of Education and Science (MEC) and the German Confederation of Cooperatives (DGRV), to carry out this initiative.

After two years of analysis, evaluation, and structuring of the system, the National Institute of Cooperativism (INCOOP) issued Resolution No. 15,637 on December 2, 2016, establishing mandatory training for directors and managers, in accordance with the terms of the current regulatory framework for each sector and type of cooperative. This resolution also approved the SNEC program.

The training sessions are aimed at four key groups: the Board of Directors, the Electoral Tribunal, the Supervisory Board, and the General Management of the cooperatives. They are offered in two formats: in person, through interactive workshops; virtual, using the Moodle platform and other online meeting tools.

The SNEC was created to unify program content based on curricular planning, standardize criteria and references for the design of analytical plans, standardize educational intervention planning, and strengthen leadership and management skills.

Through its training programs, the SNEC offers a space for development and professional development for cooperative leaders throughout the country, thus promoting the empowerment of the Paraguayan cooperative movement.

Keywords: National Cooperative Education System; Cooperative Education Program; curriculum design; non-formal education.



Resumo

O Sistema Nacional de Educação Cooperativa (SNEC) foi criado em resposta à necessidade de melhorar a qualidade da formação oferecida pelas organizações cooperativas.

Na sequência das iniciativas promovidas no Ano Internacional das Cooperativas 2012, como um primeiro esforço de diálogo sobre a qualidade da formação e a unificação de critérios na sua abordagem, realizou-se em 2014 o 1º Congresso de Educação Cooperativa. O seu principal objetivo foi definir as linhas estratégicas a promover como política nacional no domínio da educação cooperativa. Como resultado desse evento, foi proposta a criação de um sistema de educação cooperativa voltado para a formação de gestores de cooperativas. Nesse contexto, a Confederação Paraguaia de Cooperativas (CONPACCOOP) associou-se a outras instituições, como o Ministério da Educação e Ciência (MEC) e a Confederação Alemã de Cooperativas (DGRV), para levar adiante essa iniciativa.

Após dois anos de análise, avaliação e estruturação do sistema, o Instituto Nacional de Cooperativismo (INCOOP) emitiu a Resolução nº 15.637, de 2 de dezembro de 2016, estabelecendo a obrigatoriedade de formação para dirigentes e gestores, nos termos do marco regulatório vigente para cada setor e tipo de cooperativa. Essa resolução também aprovou o programa SNEC.

A formação destina-se a quatro grupos-chave: o Conselho de Administração, o Tribunal Eleitoral, o Conselho Fiscal e a Direção Geral das cooperativas. São ministradas em duas modalidades: presencial, através de workshops interactivos; virtual, através da plataforma Moodle e de outras ferramentas para reuniões em linha.

El SNEC fue creado con el propósito de unificar los contenidos programáticos con base en una planificación curricular, estandarizar criterios y referentes para el diseño de planes analíticos, homologar la planificación de la intervención educativa y fortalecer las competencias directivas y gerenciales.

Através dos seus cursos de formação, o SNEC oferece um espaço de formação e profissionalização aos dirigentes cooperativos de todo o país, promovendo assim a capacitação do movimento cooperativo paraguaio.

Palavras-chave: Sistema Nacional de Educação Cooperativa; Programa de Educação Cooperativa; conceção curricular; educação não formal.



1. Sector context

In Paraguay, at the end of 2023, 638 cooperatives were registered, of which 399 are savings and credit cooperatives (CACs). This type of cooperative represents 62% of the local cooperative system, showing a clear prevalence over production cooperatives and other solidarity-based entities (National Institute of Cooperativism [INCOOP], 2023).

In Paraguay, Type A cooperatives are those that fall under the first level of supervision by the National Institute of Cooperatives (INCOOP) and have total assets exceeding 50 billion guaraníes, according to INCOOP's Regulatory Framework for Savings and Credit Cooperatives. These cooperatives are subject to a specific supervision and regulatory regime by INCOOP due to their larger size and complexity.

In other words, type A cooperatives are large savings and credit entities, and therefore, INCOOP grants them a more rigorous level of supervision to ensure their financial soundness and compliance with regulations.

Furthermore, these cooperatives can grant loans with longer terms, as established in their credit regulations, and are subject to indicators such as the liquidity ratio, the delinquency rate, and the return.

Type B cooperatives have between 5,000,000,000 and 50,000,000,000 guaraníes in assets. Type C cooperatives are those that manage total assets of less than 5,000,000,000 guaraníes.

Among the nearly 400 savings and credit cooperatives, it is worth noting that the majority (274) are among the smallest, known technically as type C. In contrast, type A cooperatives (the largest) and type B cooperatives total 125 entities.

The production cooperatives total 132, distributed as follows:

- 92 are type C,
- 16 of type B, and
- 24 of type A.

On the other hand, INCOOP reports to 2023 indicate that there are 82 cooperatives in other sectors (consumer, labor, housing, transport and other services), of which 69 are type C.

These data reflect that the vast majority (approximately 70%) of cooperatives in



Paraguay are among the smallest, while the largest represent around 13% of the total number of entities in the country.

In 2023, eight new solidarity entities were recognized, while 36 entities lost their authorization to operate, according to INCOOP's annual management report.

Cooperatives that have lost their authorization to operate as such have violated the provisions of Paraguay's Cooperative Law 438/94, which, in Section IV concerning the Sanctions Regime, clarifies in Article 124 the grounds for sanctions. Cooperatives will be sanctioned in the following cases: a) If they fail to comply with the provisions established by this law, and b) If they violate the resolutions issued by the Implementing Authority.

Regarding geographical distribution, previous INCOOP reports indicate that:

- 28.4% of cooperatives are in the Capital,
- 23.9% in the Central Department,
- 8.4% in Alto Paraná, and
- 8% in Itapúa (approximately).

1. 1. Participation in the financial system

Official data shows that cooperatives manage:

- 19% of the total assets of the financial system,
- 18% of the loan portfolio granted, and
- 14% of deposits made.

In 2023, the total amount of loans granted by type A savings and credit cooperatives reached G. 18.6 trillion (equivalent to USD 2.562 billion), representing a 5.8% increase compared to 2022. However, this was the lowest growth rate since 2018 and was below the 6.8% growth recorded in 2020 (the year of the pandemic).

On the other hand, savings in type A CACs reached a total of G. 16.6 trillion in December 2023, an increase of 5.3% compared to the same period in 2022.

The savings collected by cooperatives are made up of different instruments:

- In sight,
- Up to one year,
- For terms longer than one year, and



- Scheduled savings.

It is worth noting that fixed-term deposits longer than one year represent the largest proportion of the total, with approximately 40% participation.

2. Laws and resolutions that regulate cooperative education in Paraguay

Article 113 of the Paraguayan Constitution establishes the State's commitment to promoting cooperative enterprises, recognizing their importance as a model of social and economic organization. Furthermore, it promotes the dissemination of cooperative principles through the education system, highlighting their relevance to the country's development. This article underscores the need to incorporate cooperative values into the social fabric from an educational perspective, ensuring that these principles are integrated into educational processes from the earliest stages of learning.

On the other hand, Law No. 438/1994, which regulates the legal framework for cooperatives in Paraguay, establishes the fundamental principles that must govern the constitution, organization, and operation of cooperatives. Article 4 of the law emphasizes the promotion of cooperative education as one of the essential pillars for strengthening and consolidating the cooperative movement. This law recognizes education as a key factor in ensuring the success and sustainability of cooperatives, promoting the knowledge and practice of cooperative values among the members of cooperative entities.

Furthermore, Resolution No. 15,637/2016, issued by the National Institute of Cooperatives (INCOOP), regulates mandatory training for cooperative directors and managers within the framework of the National Cooperative Education System (SNEC). This resolution establishes a regulatory framework requiring cooperative leaders and managers to complete a minimum number of training hours, ensuring that these key actors in the cooperative movement are properly trained and up-to-date on the skills necessary for the efficient and sustainable development of cooperatives. This regulation aims to professionalize cooperative management, guaranteeing that those who assume leadership positions possess the



knowledge and skills required to face the challenges of the cooperative sector.

2.1. The SNEC and its mission

The essential mission of the National Cooperative Education System (SNEC) is to develop and strengthen the skills of cooperative leaders through a unified, high-quality educational system. Its objective is to foster the competitiveness and social and financial sustainability of cooperatives in Paraguay.

The SNEC is an educational system recognized for its high quality standards and its positive and practical impact on the management and leadership of cooperatives in the country.

Based on the Fifth Cooperative Principle, which promotes education, training, and information, the system establishes that cooperatives must provide training to their members, managers, employees, and elected leaders, enabling them to contribute effectively to the development of their organizations.

In Paraguay, Law No. 438/94, which regulates the establishment, organization, and operation of cooperatives, addresses the importance of cooperative education in Article 108, Chapter IX. This article states that:

“Cooperatives will carry out educational outreach activities in the communities within their area of operation and will give priority to disseminating their doctrine and principles in formal and informal educational centers at all levels.”

Following the International Year of Cooperatives (2012) and with a broader vision of the social role of cooperatives, the authorities of the Paraguayan Confederation of Cooperatives (CONPACCOOP), together with leaders of federations and central organizations, analyzed existing training programs. After a period of reflection, they decided to convene all stakeholders in cooperative education for the 1st Cooperative Education Congress in 2014, with the aim of identifying strengths and weaknesses in training programs.

As a result of the congress, and given the need to unify criteria, update and optimize cooperative educational processes, CONPACCOOP designed the SNEC.

This system integrates educational methods, information technologies, human talent, and standardized processes for the implementation of training modules with unified for-



mats (CONPACCOOP, 2018).

The aims and foundations of the National System of Cooperative Education (SNEC) are numerous. Among the most significant are the following:

- Unification of content: Develop a curriculum planning based on competencies, allowing the design of educational products aligned with the needs of the cooperative sector in Paraguay.
- Standardization of criteria: Defining common patterns and references for the development of analytical plans, didactic planning and educational evaluation systems.
- Standardization of educational intervention: Implementing methodologies that promote meaningful learning in participants.
- Development of managerial and leadership skills: In this first stage, priority is given to strengthening leadership skills with the aim of generating a ripple effect within the cooperatives. Subsequently, managerial, administrative, technical, and other skills related to the various roles within the sector will be enhanced.

3. Pillars of the cooperative education system

The National System of Cooperative Education (SNEC) is composed of three fundamental pillars:

1. The first is focused on building governance, structure, and overall strategy.
2. The second objective is to integrate the training content, that is, the technical structure.
3. The third refers to the incorporation of Information and Communication Technologies (TIC).

A significant step forward in the first pillar of the National Cooperative Education System (SNEC) is the enactment, on December 2, 2016, of Resolution No. 15,637 by the National Institute of Cooperatives (INCOOP), which regulates mandatory training for directors and managers, in accordance with the current Regulatory Framework for each sector and type of cooperative. This resolution also establishes the approval of the SNEC program and the number of mandatory training hours: 20 hours for cooperative directors and 60 hours for managers.



The second pillar begins with the consultancies contracted by the DGRV since 2015. In these consultancies, the minimum competencies required for all cooperative leaders were defined, based on documents prepared in collaboration with the representative committee of CONPACCOOP, with initial working meetings held in 2016 (SNEC, 2016).

The third pillar is structured to facilitate the introduction of Information and Communication Technologies (ICTs), with a main focus on distance education, using a blended and virtual methodology, implemented by the federations and central bodies with technical assistance from the DGRV.

In March 2017, the first stage of the National Cooperative Education System (SNEC) was launched, focusing on the creation of the Cooperative Education Program. This program is non-formal and modular in structure. Each topic is planned in modules, with the specific objective of meeting the learning needs of the target groups, particularly cooperative leaders, to strengthen their professional skills and thus promote the competitiveness and social and financial sustainability of cooperatives in Paraguay.

3.1. SNEC System Implementation

To implement the National Cooperative Education System, the following aspects were considered:

- Interpretation of the methodology, techniques and strategies to be used within the SNEC.
- Training and guidance for facilitators and technical teams of cooperatives in the development and implementation of educational programs aligned with the competencies of the SNEC.
- Guidance for facilitators in the design of the analytical and didactic planning of the modules.

3.2. Comprehensive Education

The SNEC develops a comprehensive educational process that encompasses the three dimensions of the students' personality:



- Competencies related to being: These relate to the attitude necessary to perform a role effectively. This component is linked to the fourth pillar of the SNEC, which focuses on "learning to live together," emphasizing the community life inherent in cooperativism.
- Knowledge-based skills: Related to the knowledge required to adequately perform a role.
- Practical skills: Referring to the abilities and skills necessary to perform a role effectively.

3.3. The System Curriculum

The curriculum is the set of content and activities designed to achieve learning objectives (Iafrancesco, 2004). The curriculum for training leaders in the cooperative sector in Paraguay is the minimum study plan required to develop the necessary skills to ensure compliance with performance standards in institutional management.

The curriculum is structured in three levels:

- Macro-curriculum: Determined by national laws or international organizations. In Paraguay, although no government institution has been identified that defines a macro-curriculum for cooperative leaders, its construction is projected based on the meso-curriculum, which is based on the standardized competencies of the cooperative sector.
- Meso-curriculum: It is the SNEC educational project that gives rise to the themes and contents of cooperative education based on a competency profile.
- Micro-curriculum: This is the specific planning of a program, with a logical and coherent sequence, aligned with the meso-curricular planning of the SNEC (National System of Educational Cooperation). This process is developed by the facilitators and technicians in the educational area of the cooperatives.

3.4. SNEC Training Modalities

SNEC training courses are offered in two modalities:



- In-person: Interactive 4-hour workshops, divided into six didactic moments that guide the Teaching-Learning Process (PEA):
 - » First stage: Incentive and motivation.
 - » Second stage: Learning orientation.
 - » Third stage: Information processing.
 - » Fourth moment: Recapitulation.
 - » Fifth stage: Assessment of learning.
 - » Sixth moment: Reflection.

At every stage, active teaching strategies are applied that place the participant as the protagonist of their own learning.

- Distance learning: With two sub-modalities:
 - » B-Learning: Face-to-face classes combined with distance learning activities.
 - » E-Learning: Synchronous meetings and activities on the Moodle platform.
 - Sub-modalities:
 - **Virtual:** Independent activities on the Moodle platform, with materials, exercises and automatic assessments.
 - **Online:** Synchronous meetings with interactive activities, such as conferences, webinars, forums and workshops.



4. Data on SNEC training programs according to the number of courses, participants and facilitators, per year since its creation.

a. In-person modality

| Year | Participants | Modules | Facilitators |
|------|--------------|---------|--------------|
| 2017 | 1179 | 100 | 42 |
| 2018 | 3326 | 180 | 87 |
| 2019 | 4228 | 199 | 108 |
| 2020 | 539 | 44 | 31 |
| 2022 | 1625 | 110 | 48 |
| 2023 | 1661 | 118 | 53 |
| 2024 | 1780 | 134 | 54 |
| 2025 | 207 | 24 | 15 |

b. Virtual modality

| Year | Participants | Modules | Facilitators |
|------|--------------|---------|--------------|
| 2017 | - | - | - |
| 2018 | - | - | - |
| 2019 | - | - | - |
| 2020 | 1868 | 36 | 19 |
| 2021 | 2614 | 140 | 43 |
| 2022 | 1990 | 123 | 27 |
| 2023 | 1632 | 90 | 14 |
| 2024 | 1240 | 105 | 15 |
| 2025 | 478 | 5 | 4 |



6. Conclusions

The laws and resolutions that regulate cooperative education in Paraguay, such as the National Constitution and Law No. 438/1994, underscore the State's commitment to promoting cooperatives as a model of social and economic organization. Over the years, especially after the proclamation of the International Year of Cooperatives in 2012, the vision of the essential role of cooperatives in social and economic development has been strengthened. This approach has been consolidated with the creation of the National System of Cooperative Education (SNEC), whose mission is to train cooperative leaders and strengthen the competitiveness and sustainability of cooperatives in Paraguay. This initiative has enabled the integration of educational methods, the use of information technologies, and the development of managerial skills, establishing a clear regulatory and curricular framework for the training of cooperative leaders.

Through Resolution No. 15,637/2016, which mandates training for directors and managers, and with the incorporation of Information and Communication Technologies (ICTs) in distance education, the National Cooperative Education System (SNEC) has created an accessible and flexible educational system for stakeholders in the cooperative sector. The Paraguayan experience in implementing the SNEC has proven to be a valuable contribution to promoting the growth and development of cooperatives in Latin America, offering a solid foundation for replication in other regional contexts.

Reflection on the contributions of cooperatives to the Sustainable Development Goals (SDGs) is becoming increasingly relevant. Through their focus on equity, sustainability, and inclusive development, cooperatives contribute significantly to achieving the SDGs, particularly in terms of poverty reduction, decent work and economic growth, and the promotion of sustainable communities. In this context, efforts to improve cooperative education not only have a national impact but also align with global challenges that have intensified with the proclamation of the International Year of Cooperatives in 2012 and extend to 2025. This global and regional focus highlights the importance of promoting and strengthening cooperatives as key actors for sustainable development and for achieving the common goals set by the international community.



Sección 1

The National System of Cooperative Education:
an essential factor for the empowerment of the cooperative sector in Paraguay.

Paraguay's experience with the National Cooperative Education System (SNEC), with its focus on comprehensive education and ongoing training for cooperative leaders, offers valuable lessons that can inspire other cooperatives in the Americas to create educational systems tailored to their specific needs. Implementing a unified system, integrating technologies, and promoting cooperative education as a key factor for cooperative sustainability are crucial elements for the future growth and strengthening of the cooperative sector in the region.



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Section 2.

Inspiring practices: experiences of cooperative education in the Americas

1. The cooperative model in the Americas: nurturing education and future generations

Between October 8 and 10, 2025, the third official regional event of the International Year of Cooperatives 2025, entitled “The Cooperative Model: Nourishing Education and Future Generations,” took place in Asunción, Paraguay. With the participation of more than a dozen countries from the region, the event had the following objectives:

General objective:

- Analyze the impact of education initiatives promoted by the cooperative sector in the Americas.

Specific objectives:

- OE1. To distinguish the relevance of education as a hallmark of cooperative identity.
- OE2. To understand the regional status of public policies and programs that link education and the cooperative model.
- OE3. Identify educational and training strategies that promote cooperative entrepreneurship.
- OE4. To generate contributions for the strengthening of educational initiatives promoted by Cooperatives of the Americas, their member organizations and, in general, in the region.

The work was organized around three main areas:

Axis 1. Cooperative identity and education

Axis 2. Public policies for cooperative education

Axis 3. Education for cooperative entrepreneurship



Each theme consisted of six panels, and each panel presented at least four regional experiences. The following is a summary of the conclusions from these sessions, based on the document prepared by the Paraguayan Federation of Cooperatives - Fecopar technical team.

Summary and conclusions of Axis 1: Cooperative identity and education

The six panels addressed the topic from different perspectives, ranging from strengthening internal identity to the role of foundations and the most effective educational approaches. The key points are summarized below.

Similarities and points of convergence

- Education as an essential pillar of identity. There is a consensus that cooperative education is the fundamental means to transmit and consolidate cooperative identity. It transcends theoretical or technical instruction and promotes holistic development based on values and lived cooperative experience.
- Legal and political framework as a driving force. Countries like Costa Rica and Paraguay highlight the importance of legal provisions that introduce cooperativism at all educational levels.
- Leadership and transformation. Cooperative education seeks to develop collective and transformative leaders, fostering critical thinking and a sense of belonging.
- Community impact and inclusion. Experiences show that identity is strengthened through interaction with the community, generating social impact (scholarships, agricultural support, food programs). Emphasis is placed on the inclusion of vulnerable communities and intercultural engagement.
- Focus on women and youth. All panels emphasized the importance of the effective participation of women and youth as a foundation for sustainability and generational renewal.



- Quadruple impact model. There is agreement that cooperatives should be perceived as businesses with an economic, social, environmental, and cultural purpose.

Differences and distinct emphases

- Organizational focus vs. community focus.
 - Panel 1: identity within the organizational culture.
 - Panel 2: evidence and strengthening of identity in the community and in interest groups.
- Role of specific entities.
 - Panel 3: leadership and governance from grassroots federations and cooperatives.
 - Panel 4: role of foundations in social innovation, mentoring and promotion of the cooperative model.
- Educational methodologies.
 - Panel 5: educational approaches with a generational and gender perspective; generational replacement programs and specialized training.
 - Panel 6: emphasis on "learning by doing", practical application (Bloom's Taxonomy), and experiences of cooperative educational centers and universities.

Conclusion of Axis 1

Cooperative education is an essential driver for the sustainability and identity of the movement. The main challenge lies in ensuring that its values are lived out both in the organizational culture and in community interaction. The regional agenda highlights the need to ensure generational renewal and gender equality, strengthen collective leadership, and leverage the existing legal framework. In short, the cooperative must consolidate itself as a *purpose-driven*, modern, and transformative enterprise, capable of generating a comprehensive impact on society.



Summary and conclusions of Axis 2: Public policies for cooperative education

The focus was on generating policy proposals and models for public programs that link education, productivity, democratic management, and institutional recognition, with a special emphasis on women and young people.

Similarities and points of convergence

- Need for a solid legal framework. There is agreement on the importance of stable laws that support cooperative education. Examples: Paraguay (Constitution, Law 438/94, Law 6999/2022), Uruguay (Law 18.407), Costa Rica (Constitution, Law 6437), Puerto Rico (Law 114/2001).
- Teacher training as a priority. The importance of including cooperative education in initial and ongoing teacher training is emphasized.
- Strategic alliances. The effectiveness of alliances between the cooperative movement, governments, universities, and international institutions (UNDP, AFD) is highlighted for financing and developing specialized programs (BTCoop, incubation, internships).
- Practical and results-oriented approach.
 - Education for life and work (financial education, soft skills).
 - School cooperatives as laboratories of collective management.
- Active inclusion of women and young people. It was emphasized that gender equality and youth leadership are essential for the sustainability of the movement.

Differences and distinct emphases

- Regulatory framework vs. implementation.
 - Puerto Rico: technical-financial focus.
 - Paraguay: formal curricular inclusion; challenge in mainstreaming gender.
 - Uruguay: need to strengthen the implementation of its comprehensive legal framework.



- Systems approach vs. prioritization.
 - Paraguay: urgent need to reform teacher training.
 - Uruguay: Expanded vision of training for public officials and cooperative members.
- Ecosystem models.
 - Quebec: a regulated ecosystem with action plans, a circular economy, and university mentoring.
 - Paraguay: ongoing formalization and partnerships with development agencies.
- Productivity vs. social values.
 - Panel 5: Concern about the inactivity of cooperatives (Guatemala); emphasis on management and ISO standards.
 - Panel 6: Social values, high female participation in pre-cooperatives (Costa Rica), and relevance of Law 6999 (Paraguay).

Conclusion of Axis 2

The institutionalization of cooperative education through public policies is essential for the survival and expansion of the movement. Progress must be made from partial regulatory frameworks toward a systemic, practical, and inclusive implementation. The key challenges are:

1. Upholding and scaling up the law: ensuring its compliance and curricular integration.
2. Transforming teacher training: turning educators into agents of cooperation.
3. Orienting education towards sustainability: strengthening management, innovation and generational renewal with gender equity.



Summary and conclusions of Axis 3: Education for cooperative entrepreneurship

The six panels in this section addressed the pillars necessary for a successful cooperative venture: technical support, financing, key competencies, and strategic alliances.

Similarities and convergences

1. Holistic approach. Entrepreneurship education should be comprehensive and include soft skills, ethics, and cooperative experience.
2. Women and youth will play a leading role. Strengthening skills, mentorship, and access to financial resources is considered essential.
3. Cooperative ecosystem. Cooperative entrepreneurship only thrives in an ecosystem that is structured around cooperatives, the State, and strategic partners.

Differences and distinct emphases

1. Support models.
 - Panel 1: Technical support, mentoring, seed capital.
 - Panel 2: Access to inclusive credit and second-tier banking.
2. Educational focus.
 - Panel 3: Collaborative leadership, ethics, and purpose.
 - Panel 5: Productivity, control, and performance tools (Perform Coop).
3. Sustainability concept.
 - Panel 4: agri-food and territorial sustainability.
 - Panel 6: personal, mental, digital and relational sustainability.

Conclusion of Axis 3

Cooperative entrepreneurship is a human development strategy that brings values into the economic sphere. The challenge is to consolidate a 360° support ecosystem that combines:

1. Training with purpose. Technical skills + ethical leadership.



2. Financial bridges: From support to effective financing.
3. Practical articulation. Specific incubation and market development programs.

The cooperative movement is thus assuming its role as an incubator of businesses and values, investing in human capital and new generations. Success will depend on transforming intention into measurable impact on productivity and social inclusion.



2. Argentine Federated Farmers Limited Cooperative Society (AFA), Argentina

Florencia Doná

Agricultores Federados Argentinos Sociedad Cooperativa Limitada (AFA) is the largest first-tier agricultural cooperative in Argentina and one of the most important in Latin America. It was founded in 1932 by 28 producers associated with the Argentine Agrarian Federation.

AFA has 30,000 small and medium-sized associated producers, with a presence in 136 locations across 10 Argentine provinces: Santa Fe, Buenos Aires, Córdoba, Entre Ríos, Tucumán, Salta, Santiago del Estero, Chaco, Catamarca and San Luis.

Its structure comprises 26 Primary Cooperative Centers and 9 Business Units: Oilseed Processing Plant; Food Division; Animal Feed Factory; Legume Collection, Sorting, and Packaging Plant; Swine Genetic Improvement Center; Metallurgy Plant; Pesticide Formulation Plant; Biological Products Plant; and Flour Mill. It has 102 collection facilities and a broad service network: grain collection and marketing, livestock marketing, supply of inputs, fuel supply, free agronomic consulting, precision agriculture, insurance, and comprehensive medical coverage, among others.



IYC2012 as a starting point

In 2012, when the United Nations declared the International Year of Cooperatives (IYC2012), AFA already had 80 years of history. At that time, the cooperative was already operating with a strong market presence and consolidated local roots, offering continuous and ongoing training programs rooted in cooperative principles and contributing to the sustainable development of the communities.

IYC2012 served as a catalyst to further highlight cooperative identity and reaffirm its values: solidarity, democratic participation, transparency, adding productive value, and focusing not only on production but also on its transformation, quality, and sustainability. It was an opportunity to reaffirm the role of the cooperative not only as a fundamental tool for its member producers but also as a key player in social, environmental, and community development.

Evolution and learning

From 2012 to the present, AFA has undergone various processes of transformation, learning, and consolidation of its cooperative identity. Maintaining this cooperative identity is precisely what has allowed it to grow, build member loyalty, and gain competitive advantages.

- Innovation in bio-inputs and sustainability: In addition to the AFA phytosanitary formulation plant (located in Ramallo, Buenos Aires province), the Cooperative recently added the BioAFA biological products plant, specializing in research, development, formulation, and marketing of high-quality biological inputs designed to enhance crop yield and health, promoting sustainable agricultural practices that protect natural resources and contribute to greater resilience of production systems.
- Expansion and modernization of services and value-added processing of primary production: Maintaining the principle of the member's centrality within the cooperative, services were implemented to achieve sustainable production systems, such as the responsible application of pesticides, soil analysis in our own laboratories, and site-specific management using multispectral drones, among others.



Value-added processing of primary production continued with new business units featuring advanced technology and the highest quality standards: a legume processing plant, a swine breeding center, and a flour mill.

- Cooperative Education and Training: AFA's Education and Training Department, in conjunction with all areas of the cooperative, develops ongoing programs for the cooperative's various stakeholders: members, board members, trustees, and employees. These individuals receive training in production, innovation, sustainability, and cooperative management. "AFA Youth" plays a key role, providing training in production, cooperative management, and civic engagement. "AFA Women," meanwhile, not only educates women about cooperative identity but also empowers them to connect with the community, promote cooperative values, and implement solidarity and inclusion initiatives. "AFA Producers 4.0" trains young producers in agricultural production, new technologies, innovation, sustainability, and cooperative leadership. The connection with schools is facilitated through a comprehensive school cooperative program.
- Social and community commitment: AFA has a close link with the institutions and organizations in the towns where it is based, most of them with fewer than 10,000 inhabitants, where AFA is one of the main generators of employment and circulating money, extends some of its services, and contributes to the sustainable development of those communities.
- Cooperative social balance: For 21 years, AFA has used the cooperative social balance as a strategic tool to measure its social impact, to plan, and to communicate compliance with the Cooperative Principles.

Current and future outlook

Today, the cooperative identity at AFA is experienced holistically: not only as a provider of productive and industrial services, but also as a space for training, innovation, sustainability, and active community participation.

Some features of the current outlook:

- Organized youth ("AFA Youth") working with cooperative and agricultural doctrine, participating in training, and organizing themselves territorially.



- Active participation of women (“AFA Women”), both in training spaces and in sustainable local development activities.
- Seeking competitive, innovative, inclusive and environmentally responsible businesses.

Challenges:

- Extend cooperative education to smaller and more remote localities, ensuring that young people in rural areas have access to cooperative technical training.
- Equity in digitalization: that digital services, modern technical advice, and innovations are accompanied by support for those who lack good infrastructure.
- Maintaining transparency, democratic participation, and listening to the member, in a complex context of Argentine agriculture (climate, policies, international markets, prices, costs, regulations).
- Continue scaling up sustainable investments, measuring environmental impact, and improving production processes for a low ecological footprint.

Role played by IYC2025

IYC2025 could be a new opportunity for AFA to:

- To further highlight their cooperative commitment, both internally with members and in the national and regional agricultural community.
- Strengthen cooperative educational campaigns, aimed at young people, women, and rural communities, with a focus on cooperative values, social economy, and sustainability.
- To forge alliances with educational institutions, government agencies, and cooperative movements to strengthen the integration of the agricultural cooperative model into formal curricula, applied research, and technical transfer.
- To capitalize on the growing social demand for sustainably produced, short-chain, value-added food, in order to innovate products, processes, and services that respond to those demands.



Some final thoughts...

For almost a century, AFA has been a central agricultural cooperative in Argentina: it has provided productive, industrial, and commercial support; it has promoted modernization, diversification, and sustainability; and it has strengthened its cooperative identity through education, participation, and social commitment.

From the IYC2012 to today, many of these practices have been deepened, expanded, and modernized, and cooperativism has been, from its inception, the strategic tool for economic, social, and environmental development. I dream that in the future, AFA will continue to be a benchmark of genuine Argentine cooperativism, where every associated producer, every young person, every woman, every family, continues to proudly be part of “AFA, a world built by everyone, every day”.

3. Cooperative La ganadera, Argentina

Cecilia Evelyn Córdoba

Cooperative La Ganadera General Ramírez Agropecuaria, de Consumo y Provisión de Servicios Públicos Limitada (General Ramírez Livestock, Consumer, and Public Services Cooperative Limited) is an organization with 73 years of history and over 1,200 members and producers from Entre Ríos province. Its headquarters are located in General Ramírez, and it has 10 operational centers in various towns throughout the province of Entre Ríos, Argentina.

One of the goals of the Board of Directors is to pursue economic development alongside social development, while also prioritizing environmental sustainability. For this reason, the organization has two social groups: the Ramírez Cooperative Agricultural Youth and the "El Despertar" Rural Change Ladies' Group, both with over 30 years of uninterrupted activity. Since 2017, a third group, "Young Producers," has also been active, focusing on fostering loyalty among producers and their farming families, cultivating future leaders, and promoting local development. Furthermore, as a solid and financially sound organization in its sector, the organization is committed to the socioeconomic development of the communities where it operates, promoting the values that have shaped its origins.

From this place we have a very extensive annual plan, but with regard to the Department of cooperative education and training, in 2025 we generated two proposals aimed at educational institutions of different levels, one focused on the subject (student) and the other on the trainer of trainers (teacher).



IYC2012 as a starting point

Since 1990, activities, workshops, and actions have been promoted in support of cooperative education. Some of these included: scholarships; collaborations with educational institutions; educational internships in technical and agricultural schools; the formation, consolidation, and membership of the groups mentioned in the review; and training on various topics, with an emphasis on the needs of the time.

IYC2012 invited us to delve deeper into our cooperative identity, to recognize ourselves, and to uphold equity in our social, economic, and environmental relationships. It fostered reflection on the coherence between our essence and our purpose, and on the impact we generate both within and outside the organization.

Evolution and learning

The first IYC played a very important role for us, as we are a first-tier entity indirectly linked to Cooperatives of the Americas through our second-tier entity, the Argentine Cooperative Association (ACA). From this position, we have always received their support and promotion of our activities through their networks, as well as the opportunity to be included on their interactive map and, now, in this new mapping of initiatives.

All of this demonstrates that cooperative values and principles can—and should—be promoted, that they become tangible in concrete actions, and that they transcend borders.

We can highlight multiple impacts, some of the most representative are:

- Our Cooperative wants to make it clear that it is more than just a company that provides jobs. It is an organization that impacts and integrates families.
- Those who are not involved from the agricultural sector do so through social events.
- Through them, one can "penetrate" deeply into society, incorporating the sense of cooperation, its values and principles.
- Recognizing that businesses change, but the impact on the community remains, leaves a mark on the heart of those who experience it.
- These are important and specific tasks/activities/days.
- We receive recognition and appreciation from sectors outside the organization.



- It generated significant value at the International Congress of Cooperatives, organized by the Central Region in the city of Santa Fe, Santa Fe Province, Argentina, with feedback from other entities within the cooperative group.
- To commit to creating and generating educational material in schools and disseminating it through the Provincial Institute of Cooperatives and Mutuals.

Current and future outlook

Starting in 2017, a long-term plan was projected where internal groups projected an internal regulation with coordination and planning for development in the communities as links with other second and third degree affiliated entities.

Each year the response is positive, with proposals and suggestions to continue promoting and improving it.

Role played by IYC2025

This year, we chose to approach it from two angles. With students, the competition focused on: “You are part of the present; we invite you to join us in shaping a sustainable future through cooperation.” This stems from the impact of the activities developed in 2024 through the “Evolving Together in Cooperation” competition, which involved training in the formation of school cooperatives during 2023, culminating in an introductory module on the cooperative movement. This theoretical material, comprised of four modules developed by our cooperative, formed the core of the competition.

With teachers, we work on a joint project with teacher points through Resolution No. 1420 CGE, with the General Council of Education of Argentina and the Provincial Institute of Cooperatives and Mutuals, we also have the support of the National Institute of Social Economy of Argentina; called “Training of Trainers Seminar: a tool to promote cooperation”.

This seminar is a training course of 6 modules, with CGE points and certification from the Paulo Freyre Teacher Training Institute; in addition, it was declared of cultural interest by



the Municipality of General Ramírez.

Both instances are integrative to strengthen and provide tools to the educational system that contribute to classrooms with a focus on the values and principles of the cooperative movement, through a pedagogical projection adapted to each population context and that is transversal to the Provincial Educational Plan with a hybrid delivery method.



4. Center for Studies for the Development of the Social and Solidarity Economy - CEDESS, Argentina

María Cecilia Ruiz

Marina Veleda

The Center for Studies on the Development of the Social and Solidarity Economy (CEDESS) at the University of Chubut works with conviction and commitment. Its mission is to strengthen the Social and Solidarity Economy (SSE) as a strategic tool for territorial development, social inclusion, and collective building.

From a public, provincial university, CEDESS promotes education, research, and university outreach. Its activities are geared toward cooperativism and associativism, combining academic knowledge with local experiences to support organizations, communities, and social actors.

Background and starting point

The University was founded in 2008 and, since 2018, has focused on supporting the social cooperative sector. A prime example is the project “Trelew City of Care: Towards a Network



of Worker Cooperatives that Promote Sustainable Local Development,” implemented between 2019 and 2021. Funded by the United Nations Development Programme (UNDP), this project supported the formation of four care cooperatives.

A significant milestone in this work was the First National Meeting of Care Cooperatives, held at the University in March 2023. This event was attended by more than 65 care cooperatives from across the country.

Institutional evolution and lines of action

The central objective of CEDESS is to mainstream the Social and Solidarity Economy in the University, developing actions aimed at both teachers and students of the different majors.

It was formed at the end of 2023, based on a previous work trajectory initiated in 2018 through the "Health and Social Economy" Program, which promoted and strengthened Care Cooperatives.

CEDESS also has the "Cooperative Incubator" Program, which aims to strengthen associative or pre-associative groups, especially in the cooperative sector, through training and workshops. As part of this work, it offers an Introductory Course to Worker Cooperatives, the fourth edition of which was held in 2025. This free, online training program seeks to reach every corner of the province.

Furthermore, in 2024, the "Cooperativism in Schools" course was launched, aimed at primary and secondary school teachers interested in the topic and in developing school cooperative projects. This initiative was supported by the Provincial Ministry of Education, which awarded professional development credit to teachers who completed the course and facilitated its promotion in schools.

Current outlook and future challenges

We emphasize our connections with local governments, other universities, industry federations and networks, as well as with leaders in the associative movement. These alliances are essential for scaling up our proposals, responding effectively to local needs, and strengthening the social and solidarity economy sector throughout the province of Chubut.



Within the framework of the International Year of Cooperatives, CEDESS reaffirms its commitment to highlighting the fundamental role that cooperatives play in each territory..



5. Institute of Cooperative Studies, Faculty of Economic Sciences, National University of La Plata, Argentina

Verónica Lilian Montes

Alicia Beatriz Ressel

Noelia Carmen Silva

The Institute of Cooperative Studies of the Faculty of Economic Sciences at the National University of La Plata was founded in 1953, becoming a pioneer throughout Latin America.

Over the 72 years since its creation, the Institute has been dedicated to the education and training of university professionals in service of cooperative development.

We work continuously on updating our knowledge, following the evolution and development of the cooperative sector through academic research and extension activities carried out by teams of faculty members, graduates, and students from the Technical Degree Program in Cooperativism. These actions have a direct impact on undergraduate education as well as on our postgraduate programs.

Our mission is to contribute to the education of professionals capable of responding to the needs of the cooperative economic system with ethical commitment and responsibility. By its very nature, this system is grounded in the principles of economic sciences while



simultaneously representing an alternative to dominant systems due to its profound social and solidarity-based orientation.

We also seek to provide comprehensive training in specific competencies related to knowledge management, fostering the ability to act under conditions of uncertainty, strengthening teamwork, and shaping students into genuine agents of change with a critical and innovative mindset.

In the same spirit, we develop specialized training programs aimed at various stakeholders linked to the cooperative sector at both national and international levels.

An example of this is the research line developed since 2020, currently represented by the project “The Cooperative Socioeconomic and Environmental Report: Linking Cooperative Identity and the SDGs”, which connects different organizations within the cooperative movement to the Sustainable Development Goals (United Nations) and to the measurement of these impacts through the Cooperative Social Balance, by constructing a continuous monitoring tool for cooperatives in pursuit of these objectives.

IYC 2012 as a starting point

Due to the Institute of Cooperative Studies’ distinguished national and international trajectory in research, study, and in-depth analysis of cooperative-related issues of relevance to the sector, its faculty members began training in distance education as early as 2009, in order to meet emerging sectoral demands.

The Institute welcomed the proclamation of 2012 as the International Year of Cooperatives, under the slogan “Cooperative enterprises build a better world”, as an opportunity to reinforce its emphasis on demonstrating that cooperatives represent a business model that contributes to the social and economic development of their communities.

This milestone marked the launch of the postgraduate course on Social Balance in Cooperatives in Ecuador, developed in partnership with UNCOOPI, through which 98 cooperative members were trained. The program concluded with an internship in Argentina aimed at promoting cross-country exchange of experiences.

In 2015, the postgraduate course on the Cooperative Social Balance was replicated,



resulting in the graduation of 44 Ecuadorian cooperative members specialized in the subject. This training was also complemented by an internship in Argentina.

In 2017, 17 Argentine cooperative members graduated from the postgraduate course “The Importance of Cooperative Education and Social Balance in Cooperative Organizations.”

The year 2020 broadened our regional horizon to Peru, Mexico, Chile, Colombia, and Brazil, in addition to Ecuador and Argentina. The course “SDGs, Cooperatives, and the Social Economy: Scope, Strategies, and Impact Measurement” concluded with 25 graduates.

In 2022, we delivered the National Training Program “Discovering Pharmaceutical Cooperativism” and the International Comprehensive Program “Updating Management Practices in Savings and Credit Cooperatives.” More than 50 graduates successfully integrated specialized knowledge through these initiatives.

We continued professional training through the International Cooperative Certification: Updating Management Practices in Savings and Credit Cooperatives (2023), with 72 graduates from the Ecuadorian cooperative Cooprogreso, and through the postgraduate course “International Certification in Cooperative Social Balance Management” (2024–2025). The latter program concluded with an international internship in Argentina on Cooperative Social Responsibility, Social Balance, and Sustainable Development, attended by 18 graduates from Ecuador, Mexico, and Argentina.

Challenges and opportunities ahead

Any initiative that highlights the contribution of cooperatives to inclusive economic development strengthens our educational mission, as it helps guide the broader community—particularly young people—toward the understanding that alternative ways of organizing economic life are possible.

The trajectory and objectives of the Institute of Cooperative Studies have been sustained and reinforced over time through a firm commitment to the future and to expanding our international reach.

In this regard, particularly during this year (the International Year of Cooperatives 2025), we have intensified efforts to link our cooperative education initiatives with proposals promoted by the International Cooperative Alliance and by local sector organizations. These



include sustainable development, educational cooperativism and its integration into primary and secondary education systems, solidarity-based, sustainable, and inclusive finance, and the strengthening of international cooperative integration.

This work is guided by a deep understanding of—and commitment to—Cooperative Identity, its values and principles, which we have sought to transmit for over 72 years.

Our vision is that the cooperative movement must lead the transformation of society, and the Institute of Cooperative Studies is committed to contributing to this process through continuous, sustained, and lifelong education for all those involved in the sector.

We are convinced that research is intrinsically intertwined with cooperative education across all contexts, generating a virtuous cycle of knowledge production and skills development that benefits both students and cooperatives.

Such transformation requires coordinated efforts among the cooperative movement, the State, and educational institutions, through shared spaces and resources, as well as recognition of the strategic role played by universities.



6. Sicredi Foundation, Brazil

Angelica Terezinha Belestrin

Carla Katsurayama

The Sicredi Foundation acts with purpose and conviction, promoting cooperative education as an instrument capable of transforming people, communities and the cooperative system itself.

Through the Crescer Program, we seek to inspire and empower members, leaders, and communities, disseminating the values and principles that underpin cooperativism. More than a training program, Crescer is a journey of knowledge, identity, and belonging, inviting each participant to experience the essence of cooperativism.

IYC2012 as a starting point

Launched in 2008, the Crescer Program was still in a stage of consolidation and expansion in 2012. It was a period marked by listening, alignment, and collective building, in which cooperative education gained shape and depth within Sicredi.

The United Nations' proclamation of the International Year of Cooperatives (IYC2012) was a decisive milestone: it brought visibility, pride, and opened doors to dialogue with audiences who previously had little knowledge of cooperativism. This context allowed education to be recognized as an essential strategy for strengthening the movement, both within and outside of cooperatives.



IYC2012 spurred revisions and improvements to the program, expanding its scope and impact. Since then, Crescer has begun to be understood not only as an educational tool, but also as a concrete expression of the cooperative business model.

Evolution and learning

In 2025, the Crescer Program reached a historic milestone: more than one million members across the country had participated in its activities. This achievement transcends mere numbers: it reflects Sicredi's commitment to cooperative education as a tool for connection, belonging, and strengthening ties among members, cooperatives, leaders, and communities.

Recent studies also show significant improvements in participants' relationships with their cooperatives, demonstrating the strategic role of education in building lasting bonds and valuing the cooperative model.

Cooperative identity today and a look to the future

Today, Crescer is integrated as a fundamental pillar for affirming the cooperative identity within Sicredi. Through educational experiences that combine content, reflection, and practical application, the program contributes to strengthening active participation, understanding of the cooperative model, and commitment to its values.

The Sicredi Foundation also works to expand educational inclusion, promote generational diversity, and strengthen capacities that support the long-term sustainability of the movement.

Challenges and opportunities ahead

The Sicredi Foundation remains committed to cooperative education as a path to sustainable development. We believe that by educating individuals, we strengthen communities, and by consolidating the cooperative movement, we contribute to building a more collaborative, just, and humane future.



Role played by IYC2025

To mark the International Year of Cooperatives 2025 (IYC2025), a recent study showed that the effects of the Crescer Program can extend up to 21 months after participation. Among its main findings are:

- An increase of between 8.2% and 15% in the use of financial solutions, being greater among those who participate more than once.
- An increase of between 3.8% and 5.5% in principality, that is, in the degree of preference for the cooperative.

These indicators reinforce the educational impact on the commitment, loyalty, and relationship of Sicredi's associates.

The program has also been adapted to the diverse realities of the participants, combining in-person and digital formats, with materials tailored to different profiles and contexts. This flexibility is key to ensuring meaningful experiences in all regions.

More than an educational program, Crescer is a strategic investment: through it, the cooperative business model is materialized, a culture of cooperation is promoted, and communities are strengthened, consolidating Sicredi's role as an actor in sustainable development.



7. OCB System, Brazil

Claudia Chagas Moreno

Débora Márcia Bruno Ingrisano

Samara Caroline de Araujo

We write from Brasília, the political heart of Brazil, but also a place where the energy of the cooperative movement beats strongly. We are part of the OCB System, comprised of the Brazilian Cooperative Organization (OCB), the National Service for Cooperative Learning (Sescoop), and the Confederation of Brazilian Cooperatives (CNCoop). Our educational objective is clear: to train, inspire, and empower cooperative members, cooperative workers, and society in general by disseminating cooperative values and principles. We seek to create and offer learning opportunities that allow people to experience, understand, and expand cooperativism. We do this through numerous courses and training programs, including programs for children and young people, all within an educational ecosystem whose central pillars today are the CapacitaCoop platform and the Play + Learn program.



The turning point: IYC2012

In 2012, the OCB System's educational activities were conducted exclusively in person, through the 27 State Organizations operating throughout the country. It was a solid and widespread system, but geographically limited: to participate, it was necessary to be physically present at an event.

The International Year of Cooperatives (IYC2012), proclaimed by the UN, was a landmark event. It gave us more than just a slogan: it generated a wave of visibility and pride, opening spaces for dialogue with audiences who previously knew very little about cooperativism. Discussions about cooperative values began to receive greater attention from society and the media. It was common to hear at meetings, "I've never heard of cooperatives like this." This curiosity opened doors to reinforce the importance of cooperative education as a strategy not only within the movement but also externally.

From 2012 to today: transformations and lessons learned

IYC2012 served as an initial impetus. Since then, we have experienced more than a decade of maturation, diversification, and strengthening of educational initiatives. The most significant change occurred in 2020 with the launch of the CapacitaCoop platform.

This innovation enabled immediate national reach. The digital format allowed us to reach audiences we couldn't previously serve as easily. It wasn't just about technology, but also about inclusion and democratizing access to knowledge.

We also invest in specific content for children and teenagers, such as Play + Learn, which uses playful and accessible methodologies to awaken an early interest in cooperativism.

The cooperative identity today

Today, cooperative identity is present in everything we do. We work continuously to ensure that cooperative members and workers understand and live by the principles and values of the movement. And we go further: we want society at large to recognize cooperativism as a force capable of transforming realities.



To achieve this, we created programs tailored to different audiences: face-to-face workshops in rural communities, online courses, video series for young people, training focused on innovation and sustainability, as well as diagnostic programs for mapping and designing plans to improve cooperative identity.

Our challenge is ongoing: the number of cooperative members grows year after year, and with it, the number of cooperative employees. We need to ensure that everyone knows and understands the essence of cooperative principles.

We also created the SomosCoop movement, designed to strengthen cooperative pride and culture among members and employees. The SomosCoop brand also serves as a communication tool to the wider community, extending cooperative identity beyond the boundaries of individual cooperatives.

Looking to the future: IYC2025 and beyond

Looking ahead, we see a landscape brimming with opportunities. IYC2025 comes at a strategic moment, reaffirming the global importance of cooperativism. The visibility provided by the UN creates a bridge to audiences we need to engage: young people unfamiliar with the movement, opinion leaders, public officials, the press, and others.

We envision a cooperative movement increasingly integrated into solutions for contemporary challenges: sustainability, productive inclusion, digital transformation, and local development. We want cooperative education to be a constant driver of innovation and a strengthening of cooperative identity. To this end, we offer the Cooperative DNA solution, which provides a playful immersion into the history of cooperativism in Brazil and around the world, highlighting its purpose, values, and principles.

If 2012 was a starting point, 2025 will be a point of acceleration. We will take this message to every corner of Brazil, using all available resources. At the OCB System, we are leveraging the International Year of Cooperatives 2025 (IYC2025) to broaden knowledge about cooperativism and show all of Brazilian society that cooperatives build a better world. Our initiatives will leave a legacy from this very special year, contributing to the strengthening of cooperative identity.



As we say in the cooperative movement: together we are stronger. And our story—which began with face-to-face meetings and today expands into the digital realm—demonstrates that cooperation knows no borders.

From IYC2012 to IYC2025 we continue to weave, with care and determination, the cooperative identity that transforms lives and builds a fairer, more inclusive and supportive future.



8. Société de Coopération pour le Développement International - SOCODEVI, Canada

François Dionne

Viviana Villarraga Ortiz

The Société de Coopération pour le Développement International (SOCODEVI) is a Canadian organization founded in 1985 with the purpose of transferring Quebec's cooperative model and experience to sustainable development processes in countries in Latin America, Africa, and Asia. SOCODEVI works alongside cooperatives, associations, and governments to strengthen local capacities, promote gender equality, and foster inclusive economies based on cooperative values.

Its approach combines training, technical assistance, applied research, and organizational support, fostering a culture of cooperation and solidarity at all levels. Through comprehensive projects, SOCODEVI contributes to the development of sustainable value chains, democratic governance, and the economic and environmental resilience of participating communities.

IYC2012 as a starting point

The 2012 International Year of Cooperatives, proclaimed by the United Nations, represented a pivotal moment for SOCODEVI and its international partners. In this context, we strengthened



our communication efforts regarding the role of cooperatives as agents of change and developed new cooperative leadership and training programs in several countries.

The IYC2012 reaffirmed the educational value of the cooperative model and its relevance to the global challenges of poverty, exclusion, and environmental crisis. Since then, SOCODEVI has promoted projects in which participatory education, equal opportunities, and sustainability are central to its interventions.

Evolution and learning

From 2012 to the present, SOCODEVI has evolved, consolidating its position as an internationally recognized organization in cooperative training and the solidarity economy.

Key achievements include:

- Creation and strengthening of Cooperative Training Schools, implemented in countries such as Colombia, Peru, Vietnam, Haiti and Costa Rica, adapted to each cultural and productive context.
- Cooperative women's leadership programs, which have trained thousands of women in management, entrepreneurship and democratic participation.
- Development of innovative practical learning methodologies, such as Learning by Doing, focused on the development of local capacities.
- Publications, guides and teaching materials on governance, inclusion, sustainability and gender equality in cooperatives.
- Technical support to federations and networks, strengthening their capacities in education, solidarity finance, communication and strategic planning.
- One of the most valuable lessons learned during this period has been realizing that cooperative education is not imposed, but rather built collectively, based on the realities and aspirations of the communities. SOCODEVI has made training a participatory, intercultural, and transformative process.



Current and future outlook

Today, SOCODEVI promotes a comprehensive vision of cooperative education, understood as an empowerment process that allows people and organizations to learn, undertake, and transform.

Current priorities are focused on:

- Strengthen leadership and gender equality programs, ensuring real participation and shared decision-making.
- Developing skills in sustainability, innovation and climate resilience within cooperatives.
- Promote cooperative digital education, leveraging new technologies for hybrid and remote learning.
- Promote exchange between cooperatives from different countries, generating South-South learning networks.
- In all projects, education remains the common thread that links technical practice with human and cooperative values, ensuring that economic development is always accompanied by inclusion and social justice.

Role played by IYC2025

The International Year of Cooperatives 2025 (IYC2025) represents a strategic opportunity to highlight the global impact of SOCODEVI and renew the cooperative movement's commitment to economies for transformation and sustainability.

SOCODEVI will actively participate in IYC2025 by promoting exchange activities, publications, international training and regional forums, highlighting the educational role of cooperatives in the transition towards solidarity and green economic models.

Furthermore, IYC2025 will serve to strengthen alliances with cooperatives, governments, universities and multilateral organizations, promoting an approach to international cooperation based on mutual learning and solidarity among peoples.

Some final thoughts...



SOCODEVI's experience demonstrates that cooperative education is a transformative force capable of transcending borders. From IYC2012 to the present, the organization has supported thousands of cooperatives in processes of learning, leadership, and social change, consolidating an international network of knowledge and cooperation.

Looking ahead to IYC2025, the challenge is to continue building communities of practice and cooperative learning, where each person is recognized as an agent of collective transformation, and where economic development serves the common good and the sustainability of the planet.



9. Mapocho Foundation, Chile

Fabian Schiaffino

At Fundación Mapocho, we promote cooperative education as a strategy for social innovation and impactful business development. Our purpose is to foster the growth of a people-centered economy that generates a positive impact on social, economic, and environmental development. We are a young and committed team working to connect the cooperative world with the dynamics of innovation, social entrepreneurship, and sustainable development, convinced that cooperativism is the innovative response to the most urgent social and environmental challenges.

IYC2012 as a starting point

Although Fundación Mapocho was founded after the International Year of Cooperatives (IYC2012), we recognize that milestone as a fundamental driving force for the promotion of global cooperativism. We draw inspiration from that energy to design an innovative and concrete educational proposal. Our methodology combines historical cooperative identity with modern tools of social entrepreneurship, open innovation, digital technologies, and participatory methodologies. This approach allows us to co-create collective and economically viable solutions from the ground up.



Evolution and learning

Since our inception, evolution has been a constant. After starting by strengthening the strategic communication of cooperatives, we quickly expanded our focus to the development of cooperative social entrepreneurship ecosystems. We have impacted more than 3,000 people through training programs and supported the growth of over 60 cooperative ventures. Examples of our approach include the creation of programs such as Building Cooperative Ventures for the Coopeuch Foundation, the development of associative incubation tools, and the online course Your First Steps in Cooperativism. These projects demonstrate that our work is much more than transmitting traditional structures: it is about training agents of change capable of innovating through collaboration, generating real social impact, and building businesses that put people and the planet at the center, overcoming the barrier of mere subsistence.

Cooperative identity today and a look to the future

Today, the Mapocho Foundation joins the movement as a key player in the evolution of this model. We focus on strengthening organizations that place people and the common good at the heart of their business models, contributing to the development of change agents through educational experiences. We believe that the cooperative movement must urgently engage with the world of social innovation and the circular economy, committing to developing new leaders, promoting collaborative platforms, and creating methodologies that allow cooperative projects to scale toward regenerative, sustainable, and economically viable business models.

Challenges and opportunities ahead

We embrace this challenge with the conviction that building robust cooperative ecosystems is essential to democratizing economic opportunities and generating sustainable change in local communities. Our approach seeks to transform a fragmented and informal supply chain into a strong commercial partner, enabling access to professional management and technology. We firmly believe that by training individuals, strengthening communities, and



consolidating the cooperative movement, we contribute to building a more collaborative, just, and humane future, retaining value within the region, and reducing operational risk.

Role played by IYC2025

We believe that IYC2025 will be a key opportunity to position cooperativism as a driver of social innovation on a global scale. More than ever, the world urgently needs business models that combine profitability with purpose, innovation with solidarity, and economic growth with environmental regeneration. At Fundación Mapocho, we will continue to contribute to building these new paths, strengthening our incubation platform and generating networks that multiply opportunities.

As one young participant in one of our programs told us: "Here I understood that cooperative entrepreneurship is about innovating with purpose: it's about changing the world without leaving anyone behind".

This is the spirit that drives us. And it is from this perspective that we will continue working: cultivating capabilities, connecting talents, and enhancing the transformative power of cooperation.

10. School cooperatives in Quillota, Chile.

Carlos Orlando cortés Segovia

In 2021, the Municipality of Quillota, with funding from SENADIS (National Disability Service), support from CIESCOOP (International Center for Social and Cooperative Economy) at the University of Santiago, Chile, and the University of O'Higgins (starting in 2023), began the process of establishing an incubator for inclusive cooperatives. Initially, there were attempts to form caregiver cooperatives, which did not succeed. However, support was provided for the formation of a cooperative at a special school for children with disabilities called the Los Paltos Comprehensive Education Center. In 2022 and 2023, although not formally established, a cooperative initiative was implemented with students from Los Paltos who, thanks to efforts by the Office for Disability and the Local Economic Development Unit, were able to sell baked goods and medicinal plants at a central market.

Together with other professionals from the municipality and the Provincial Presidential Delegation, the decision was made to explore the establishment of school cooperatives in special education schools and technical-vocational high schools with the aim of providing students with a perspective on integrating into the world of work through a cooperative enterprise. In this process, two programs of the COOPEUCH Foundation, COOPERACIÓN and COOEMPRENDE, were identified, which support schools interested in implementing cooperative work with their students. Contact was also made with Professor Marcela Jorquera from the Quilpué Commercial High School, who has been advising the school cooperative at that institution since 2015. She was asked to share her experience.



IYC2012 as a starting point

In the case of Quillota, there was no work being done to promote the cooperative model in 2012. This began to develop in 2021, promoting the creation of inclusive cooperatives, and in 2023 work began in the school setting.

Evolution and learning

In the first half of 2023, discussions were held with the Quillota Municipal Education Department to coordinate a seminar showcasing the cooperative model to teachers and students. With the collaboration of the COOPEUCH Foundation and Professor Marcela Jorquera, this event took place, with approximately 100 participants and support from the Ministry of Economy, Development and Tourism, the Technical Cooperation Service (SERCOTEC), and other government authorities. The seminar resulted in a commitment to offer schools in the municipality the opportunity to join one of the COOPEUCH Foundation's programs.

In 2024, four schools began working with the COOPEUCH Foundation, and two of them completed the program by establishing school cooperatives: one at the Liceo Comercial and the other at the Centro de Educación Integral Los Paltos. That same year, a team comprised of two professionals from the Department of Education and myself, Coordinator of the Cooperative Incubator for the Municipality of Quillota, was formed to monitor and support the participating schools.

Cooperative identity today and a look to the future

In late 2024, a professional from a government agency offered to implement a project integrating cooperatives into the Entrepreneurship and Employability curriculum at the Quillota Commercial High School in March 2025. For justifiable reasons, the offer withdrew, and I took on the challenge, consulting with the school's technical and administrative team and incorporating conversations with professionals from the Quillota Agricultural High School. A proposal was developed consisting of three two-hour workshops in which students, working in teams, would create a cooperative project based on their areas of specialization.



The workshop proposal has the general objective of “Introducing the cooperative model to fourth-year technical-vocational high school students from two schools in Quillota as an alternative for professional work and their entry into the labor market.” Four specific objectives are presented:

1. Build a cooperative project related to the students' specialization.
2. Identify the procedures and aspects to consider when forming a cooperative.
3. Identify the main financial aspects of cooperatives and their advantages in relation to other types of businesses.
4. To highlight the advantages that cooperative companies have in the market.

The three scheduled workshops are:

1. “Starting Our Cooperative Project”.
2. “Organizing Our Cooperative”.
3. “Building Our Cooperative Enterprise” (Business Model).

It should be noted that due to time constraints, a selection of content was made. All three workshops incorporate student participation following a constructivist approach.

Thus, between July and August 2025, fourth-year students of Agricultural Technicians and fourth-year Accounting students develop their proposals, concluding their workshops with the presentation of the business models of their cooperative projects.

Challenges and opportunities ahead

Support continues for the formation of two new school cooperatives, and efforts are underway to further integrate cooperative workshops into the curriculum of Technical-Professional High Schools through training for teachers and education professionals.

The Regional Ministry of Education of Valparaíso and the Technical Future Program of Fundación Chile have contacted the Quillota team and presented the workshop proposal to Technical-Professional High Schools in the region with the aim of implementing them in secondary school subjects.

Currently in preparation are an expansion of the number of workshops to cover other values-based and technical aspects of cooperativism, and a training program for teachers who will be responsible for classroom implementation.



Role played by IYC2025

IYC2025 has played a guiding role in the work we have carried out this year, aligning with the key objectives formulated for the development of the initiatives programmed internationally. In Quillota, the goals of developing new leadership for the cooperative sector were embraced, and institutions—in this case, the Municipality, the Economic Development Unit, the Department of Local Education, and the COOPEUCH Cooperative—promoted cooperatives through education. The actions undertaken—organizing school cooperatives, workshops for integrating cooperative principles into the curriculum, certification programs, and incentives for students and their cooperatives—helped the public to recognize and support cooperative initiatives, as envisioned for IYC2025.

Some Final Reflections

The alliance between a cooperative, a foundation, and a municipal team has generated processes that engage students and teachers in educational institutions in the organization of cooperatives and the integration of the cooperative model into subjects taught in technical-vocational high schools. This work aims at pedagogical objectives linked to cooperative values, incorporating collaborative learning methodologies into the classroom, and facilitating the integration of graduates into the workforce through their own cooperative ventures. The positive reception of the Quillota initiative, both regionally and internationally, reinforces its purpose of creating an environment that fosters cooperatives, in this case by sowing seeds of cooperation in children and young people.



11. Savings and Credit Cooperative Riobamba, Ecuador

Verónica Morales

Jésica Rea

The Riobamba Savings and Credit Cooperative Ltd. is a solidarity-based financial organization founded on October 12, 1978, in Riobamba, Chimborazo province. Its mission, since its inception, has been to support the economic and social development of its members—artisans, small business owners, livestock farmers, and micro-entrepreneurs—through financial inclusion for vulnerable sectors, promoting savings, providing credit, and generating employment. This has improved the quality of life for its members and contributed to the well-being of the community.

IYC2012 as a starting point

When the International Year of Cooperatives (IYC2012) was proclaimed, the Riobamba Ltda. Cooperative already had over 40 years of service and had established itself as a leading institution in Chimborazo, with a presence in provinces such as Azuay and Pichincha and a solid membership base. This event strengthened the visibility of the cooperative model and



reinforced the institutional approach that combines financial profitability with social impact.

Although no specific educational programs stemming from the 2012 International Cooperation Agreement were launched, the Cooperative was already carrying out significant social initiatives in its communities, aimed at boosting the local economy, supporting vulnerable sectors, and promoting community participation. These initiatives included the distribution of school supply kits, collaboration with municipal governments and parish councils, support for agricultural production associations through production inputs, environmental activities, Christmas celebrations, and the promotion of sports. These actions have become a fundamental part of the Cooperative's identity and social commitment.

Evolution and learning

From 2012 to today, the Riobamba Ltda. Cooperative has experienced important transformations, learning and consolidations:

- Institutional and territorial growth: The commitment to financial inclusion for low-income sectors has driven the opening of new offices, expanding coverage and enabling the more effective delivery of economic and social services. Currently, the Cooperative has 14 operational offices distributed across the provinces of Chimborazo, Azuay, and Pichincha.
- Strengthening the social base: The cooperative maintains a strong presence among small business owners, micro-entrepreneurs, artisans, livestock farmers, and the community at large, enabling it to generate a significant economic impact, especially in rural areas. Its greatest strength lies in the trust and commitment of its members.
- Quality recognition: It has been recognized for quality and excellence in customer service, technological innovation, financial indicators and good cooperative governance.
- Institutional Resilience: The Cooperative has demonstrated a remarkable capacity to overcome financial and confidence crises, preserving its institutional stability. A decisive factor has been the leadership of Pedro Morales, MSc, who, with over 40 years of service, has provided continuity, transparency, and strategic vision. His human-centered and so-



solidarity-based approach has strengthened credibility, driven transformation processes, and guided growth toward a sustainable model focused on the needs of its members. During the International Year of Cooperatives, when an attempt was made to undermine the cooperative model in Ecuador, the Riobamba Cooperative firmly defended the sector. With the support of the International Cooperative Alliance (ICA), the law that sought to transform cooperatives into banks was declared unconstitutional, thus reaffirming the essence and autonomy of cooperativism.

- Educational and community support: The cooperative promotes initiatives that strengthen the social development of its area of influence through the distribution of school supplies and cooperative education programs, support for educational institutions, and the promotion of cultural and social activities. Furthermore, it works collaboratively with social groups and strategic stakeholders, such as parish councils, local governments, associations, and community organizations, contributing to the well-being and progress of the communities.

Current and future outlook

Today, the cooperative identity in Riobamba Ltda. is experienced in a more conscious and structured way:

- Personalized service and close relationship with the member: the institution works with local offices and digital mobile offices, adapting to the needs of rural populations, micro-entrepreneurs, artisans, etc.
- Commitment to transparency and credibility: continuity of leadership, efforts to provide quality service, and a reputation earned over time make members trust the cooperative as a solid alternative to other financial institutions.
- Innovation in financial products: credit adaptations, microfinance for vulnerable sectors, technological improvements for faster services.
- Among these advances, the implementation of management tools such as the transactional website, Riomóvil, Rioweb, Billeter Móvil, the digital service channel, Rio Campo and the new financial core stand out, which have contributed to optimizing processes



and providing a better experience for the member.

Challenges:

- Increase formal cooperative education: workshops, talks, systematic training on cooperative principles, members' rights/responsibilities, personal finance, leadership.
- Improve financial literacy in rural communities, ensuring that people with less access to technology or infrastructure are not excluded.
- Maintain a balance between institutional growth and close attention, so that scale does not dilute the cooperative identity.
- Adapt to regulatory, economic and social changes: inflation, competition, new technologies, demands for environmental/social sustainability.

Role played by IYC2025

The IYC2025 could be an opportunity for Cooperativa Riobamba Ltda. to:

- further highlight its cooperative commitment, not only internally but also to the society of Riobamba and the provinces where it operates;
- launch educational campaigns, cooperative and solidarity workshops, aimed at young people, artisans, and micro-entrepreneurs;
- create spaces for the participation of associates in the design of products and services, in order to strengthen the sense of belonging;
- innovate with products and services that respond to current challenges: digital services, green loans, social inclusion, environmental sustainability.

Some final thoughts...

Savings and Credit Cooperative Riobamba Ltda. has been a key player in Ecuador's social and solidarity economy since 1978. It has combined financial services with community en-



gagement, weathered crises, grown, improved service quality, and maintained its cooperative identity through consistency, trust, and mutual support.

From IYC2012 to today, this model has been strengthened, made more visible, more participatory, and more focused on the well-being of its members. I dream that, in the future, Riobamba Ltda. will continue to be a living school of cooperativism: that each member will feel that participating, cooperating, and trusting are not just economic acts, but communal and transformative ones..



12. Federation of Savings and Credit Cooperative Associations R.L., FEDECACES - El Salvador.

Héctor David Córdova

Claudia Beatriz Juárez

The Federation of Savings and Credit Cooperative Associations of El Salvador (FEDECACES de R.L.) is a second-tier cooperative organization founded in 1966. It brings together more than 30 savings and credit cooperatives and maintains a presence in all 14 departments of the country, with over 154 branches throughout El Salvador. Its mission is to strengthen the integration of the Salvadoran financial cooperative sector by providing specialized services, promoting cooperative and financial education, and contributing to the economic and social development of communities. With over half a century of experience, FEDECACES has established itself as a solid, inclusive, and constantly innovating network that combines financial efficiency with the practice of cooperative principles and values.

IYC2012 as a starting point

In 2012, when the United Nations declared the International Year of Cooperatives (IYC2012), FEDECACES had already been operating for decades as a second-tier cooperative federation, with a consolidated structure and a strong social base. IYC2012 was an opportunity to



reaffirm its commitment to cooperative principles and reinforce its role as an engine of financial inclusion in El Salvador, so necessary when residual risks from the 2007-2008 global financial crisis still lingered. The federation was already promoting savings, credit, financial education, and community development programs, and was beginning to incorporate digitalization as a tool to expand the reach of its services.

That year also marked a reflection on cooperative identity as a differentiating advantage over other financial entities, highlighting the focus on members, democratic participation and trust as pillars of sustainability.

Evolution and learning

From 2012 to the present, FEDECACES has undergone remarkable transformations and learning experiences in the areas of education and training:

- Cooperative and financial education: Development of training programs, workshops, financial literacy campaigns and training of cooperative leaders, in partnership with various specialized and academic organizations.
- Digitalization and Sustainability: With themes disseminated and shared with management and leadership: in 2012, the XV International Conference “Towards Sustainable Financial Digitalization”, and today in 2025, the XVI International Conference of the Financial Cooperative System, 2025 being the International Year of Cooperatives. Both experiences reaffirm FEDECACES' commitment to technological innovation, sustainability, and positioning in light of the 2012 and 2025 International Years of Cooperatives.
- Quality and public engagement: In 2025, FEDECACES was recognized with second place in the Top Customer Experience (TCX) for its excellence in customer service, reflecting a management style based on empathy and cooperative values. As part of the FEDECACES Cooperative Network's positioning and image, we also promote campaigns that strengthen cooperative identity, values, and principles through social media and mass media.



Cooperative identity today and a look to the future

Today, more than a decade after IYC2012, the cooperative identity in FEDECACES is experienced with greater awareness and structure.

The affiliated cooperatives promote democratic participation, financial inclusion for historically excluded sectors, and the daily practice of values such as transparency, good governance, and solidarity. FEDECACES also works to strengthen gender equality and youth participation, ensuring the long-term sustainability of the cooperative movement.

Challenges and opportunities ahead

- Strengthen formal cooperative education by creating systematic programs for members and communities.
- Ensure equitable digital inclusion, making sure no one is left behind in the technological transformation.
- Deepen transparency and institutional trust in a more regulated financial environment.
- Leverage IYC2025 to increase the public visibility of Salvadoran cooperativism through educational initiatives and social campaigns.
- Innovate in sustainable products and services that respond to climate challenges and promote economic inclusion.

Role played by IYC2025

IYC2025 represents an opportunity for FEDECACES to reaffirm its leadership as a cooperative federation and its commitment to sustainability. It is serving as a framework to renew educational momentum, strengthen the sense of cooperative belonging, and project a clear message to Salvadoran society: cooperatives build a better world; cooperatives are a solid, ethical economic alternative oriented toward the common good.



Some final thoughts...

Since its founding in 1966, FEDECACES has been a self-sustaining institution, key to financial inclusion, territorial development, and cooperative education in El Salvador. IYC2012 consolidated this identity, and IYC2025 invites us to project it into the future: a future in which cooperation, education, and sustainability remain at the heart of its mission.



13. Cooperative Investment and Development Fund - FideCoop, Puerto Rico

José Julián Ramírez

The Cooperative Investment and Development Fund (FideCoop) is a non-profit corporation that has served as a cooperative development financial institution since 2002, with the purpose of promoting the sustainable growth of the cooperative movement in Puerto Rico. Its mission is to facilitate access to financing, technical assistance, training, and support for cooperative enterprises, strengthening their management capacity, competitiveness, and social commitment.

FideCoop was made possible by contributions from the Puerto Rican cooperative movement and matching funds from the Government of Puerto Rico. For over two decades, it has played a key role in promoting solidarity-based economic development, integrating financing with education, innovation, and the institutional strengthening of cooperatives.

IYC2012 as a starting point

The 2012 International Year of Cooperatives, proclaimed by the United Nations, was a significant moment for FideCoop and the entire Puerto Rican cooperative movement. In this context, FideCoop redoubled its commitment to building solidarity-based entrepreneurial skills, highlighting the role of cooperatives as engines of employment, innovation, and inclusive development.



IYC2012 served to highlight the achievements of the cooperative movement in Puerto Rico, but also to identify new challenges: the need to professionalize management, strengthen youth leadership, and promote business models based on solidarity and sustainability. This impetus marked the beginning of new training and support programs, linking financing with education for self-management.

Evolution and learning

Since 2012, FideCoop has solidified its role as a leading institution in cooperative education and development in Puerto Rico, integrating training with technical assistance and access to credit. Among its main achievements are:

- Cooperative business training programs, focused on strategic planning, financial management and ethical leadership.
- Specialized training for new cooperatives and emerging projects, supporting them from the initial idea to the consolidation of the cooperative business.
- Solidarity-based financial education programs aimed at promoting a culture of saving, cooperative investment, and the responsible use of credit.
- Partnerships with the League of Cooperatives, the Institute of Cooperativism, and public and private universities, to coordinate educational and research efforts.
- Development of digital tools and educational materials to broaden access to training and facilitate self-management processes in participating cooperatives.

These years have yielded a key lesson: education is the foundation for strengthening cooperatives, because it allows for the transformation of organizational culture, improved governance, and the assurance of the economic and social sustainability of cooperatives.

Current and future outlook

Today, FideCoop views cooperative education as a cross-cutting pillar of its institutional strategy and its most important investment. For financing to enable the economic expansion of the cooperative movement, it is essential to incorporate training components into guidance, technical support, and financing programs.



Current priorities include:

- Continuing education in associative issues, horizontal governance, risks, innovation and sustainability.
- Training programs in digital transformation and technological tools applied to cooperativism.
- Training young leaders in cooperative management and entrepreneurship.
- FideCoop also promotes a research and outreach agenda on solidarity finance, green economy and resilient cooperative models, aligned with the Sustainable Development Goals (ODS).

Role played by IYC2025

The International Year of Cooperatives 2025 (IYC2025) represents a key opportunity to highlight FideCoop's impact on cooperative education and development. This milestone will allow us to demonstrate how the integration of financing, training, and support has strengthened the Puerto Rican cooperative sector and positioned it as a regional model.

FideCoop will actively participate in the IYC2025 agenda, promoting meetings, programs, and exchange spaces that highlight the role of cooperatives in economic transformation and the sustainability of life. Likewise, IYC2025 will serve as a framework for consolidating new alliances and reaffirming the institution's commitment to education as a driver of change.

Some final thoughts...

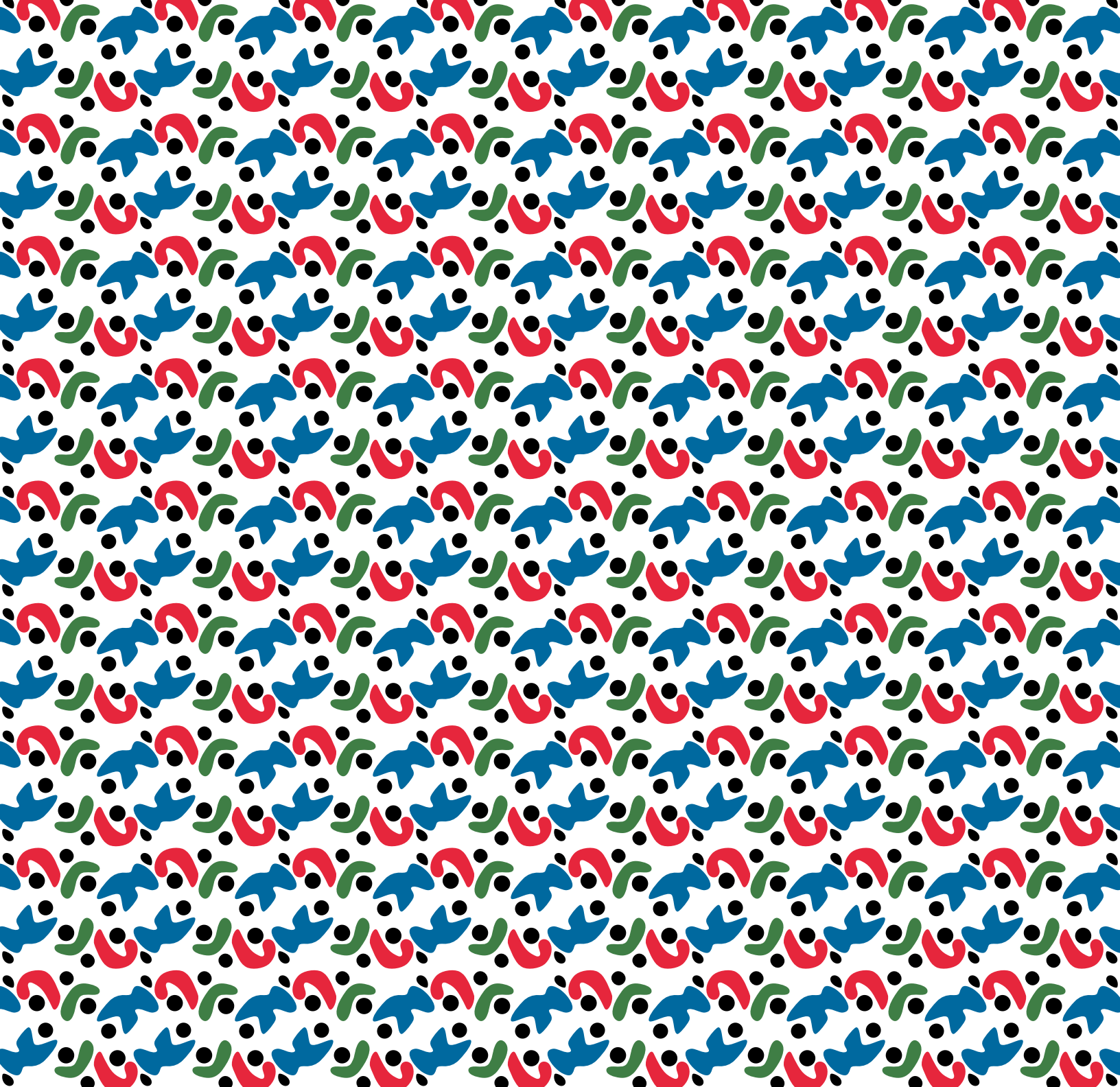
FideCoop's experience demonstrates that cooperative education and solidarity-based economic development are two sides of the same coin. From the IYC2012 to the present, the institution has successfully coordinated policies, programs, and resources that integrate training with financing, fostering stronger, more innovative, and more humane cooperatives.



Looking ahead to IYC2025, the challenge is to continue weaving a cooperative culture of continuous learning, where every economic action is guided by the values of solidarity, equity, and democracy, ensuring that Puerto Rico's cooperatives continue to be an example of sustainability and social commitment.



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