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Social and solidarity economy: Is there a new economy in the making?

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Social and Solidarity Economy

Is There a New Economy in the Making?

Peter Utting, Nadine van Dijk and Marie-Adélaïde Matheï

Occasional Paper 10

Potential and Limits of Social and Solidarity Economy

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Contents

Acronyms	iii
Acknowledgements	iv
Summary	v
Introduction	1
I. Appraising the Potential and Limits of SSE	5
SSE and the contemporary development challenge	5
Benefits of cooperation and solidarity	7
Economic empowerment	7
Reciprocity and social capital	8
Political empowerment and participatory governance	8
Solidarity and ethicality	9
Tensions and challenges	10
Market relations	11
Informal economy and vulnerability	13
Internal dynamics	14
Balancing multiple objectives	16
II. SSE, Finance and Exchange	18
Tensions between SSE and the banking system	18
Solidarity finance	19
Scaling up solidarity finance	20
Commercialization of microcredit	20
Horizontal expansion of community-based savings methods	21
Combining solidarity finance tools via community development banks	22
Potential and limits of CCs	22
Systemic implications of monetary innovations	23
CCs and the state	24
III. SSE–State Relations and Public Policy	25
State efforts to promote SSE	26
Institutional developments	27
Programmes	28
Policies	28
Laws	29
Interstate collaborations	31
Local and subnational policies and institutions	32
Ongoing SSE–state challenges	34
Understanding SSE	35
Designing and implementing optimal SSE policies	37
Co-constructing and sustaining SSE through the state	38
IV. Participation and Collective Action	41
Community-level dynamics and women’s participation	41
SSE and social movements in national settings	43
Multiscalar organization and coalitions	45
Networking	46
Glocal movements	48
Conclusion	50
Bibliography	53

Figures

Figure 1: Situating social and solidarity economy	10
Figure 2: Lateral and vertical alliances	47

Boxes

Box 1: Some SSE numbers	3
Box 2: SSE related concepts	4
Box 3: The rise and fall of the Argentinian Trueque	16
Box 4: AMUL, a case of federated and embedded growth	17
Box 5: Alternative finance glossary	19
Box 6: SSE policies	29
Box 7: Quebec Social Economy Act	31
Box 8: SSE–state collaboration improving policy implementation in Kerala, India	34
Box 9: Is upscaling always good news? Social service provisioning through SSE in Uruguay	39
Box 10: Group dynamics in a Mexican cooperative	43
Box 11: Gender balance in South Asian CFIs	46
Box 12: Scaling-up cooperative waste management in Brazil	50

Acronyms

ASCRA/ASCA	Accumulating savings and credit association
CC	Complementary/community currency
CCIA	Community Currency in Action
CDB	Community development bank
CFI	Community forestry institution
CLAC	Coordinadora Latinoamericana y del Caribe de Pequeños Productores de Comercio Justo (<i>Latin American and Caribbean Network of Small Fair Trade Producers</i>)
COOTRACAR	Cooperativa de Trabalhadores Carroceiros e Catadores de Materiais Recicláveis (<i>Workers Cooperative of Cart Drivers and Recycling Workers</i>)
CTA	Central de Trabajadores de la Argentina (<i>Argentine Workers' Union</i>)
CUT	Central Única dos Trabalhadores (Unified Workers' Confederation)
CWES	Conseil Wallon de l'Economie Sociale (<i>Walloon Social Economy Council</i>)
EUR	Euro
FAO	Food and Agriculture Organization of the United Nations
FBES	Foro Brasileño de Economía Social (<i>Brazilian Forum for Social Economy</i>)
FLO	Fairtrade International
FECOFUN	Federation of Community Forest Users of Nepal
GAS	<i>Gruppi di acquisto solidale (Solidarity purchase group)</i>
GABV	Global Alliance for Banking on Values
GRESP	Grupo Red de Economía Solidaria del Perú (<i>Network Group of Solidarity Economies of Peru</i>)
ICA	International Co-operative Alliance
ICCA	Áreas conservadas por pueblos indígenas y comunidades locales (<i>Indigenous peoples' and community conserved areas and territories</i>)
ILO	International Labour Organization
ISM	Instituto Social del MERCOSUR (<i>MERCOSUR Social Institute</i>)
LAWPN	Latin American and Caribbean Waste Pickers Network
LDS	Local Developmental State
MERCOSUR	Mercado Común del Sur (<i>Southern Common Market</i>)
MHO	Mutual health organization
NEF	New Economic Foundation
NGO	Non-governmental organization
NPO	Non-profit organization
OECD	Organisation for Economic Co-operation and Development
OHADA	Organisation pour l'Harmonisation en Afrique du Droit des Affaires (<i>Organization for Harmonization of Business Law in Africa</i>)
PT	Partido de los Trabajadores (Workers' Party)
RECM	La Reunión Especializada de Cooperativas del MERCOSUR (<i>Special Council of MERCOSUR Cooperatives</i>)
RELACC	Latin American Network of Community-Based Marketing
RILESS	Red de investigadores latinoamericanos de economía social y solidaria (<i>Network of Latin American Researchers of Social and Solidarity Economy</i>)
RIPESS	Intercontinental Network for the Promotion of the Social Solidarity Economy
ROSCA	Rotating savings and credit association
SACCO	Savings and credit cooperative
SDG	Sustainable Development Goal
SENAES	Secretaria Nacional de Economía Solidária (<i>National Secretariat of Solidarity Economy</i>)
SEWA	Self-Employed Women's Association
SME	Small and medium enterprise
SSE	Social and Solidarity Economy
TFSSE	UN Inter-Agency Task Force on Social and Solidarity Economy
UN	United Nations
UNASUR	Unión de Naciones Suramericanas (<i>Union of South American Nations</i>)
UN DESA	United Nations Department of Social and Economic Affairs
UNRISD	United Nations Research Institute for Social Development

US	United States
USD	United States dollar
VCS	Virtual currency scheme or system
VDA	Village development association
WIR	Wirtschaftsring (<i>Economic circle</i>)

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Summary

Multiple global crises and heightened concerns about the social and environmental consequences of economic growth and liberalization have reignited interest in alternative production and consumption patterns, and ways of organizing enterprise activities. In recent years, considerable attention has focused on Social and Solidarity Economy (SSE). The term is increasingly used to refer to organizations and enterprises engaged in the production and exchange of goods and services, which are autonomous from the state and are guided by objectives and norms that prioritize social well-being, cooperation and solidarity. They include, for example, cooperatives and other social enterprises, mutual associations, women's self-help groups, unions of informal economy workers, fair trade networks, and solidarity finance schemes.

Are we seeing in SSE the foundations of a new economy that not only significantly reduces the scope for negative social and environmental externalities associated with conventional for-profit enterprise, but also fosters equitable patterns of resource and surplus distribution and promotes social, cultural and power relations that can be considered democratic, empowering and emancipatory? As SSE expands, the organizations and enterprises involved often become more immersed in relations with markets and state institutions. How do such relations affect SSE? What forms of collective action and participation can ensure that closer interaction with both states and markets can facilitate, rather than undermine, SSE and its core values?

This paper examines these questions. It synthesizes the insights and findings of some 70 papers and think pieces prepared under the research project on Potential and Limits of Social and Solidarity Economy organized by the United Nations Research Institute for Social Development (UNRISD). Part I appraises the potential and limits of SSE as a means of addressing some of the major development challenges currently facing both people and the planet. It identifies various benefits of collective action and economic activities grounded in ethical values and active citizenship. It cautions, however, against romanticized notions of SSE that fail to examine numerous constraints and trade-offs that affect the expansion and reproduction. It goes on to identify a variety of pressures and dilemmas that confront SSE as it scales up and interacts with states and markets. Part II considers the key issue of how finance affects SSE, the potential of solidarity finance schemes and the issues that arise when scaling up. Part III examines the increasing role of the state in enabling SSE via public policy, law, development and social programmes, local government and supranational initiatives. It also considers different approaches adopted by governments, variations in outcomes and the ongoing challenges associated with the role of the state in enabling SSE. Whether or not state policy and interventions support SSE, and whether or not SSE organizations and enterprises can survive and thrive in the marketplace, depends crucially on the nature of collective action among the producers, consumers and citizens involved and forms of participation, claims making and bargaining. These aspects are examined in Part IV. A concluding section sums up some of the main findings and reflects on future prospects for scaling up and enabling SSE.

This review of the potential, limits and challenges associated with SSE suggests that policy makers and the international development community at large need to pay far more attention to ways and means of enabling SSE. This is particularly apparent in the current contexts of heightened risk and vulnerability associated with economic and food crises

and climate change. It is imperative that organizational and enterprise models that are by their very essence integrative (in terms of simultaneously pursuing explicit economic, social and often environmental and empowerment objectives) receive the recognition and priority they deserve in national and international knowledge and policy circles concerned with development issues. This is particularly relevant now that the international development community is repositioning the notion of integrated approaches to development at the core of development thinking and policy making, and crafting a post-2015 development agenda centred on sustainable development goals (SDGs).

But meaningful policy change requires a reconfiguration of social and political forces, coalitions and alliances as well as democratic governance arrangements that enable effective participation of intended beneficiaries and their advocates. For these reasons, this paper emphasizes: (i) the importance of co-construction in policy design, implementation and review; (ii) issues of not only economic, but also political, empowerment through collective organization and mobilization of SSE constituents; (iii) federated structures and networks that connect SSE organizations across multiple scales; and (iv) broad-based coalitions between SSE entities, civil society organizations, social movements and political parties. Such developments are important not only for ensuring that local and national governments and legislators position SSE more centrally on the policy agenda, but also that the structural rules of the game or development strategies begin to change in ways that work for rather than against social and environmental justice.

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Introduction

Multiple global crises and heightened concerns about the social and environmental consequences of economic growth and liberalization have reignited interest in alternative production and consumption patterns and ways of organizing enterprise activities. Within both civil society and academic circles, considerable attention has focused on the potential of Social and Solidarity Economy (SSE). This term is increasingly being used to refer to organizations and enterprises engaged in the production of goods and services that are autonomous from the state and are guided by objectives and norms that prioritize social well-being, cooperation and solidarity. This logic contrasts with that of mainstream capitalist enterprises where economic activity is guided fundamentally by institutions and norms that prioritize objectives associated with profit maximization, shareholder returns and competitive advantage, and where social benefits tend to be indirect, an add-on or a requirement of regulation or hard-won gains from collective bargaining and workers' struggles. Institutions and norms associated with SSE generally include some combination of the following: collective ownership; reciprocity; redistribution; association; social utility; profit mutualization; and democratic self-management. Other values associated with environmental sustainability, gender equality and cultural identity often characterize SSE. The long-term reproduction of SSE organizations and enterprises requires sustainable forms of income generation in which profit making can play a role, but does not constitute the *raison d'être* of the activity. More generally, SSE is about re-embedding economic activity in ethical and social norms and democratizing the economy through active citizenship, both at the microlevel of organizations and in relation to interactions with external organizations and institutions.

The past decade has seen considerable diversification and expansion of SSE (see box 1). Such developments include, among others:

- the revival of multiple forms of worker, producer, service delivery and consumer cooperatives;
- the growth of mutual associations providing financial and insurance services;
- the rise of fair trade and alternative food networks that connect producers and consumers in fairer and greener trading relations;
- new forms of social enterprise, often providing “proximity services”;
- the collective organization of informal economy workers in associations;
- various forms of community-based schemes associated with solidarity finance, risk management, basic needs provisioning and the management of common pool resources; and
- the emergence of millions of self-help groups, often comprising primarily women.

Are we seeing in SSE the foundations of a new economy that not only significantly reduces the scope for negative social and environmental externalities associated with conventional for-profit enterprise, but also fosters equitable patterns of resource and surplus distribution and promotes social, cultural and power relations that can be considered democratic, empowering and emancipatory? A growing body of literature on SSE suggests that this is indeed the case.¹ But while the potential of SSE seems clear

¹ See, for example, Hart, Laville and Cattani (2010); Gibson-Graham (2006); Amin (2009); Wright (2010); Defourny et al. (2000); Coraggio (2014); Fonteneau et al. (2011); Lewis and Conaty (2012); Kawano (2013); Utting (2013b); Borzaga and Defourny (2001); Jayasooria (2013).

enough, what is far less apparent is whether this potential can be realized in practice. Can SSE expand significantly beyond the fringe or niche status it has often assumed within the broader plural economy and in given territories, economic sectors and value chains? And as expansion occurs, is it possible for organizations and memberships to multiply while continuing to adhere to core values and objectives? Despite its current dynamism, it is unclear whether SSE constitutes a cohesive and resilient movement of change. As SSE expands, the organizations and enterprises involved often become more immersed in relations with markets, for-profit enterprise and state institutions. How do such relations affect SSE? What forms of collective action and participation can ensure that closer interaction with both states and markets can facilitate, rather than undermine, SSE and its core values?

Critical inquiry into the potential and limits is important to avoid the tendency within some advocacy-related and action research to somewhat romanticize this field of socioeconomic and sociopolitical activity by exaggerating claims and glossing over tensions, trade-offs and dilemmas. As recognition of the potential of SSE grows within mainstream knowledge and policy circles, and as the scope for SSE advocacy and a more enabling policy environment expands, it is important to provide evidence that is comprehensive, rigorous and credible. Furthermore, civil society actors and SSE practitioners engaged in advocacy and policy processes can use such evidence to craft more effective strategies.

This paper examines these questions. It synthesizes the insights and findings of some 70 papers and think pieces prepared under the research project on Potential and Limits of Social and Solidarity Economy organized by the United Nations Research Institute for Social Development (UNRISD). Most of the papers were discussed at a conference of the same title co-hosted by UNRISD and the International Labour Organization (ILO) in collaboration with the UN Non-Governmental Liaison Service (UN-NGLS) in May 2013. Based on a call for papers that yielded proposals from nearly 500 researchers from 70 countries, this was the largest UN conference to date on SSE. It was also significant as it laid the basis for the establishment of the UN Inter-Agency Task Force on SSE (TFSSE) (Utting 2014).²

² The TFSSE currently has 19 members comprising UN agencies and the Organisation for Economic Co-operation and Development (OECD), and five umbrella associations of international SSE networks as observers. The TFSSE aims to: enhance recognition of SSE in the UN system and beyond; promote knowledge on SSE and consolidate SSE networks; support the establishment of an enabling institutional and policy environment for SSE; ensure coordination of international efforts and strengthen and establish partnerships. For more information, go to www.unsse.org and www.unrisd.org/tfsse.

Box 1: Some SSE numbers

- Worldwide, cooperatives provide jobs for 100 million people.^a Preliminary results from the Global Census on Cooperatives of the United Nations Department of Economic and Social Affairs (UN DESA) indicates that globally there are 761,221 cooperatives and mutual associations with 813.5 million members, 6.9 million employees, USD 18.8 trillion in assets and USD 2.4 trillion in annual gross revenue.^b
- Mutual benefit societies provide health and social protection services to 170 million people worldwide.^c
- The global certified fair trade market amounted to EUR 4.8 billion (USD 6.4 billion) in 2012 (excluding Fair Trade USA sales) and involved some 1.3 million workers and farmers in 70 countries.^d
- In Europe, approximately two million SSE organizations represent about 10 per cent of all companies and employ over 11 million people (the equivalent of 6 per cent of the working population of the European Union).^e
- In France, the SSE sector comprises approximately 222,800 organizations and enterprises, employs 2.33 million people and includes 13.8 per cent of non-public sector jobs.^f
- In 2011, approximately 130 million people in the United States participated in the ownership of co-op businesses and credit unions. More than 13 million have become worker-owners of more than 11,000 employee-owned companies.^g
- In India, the country's largest food marketing corporation, the Amul cooperative organization, has 3.1 million producer members and an annual turnover of USD 2.5 billion.^h Over 30 million people, mainly women, are organized in over 2.2 million self-help groups.ⁱ The Self-Employed Women's Association (SEWA), which supports the empowerment of women in the informal economy, had 1.4 million dues-paying members in 2012, organized to promote income, food and social security.^j
- In Nepal, 8.5 million forest users are represented in the country's largest civil society organization.^k
- In Brazil, there are more than 20,000 enterprises operating within the SSE, which comprises almost 1.7 million people.^l
- In Ecuador, popular and solidarity economy generates about 60 per cent of employment nationwide; it represents 13 per cent of the gross domestic product and accounts for 5 per cent of public purchases.^m
- In Colombia, it is estimated that over 10,000 SSE organizations provide more than 670,000 jobs.ⁿ
- In Tanzania, women's membership in the financial cooperative sector has more than quadrupled since 2005 which brings women's share to 43 per cent.

^a ICA n.d. ^b See UNRISD 2014. ^c Fonteneau et al. 2011. ^d Fairtrade International 2013. ^e European Commission 2013. ^f Conseil National des Chambres Régionales de l'Économie Sociale 2013. ^g Alperovitz 2011. ^h AMUL 2013. ⁱ Agarwal 2010a. ^j WIEGO n.d. ^k Federation of Community Forestry Users 2013. ^l Sistema Nacional de Informações em Economia Solidária (SIES) 2011. ^m Vinueza 2013. ⁿ Portal de Economía Solidaria 2009. ^o ILO and ICA 2013.

The paper is structured along the following lines. Part I appraises the potential and limits of SSE as a means of addressing some of the major development challenges currently facing both people and the planet. It identifies various benefits of collective action and economic activities grounded in ethical values and active citizenship. It cautions, however, against romanticized notions of SSE that fail to examine numerous constraints and trade-offs that affect the expansion and reproduction of SSE. As SSE grows, the organizations and enterprises involved inevitably confront a variety of pressures and dilemmas, several of which are identified in this section (see also Utting forthcoming). Part II considers the key issue of how finance affects SSE and the possibilities for scaling up solidarity finance. Part III examines the increasing role of the state in enabling SSE via public policy, law,

development and social programmes, local government and supranational initiatives. It also examines the different approaches adopted by governments, variations in outcomes and the ongoing challenges associated with the role of the state in enabling SSE. Whether or not state policy and interventions support SSE, and whether or not SSE organizations and enterprises can survive and thrive in the marketplace, depends crucially on the nature of collective action among the producers, consumers and citizens involved and forms of participation, claims making and bargaining. These aspects are examined in Part IV. A concluding section sums up some of the main findings and reflects on future prospects for scaling up and enabling SSE.

Box 2: SSE-related concepts

Social economy

Different regions often employ different terms that reflect variations in their sociopolitical histories. For example, in Western Europe and North America, the term “social economy” emerged in the nineteenth century, its goal being to reclaim the market for social ends (Laville et al. 2007; Dash 2014). Defourny (1990) defines social economy as made up of associative activities based on values of solidarity, autonomy and citizenship. Those activities are carried out by commercial enterprises, mutuals and associations that operate based on the following principles: (i) democratic decision-making, (ii) social goals, and (iii) limited return on capital and socialization of benefits. Today, a greater diversity of social organizations and enterprises make up the social economy including, for example, those associated with social entrepreneurship and community-based service delivery (Defourny and Nyssens 2012; Amin 2009). The Chantier de l’Economie Sociale in Quebec also emphasizes principles of participation, and collective and individual empowerment (OECD 2003). Neamtan (2009) notes that the social economy, rather than being in competition with the public and private sector, positions itself as a third form of enterprise taking place in a pluralist economy that recognizes complementarities between the private, public and collective enterprises.

Solidarity economy

The term solidarity economy is often used in Latin America where it relates not only to imperatives of social and often environmental protection, but also to deeper societal and systemic transformation. According to Laville and Cattani (2005), solidarity economy includes activities whose political and economic dimensions contribute to the democratization of economy. Solidarity economy questions and seeks to transform, rather than simply work within, liberal “rules of the game” (McMurtry forthcoming). Its practices aim at empowering citizens or subaltern groups both at the microlevel of the organization through, for example, democratic self-management, and via greater access to the public space where they deliberate, advocate and build their economic independence (Dacheux and Goujon 2011). Razeto Migliaro (2013) notes that solidarity economy is a project of development, transformation and improvement of the economy, which responds to the major challenges of our times: poverty, unemployment, informalization and the impacts of climate change.

Plural economy

Polanyi (1944) identified four ideal types of principles of economic behaviour: market; redistribution; reciprocity; and householding. Together, these make up what Laville (forthcoming) calls the “plural economy”. He points out that this view of the economy allows us to see past the perceived dominance of the capitalist market, avoiding the conceptual conflation of the economy with the market, of the market with the self-regulating market, and of the modern enterprise with its capitalist form (Laville forthcoming). The analysis of Polanyi (1944) and Mauss (1925) make clear that there are various principles of resource allocation and exchange, and that the market, as one of these principles, is embedded in institutional forms (Granovetter 1985; Laville forthcoming). SSE can be seen as another institutional form that may in some ways be contradictory to the market, but nevertheless coexists with it and other institutions such as the state or public sector (see figure 1). Drawing on Polanyi and Mauss, Laville (forthcoming) explains that within SSE, practices of reciprocity and redistribution dominate via “the voluntary collective actions of equal citizens and the state’s

attempts to redress inequalities". As such, SSE is "active" in both the public sector and popular economy.

Popular economy

Most often used in Latin America, "popular economy" refers to the "multiple strategies implemented by individuals, families and communities to enhance the security of their livelihoods in contexts of vulnerability" (Hillenkamp et al. 2013a:3). It typically comprises the workers and producers in the informal economy, with no contracts or legal recognition, such as many street vendors and waste pickers, and those who are organized and legally recognized within SSE, for example, members of cooperatives or social enterprises. The definition of popular economy in the Ecuadorian Constitution refers to six forms or features: family; domestic; autonomous; community; associative; and cooperative. Coraggio (2014) argues that these forms constitute the popular economy, while the final three (community, associative and cooperative) can be seen as the popular and solidarity economy.

Third sector

The "social economy", especially in European contexts, is sometimes conflated with the "third sector", which is usually defined as "not part of the government, any profits are usually reinvested for social, environmental or cultural aims, and participation is largely voluntary" (Alexander 2010:213). Within the North American approach, the third sector is regarded as synonymous with non-profit organizations. In contrast, in the European approach, the distinguishing factor is not whether or not profit is made, but whether returns are maximized for individual investors or for collective or mutual benefit. This approach, then, includes cooperatives, mutuals, associations, foundations and charities. The European approach also recognizes that third sector organizations can have links with politics and the market. Since the 1980s, such organizations have played a key role in providing household and community services, or what have been called proximity services (Laville and Nyssens 2000). In contexts where funding from governments and other sources for non-governmental organizations (NGOs) has declined, NGOs are increasingly turning to forms of social enterprise as a way of sustaining sources of income. The third sector is also an important site for advocacy and campaigning (Alexander 2010).

I. Appraising the Potential and Limits of SSE

SSE and the contemporary development challenge

The potential of SSE from the perspective of inclusive and sustainable development derives not only from explicit aims to address both social and environmental objectives, but also how it relates to key development challenges in the early twenty-first century (Utting 2013a; UNRISD 2014). Since the global financial crisis, in particular, there has been increasing calls for a profound shift in development strategy. Such a shift recognizes the social, environmental and developmental failures of market-centred approaches that have promoted economic liberalization, financialization, privatization, commodification, corporate control of global value chains and business models that externalize environmental costs. It also acknowledges the pitfalls of constantly rolling back or hollowing out state capacities, particularly in areas of regulation, industrial policy, public investment and welfare policies.

This market-centred or neoliberal approach, coupled with conventional perspectives on modernization, is seen by many to lie at the root of four of today's major development problems. The first is the inability of the conventional formal sector of the economy to generate more and better work and to absorb "surplus" labour associated with the growing informal economy. Indeed, informalization and levels of precarious employment continue to rise, even within the so-called formal sector of the economy (ILO 2013). Second, inequalities of income, wealth and location within countries have risen

significantly (UNRISD 2010; Piketty 2014). These inequalities constrain people's productive and adaptive capacities, local economic development, access to markets and the realization of social, political and civil rights. Third, recurring and multiple crises linked to finance, food and fuel have heightened levels of human insecurity. Of concern here is not only the question of how to minimize the scale, frequency and impacts of such crises, but also how to build economic and social systems that foster resilience to external shocks. Fourth, industrialization and consumerism have resulted in patterns of environmental degradation and climate change that enhance shocks and vulnerability (Jackson 2009). Such patterns contradict the principle of intergenerational equity enshrined in the Brundtland definition of sustainable development as well as the rights of Mother Earth recognized, for example, in indigenous cultural perspectives associated with *Buen Vivir* (Living Well). The contemporary development challenge also relates to low-intensity democracy or passive citizenship, where "participation" is largely reduced to the electoral process and often cosmetic forms of stakeholder dialogue. Given its multiple objectives associated with basic needs provisioning, livelihood security, local economic development, social protection, a light ecological footprint and equity, SSE seems well placed as an alternative model or pathway that can simultaneously address such challenges and some of the structural underpinnings of vulnerability, exclusion and unsustainable development.

In addition to socioeconomic and environmental advantages, SSE also has significant emancipatory potential, given its association with political empowerment and identity politics via contestation, active citizenship and claims making (Laville 2010b; de Sousa Santos and Garavito 2014). Various forms of SSE, notably those associated with "solidarity economy", relate more explicitly to emancipatory dimensions such as ethnic and gender equality. Feminist literature, for instance, points to the fact that SSE has opened up significant spaces for women's participation in economic and sociopolitical activities (Bergeron and Healy forthcoming). In some respects at least, there has been scope for minimizing tensions between women's roles in relation to paid work and social reproduction, in particular, household or care activities, and simultaneously addressing objectives associated with both social protection and emancipation (Hillenkamp et al. 2013b). Organizational literature also highlights merits associated with workplace democracy (Whyte and Whyte 1988) and satisfaction; that is, features that contrast with the so-called Taylorist stereotype of the atomized, mechanized, alienated worker, highly subordinated to authority.

Resilience is another important attribute of SSE. Various types of SSE organizations have proven their ability to withstand external shocks associated, for example, with financial crises. This has been well documented in the case of cooperatives (Birchall 2011; Roelants and Sanchez Bajo 2011). During the global financial crisis, financial cooperatives continued to provide banking services to low-income members, stabilized the banking system, regenerated the local economy and retained employment (Birchall 2013a). Similarly, the European Parliament recently reported on the resilience of cooperatives in times of crisis (Toia 2013). This was attributed to the cooperative model of governance, the long-term approach to accumulation of capital and the anchoring of cooperatives in local economies (Esim 2013). As participatory decision making is a feature of cooperatives, members are well aware of the context of crisis. Together they can plan new activities, make hard decisions that are perceived as legitimate, construct safety and support funds and protect employment (Sanchez Bajo 2013).

The growing interest in SSE as a pathway to socially sustainable development and emancipation relates to the realization that herein lies a model or trajectory of transformative change that is rooted in real world practices and possibilities rather than utopian idealism or blueprints.³ As the history of communism and fascism reveal, the quest for new ways of re-embedding economy in social norms often backfired with devastating political and social costs in terms of repression. With SSE, the possibilities for transformative change lie not with hierarchical impositions based on theory and perceptions of selective class interests, but with actually existing practices of workers, producers, consumers and communities around the globe (Wright 2010).

There is also a certain epistemological appeal to SSE that lies in the possibility that from these real world practices can be found elements that can contribute to a new theory of change (Dash 2014). As Ocampo (2006) suggests, this chain of causation is important both for theoretical guidance and sound policy. It counters the “neoliberal” experience whereby government and international development policy was heavily informed by the rebirth of neoclassical economics in the 1960s and 1970s. This and subsequent strands of economics underemphasized market failures and overemphasized state failure. When theory or ideology lead policy, the upshot is likely to be major blind spots on the development and policy agenda, distortions in the way reality is understood and misguided policy interventions (Ocampo 2006).

So what then are the drivers and institutional arrangements associated with SSE that are key for realizing the broad objectives of SSE? These relate in large part to attributes associated with collective action, social capital and ethicality, to which we now turn.

Benefits of cooperation and solidarity

The advantages of collective action or group behaviour associated with SSE have been well documented, often by academics who do not explicitly use the term (Heyer et al. 2002). These relate to economic empowerment, social capital, political empowerment, participatory governance, solidarity and ethicality.

Economic empowerment

When workers, producers and consumers organize collectively they can overcome market failures, enhance productivity, add value and build resilience by strengthening capacities and capabilities needed to mobilize resources, integrate markets on fairer terms and compete economically. Key in this regard are advantages related to cost reduction associated with economies of scale, value-added associated with processing and enhanced capacity of small producers to bargain for higher prices and access market information, transportation, distribution networks, technology and training.

When examining the strengths and weaknesses of agricultural cooperatives, Muradian (forthcoming) noted that collective action can be a key mechanism for overcoming the high level of transaction costs typically experienced by small-scale agricultural producers, often operating in highly unfavourable conditions in terms of the size of holdings, location and infrastructure. Referring to Colombia, Bateman (forthcoming) pointed out that the key issue is not only better prices for farmers, but also the possibility of

³ Gibson-Graham 2006; Wright 2010; Laville forthcoming.

restructuring value chains by linking producers and consumers more directly and bypassing intermediaries—for example, through the promotion of farmer’s markets—or connecting producers with firms and consumers that adhere more explicitly to ethical or fair trade principles. The notion of transversal scaling up of SSE, discussed by Reed (forthcoming), refers to possibilities of developing “dense, diversified networks of mutually supporting SSE enterprises that can provide the basis not just for the growth of SSE enterprises, but an entire local economy dominated by SSE production and exchange”.

Drawing on their extensive work with indigenous communities in Mexico, Lemus and Barkin (2013) also emphasized the importance of restructuring exchange relations. This involves both restricting the negative influences of price systems associated with international markets, which tend to benefit corporate interests, and cultivating alternative relations associated with principles and practices of mutual support, fair trade and local development. Such a restructuring, at times coupled with the introduction of new means of monetary or in-kind exchange (see Part II), potentially increases local or community appropriation of surplus. According to Lemus and Barkin (2013), “the dynamic becomes transformed from one of a debilitating competitive battle among the powerful into a socially challenging problem of managing the surplus, determining its appropriate collective use to attend to the various social, material, and environmental priorities as well as to distribute some part of the resources to individuals for their own use”.

Reciprocity and social capital

Core assets or institutions—understood as rules of the game, both formal and informal, that pattern behaviour—within SSE relate to reciprocity and social bonds associated with both trust and monitoring. SSE prioritizes reciprocity (sharing, giving and receiving) as a mechanism for social protection and needs provisioning as complementary to the market principle and redistribution via the state (Laville 2010a) (see box 2). Social capital is key for understanding the potential and limits of SSE. The two core attributes of social capital identified by Bourdieu and Putnam, namely group membership and trust, underpin core advantages of cooperation: whereas belonging to a group entitles members “to credit, in the various senses of the word” (Bourdieu 1986:250), trust facilitates coordination and lowers transaction costs (Putnam 2000). As examined below, such attributes are often forthcoming when people are organized in small groups.

Political empowerment and participatory governance

Beyond production and exchange, collective action is also good for governance in the sense of both providing governments with interlocutors conducive to policy dialogue, design and implementation, and for enhancing the capacity of groups to exert claims on external institutions and actors that affect their lives. Organized groups of workers or farmers, for example, or associations of producers, often have easier access to consultative and decision-making processes at local, national and other levels, and can make their voice heard through various forms of contestation, dialogue and bargaining. Relevant cases discussed in this paper include organizations of informal economy workers such as the Global Alliance for Waste Pickers (van Zeeland forthcoming), the Brazilian Forum of Solidarity Economy (Morais 2014), women’s groups that participate in the Kudumbashree programme in Kerala, India, (Mukherjee-Reed forthcoming) and federated community forestry initiatives in South Asia (Agarwal forthcoming).

Participation in SSE organizations can be a pathway for women to improve their socioeconomic standing through collective organization. Referring to Southeast Asia, Pineda Ofreneo (2013:1) notes that:

[i]n a region where some countries have high levels of poverty, joblessness, and informal employment, organized home-based workers and other working poor in the informal economy have been able to create jobs with attendant mutual support systems through community enterprises, cooperatives, integrated microfinance arrangements, fair trade groups and other forms of solidarity economy.

For example, the Self-Employed Women's Association (SEWA) in India provides a platform that enables 1.7 million women to identify common problems and collectively solve them. It focuses on women as a group, emphasizes self-reliance and community building and addresses needs through a holistic approach. In this way, the reach of the association goes further than local groups by strengthening communication among village networks. It has not only developed microfinance solutions, but also cooperatives, social security and health care (Gay and Weeratunge 2013).

Solidarity and ethicality

The ethical dimension of SSE potential relates to adherence to explicit principles and values associated with solidarity and cooperation with those in need, those sharing similar identities and objectives associated with social and environmental justice, or with nature itself.⁴ Indeed, the growing influence of the Andean indigenous concept of *Buen Vivir* explicitly recognizes the principle of living in harmony not only with different peoples, but also with Mother Earth.

Collective action can enhance capacities to assist others in need or one's peers through solidarity. Situating SSE in relation to liberalism, McMurtry (forthcoming) argues that, the "ethical value-added" of SSE also relates to "the radical decentring of the rules of the game" (McMurtry forthcoming) and putting community preferences and decision making ahead of individual choice as the driver of economic activity.

Lemus and Barkin (2013:11) point out that "the point of departure for a SSE must be a commitment to the ethical organization of society: ethical in the sense that the needs of all people in the community are attended to, while also making provision for the well-being of future generations" by assuming responsibility for transitioning to more appropriate production and consumption patterns. Participation in the field of SSE is often associated with ethical learning by doing. Members of SSE organizations may initially join for instrumentalist reasons, but through time adhere to other non-material objectives. Referring to the experience of *gruppi di acquisto solidale* (solidarity purchase group/GAS) in northern Italy, Grasseni et al. (forthcoming) point out that while consumers initially joined to gain access to cheaper healthier food, they soon supported other objectives such as more responsible lifestyles associated with environmental goals and solidarity with local producers. Through practice and participation, there was a shift from individualistic motivations to "awareness of broader goals of social and political relevance...[S]pecific relations of trust are built or extended across networks, thus facilitating virtuous feedback, cooperation amongst different groups, and the establishment of new economic circuits" (Grasseni et al. forthcoming).

⁴ Defourmy et al. 2009; Miller 2010; Lemus and Barkin 2013.

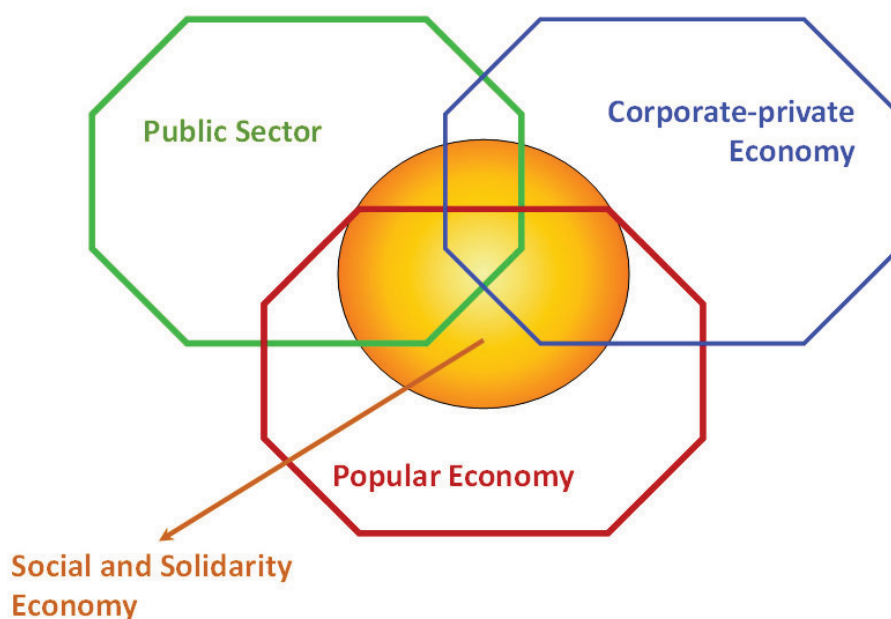
In their analysis of SSE and gender equality, Bergeron and Healy (forthcoming) emphasize that, even within the neoliberal context, there are multiple sites for the ethical negotiation of socially progressive relations of production. It is, therefore, important not to view market logic or even neoliberalism as inevitably stifling SSE. “[B]y letting go of a monolithic vision of economy” it is possible to “recognize the diversity of alternative enterprises...alternative systems of finance...as well as motivations of care, interdependence, community aid etc. [which are] not inevitably reproducing neoliberal capitalism” (Bergeron and Healy forthcoming).

Tensions and challenges

Too good to be true could be one response to this litany of potential benefits of SSE. Indeed, both the history of SSE and contemporary experience urge caution when assuming that this potential is easily realized in practice. Some strands of SSE are inherently reformist in nature, and do not fundamentally question “the rules of the game”. As McMurtry (forthcoming) points out, they do not try to invert the conventional liberal hierarchy whereby economic decisions are informed by individual choice as opposed to community decision. As such, they are compatible with the liberal perspectives of elites that seek some variant of embedded liberalism that can counter “an increasingly rapacious capitalism”.

The scale and performance of SSE is heavily determined by the strength or weakness of motivational forces such as necessity and collective identity (Defourny and Develtere 2009) as well as the institutional and economic context in which SSE is embedded. As seen in figure 1, SSE forms part of mixed or plural economies (see box 3) and is articulated with for-profit enterprise, the public (state) sector and so-called informal and other forms of “popular economy” (Coraggio 2010). Such relations impact SSE in numerous ways, several of which are identified below.

Figure 1: Situating social and solidarity economy



Source: Adapted from Coraggio (2011).

In structural terms, the space for SSE to grow depends very much on the extent to which the state itself provides for social protection. Laville (forthcoming) makes the point that recourse to institutions of group solidarity and reciprocity that underpin much of SSE activity declined substantially in the twentieth century in a context where welfare states and social policy assumed a prominent role in social protection and redistribution. Similarly, in contexts where capitalist firms provide similar goods and services to SSE organizations, compete on price and project an image of social responsibility, they can displace cooperatives and mutual societies and other SSE organizations (Defourny and Develtere 2009; Millstone forthcoming).

Each of the articulations of SSE with “other economies” (public sector, the corporate/private and the popular/informal) gives rise to a variety of tensions that can undermine the possibilities of realizing the potential of SSE and cause it to deviate from core values and objectives. In the case of the state, such tensions are examined in more depth in Part III. Suffice it to note here key issue areas related to: (i) weak state capacity (Fonteneau forthcoming), which is often a function of neoliberal restructuring, particularly in countries in Africa and Latin America; and (ii) top-down, “instrumentalist” and paternalist approaches that limit the role of SSE to that of a mechanism for poverty alleviation or employment generation and stifle its autonomy (Coraggio forthcoming; Rossel forthcoming).

Market relations

As SSE expands, it often becomes more immersed in market relations and global value chains, and thereby confronts a set of pressures that hitherto may have been minimal or non-existent. Such relations can shift the balance between efficiency and equity objectives.⁵ Financialization can give rise to pressures that force large SSE organizations to adopt practices that are characteristic of for-profit enterprise (Arnsperger 2013; Millstone forthcoming). Market pressures can have the effect of diluting core SSE principles and practices and ensuring that SSE sits more comfortably within the market-liberal paradigm. The growing body of critical literature on microcredit, social entrepreneurship, “coopitalism”, NGO engagement in service delivery, and some strands of certified Fairtrade, for example, suggest this to be the case.⁶

The challenge of having to compete with for-profit enterprise can be particularly difficult, as noted in the case of organized waste pickers in Brazil (see box 12), and activities within the new digital “collaborative” or “sharing” economy (Millstone 2013). While SSE organizations often find ways to be responsive to both markets and members’ needs and values, hence transcending trade-offs, some are prone to institutional isomorphism, adopting pro-market economic and managerial practices, more typically associated with the private sector. Such concerns have often been noted in relation to large cooperatives (Henry 2013; McMurtry forthcoming). Marques (2014) notes that when SSE adapts to the dominant social patterns to ensure its reproduction, it faces a struggle with its emancipatory project.

The emergence of what has been called coopitalism, comprising large-scale financial services, manufacturing and agricultural cooperatives, can blur the dividing line between

⁵ Henry 2013; McMurtry forthcoming; Millstone 2013.

⁶ Defourny et al. 2000; Bebbington et al. 2008; Bateman 2010; Servet 2010; Dalvai 2012.

big co-op and big business. As Defourny and Develtere (2009:37) point out: “Globalisation and competition have brought so many pressures that some large cooperatives have begun to adopt the dominant practices of their sector, such as increasing financial concentration, integrating groups that are not cooperatives and opening branches over which their members lose complete control”. Outsourcing production abroad, using conventional labour relations, is also being practised by some multinational cooperative groups such as Mondragón (Tremlett 2013; McMurtry forthcoming). Referring to Mondragón, Altuna-Gabilondo (2013) notes that, through time, the core value of solidarity has been institutionalized in a way that engenders a bureaucratically administrated solidarity. Rather than being a shared experience for members, solidarity tends to become a feature of corporate social responsibility.

Competitive pressure may also negatively impact democratic decision making. Referring to the case of “recovered factories” in Argentina (that is, production units that were closed by their owners, but were subsequently taken over by the workers in order to maintain their jobs), Deux Marzi (2014) makes the point that when market pressures were low, the chances to organize the recovered factories based on social and democratic values were greater. Recovered enterprises could, but did not always, adopt participatory management systems that constrained the influence of market forces and cultivated alternative management visions. She argues that the institutionalization of participation practices within the workplace is essential to the development of alternative ways of working. The development of alternative practices also depends on moving beyond coping strategies and building capabilities.

Legal reforms, which purportedly aim to position member-driven cooperatives on a level playing field with investor-driven joint-stock companies, can also have the effect of promoting practices associated with conventional business. This contradiction is explored by Henry (2013) in his analysis of changes in cooperative law in Europe, Latin America and India. Such changes aim to provide cooperatives with greater space to set their own rules. While this is in line with the core principle of autonomy, it “underestimates the pressure of the financial market”—the upshot is that cooperatives tend to insert investor-friendly clauses in their statutes and by-laws (Henry 2013:7).

The tensions between scaling up within the market and ongoing adherence to core SSE values are particularly evident in the case of fair trade. Global sales of Fairtrade certified products amounted to USD 6 billion in 2012 (Fairtrade International 2013). Private sector firms, including some major agri-food transnational corporations such as Starbucks and Nestlé, play a key role in fair trade value chains that connect Southern producers and Northern consumers. While identifying with some of the values associated with fair trade, such corporations also have an interest in keeping within definite limits price rises or the price premium paid to small producers, agro-ecological and social standards, and the scope that producers have for adding value (Reed 2012). Some national labelling organizations were closer to such interests than others. This situation eventually promoted a schism with the fair trade movement. In 2011, the large US labelling organization Transfair USA (now Fair Trade USA) seceded from the peak organization, Fairtrade International (FLO). Behind the split was a different logic deemed more beneficial from the perspective of growing market share. Whereas FLO continued to uphold the original fair trade values centred on redistribution to small producers,

community support and agro-ecology, Transfair USA sought to engage larger estate producers and place more emphasis on corporate social responsibility (Utting 2012).

Informal economy and vulnerability

The positioning of SSE within a plural economy also means that it interacts with the informal economy of atomized workers and producers and the complex webs of social relations and governance that characterize this economy. These aspects are highlighted by Choudhary's (2013) analysis of the difficulties of promoting SSE among urban street vendors in two Indian cities. The challenge of transitioning out of informality is not only about designing and implementing appropriate regulations and social policy or overcoming bureaucratic constraints, but also transforming a host of informal social relations with multiple actors that complicate governance. These include rent seeking, mistrust between state and civil society agents, the resistance of grassroots leaders fearful of losing "enormous informal power" (Choudhary 2013:13), and inhibitions of other street traders in opposing local leaders. Practice and performance within SSE is also shaped by the cultural norms and social relations that characterize society. As discussed in Part IV, traditional values that structure the gender division of labour, for example, can impede women's participation in SSE (see box 10).

The contexts of vulnerability, poverty and disempowerment that characterize the informal economy mean that the initial conditions confronting SSE organizations and enterprises are often extremely disadvantageous. Where assets and capabilities are lacking, the resources and competencies needed to expand and transition from informality to formal practices or to sustain SSE may be a major inhibiting factor in consolidating and sustaining organizations.

Small producers, for example, may not be able to take full advantage of the higher prices available through SSE trading circuits. The need for prompt payments can inhibit participation in Fairtrade and ensure that producers remain locked in disadvantageous relations with intermediaries. Examining the case of coffee cooperatives in Uganda, Wedig (2013) notes that producers are often torn between a deferred payment system, which offers higher prices and other benefits, and immediate lower payments offered by commercial coffee buyers.

Analysing the case of village development associations (VDAs) in Cameroon, Fonchingong (2013) provides a balance sheet of both local benefits—social, economic, infrastructural and cultural—and constraints that affect their performance. A key concern relates to their capacity to evolve and restructure "to stay afloat" in contexts where state support is weak, poverty and unemployment are persistent, migration has weakened community ties and solidarity, and elites can co-opt or divide. He points to the need for strengthening ties with international donors and organizations, professionalizing management structures (and increasing transparency), enhancing deliberative processes, broadening the focus of activities beyond culture and basic social services to infrastructure, and relying less on donations and levies and more on income-generating activities via, for example, the creation of agricultural cooperatives.

Reviewing the chequered history of agricultural cooperatives, Muradian (forthcoming) notes that farmers with middle-size holdings, producing perishables or cash crops, and with some access to road infrastructure, are likely to derive greater benefits from collective

action than smaller-scale poorer producers. For small-scale producers, collective action is costly in terms of time, resources and risks. Furthermore, those producers who face relatively high structural marketing transaction costs due to factors such as small land size and long distances, cannot necessarily expect to be compensated in a significant way through collective action. For larger farmers, the costs of collective action in terms of time and resources needed for coordination may outweigh the potential benefits of cooperation. Muradian puts forward the “intermediate transaction costs hypothesis”: “collective marketing firms are more likely to emerge and to be effective when farmers face intermediate levels of transaction costs”.

Internal dynamics

If the structural position of SSE and its relations with other actors and institutions within the plural economy are key variables that explain SSE performance, so too are a variety of conditions associated with internal dynamics within SSE organizations and networks.

The motivational drivers of SSE associated, for example, with coping, needs provisioning and collective identity, can vary significantly through time. The rise of SSE organizations in contexts of economic crisis can be quickly reversed when normal growth resumes, as occurred to some extent in Argentina a few years after the “peso” crisis of 2001. The eventual collapse of many cooperatives that were formed as part of a drive to socialism in the former Soviet republics and post-colonial societies speaks to the weakness of collective identity (Defourny et al. 2009) in certain contexts.

A key issue related to internal dynamics concerns the scope for elite capture and social exclusions within the field of SSE itself. Particular SSE organizations may end up being dominated by local elites. This may be a function of the types of producers that integrate organizations such as cooperatives and/or due to the fact that those with better education and skills end up dominating governance structures. Indeed, this was the major finding of a large study of rural cooperatives carried out by UNRISD in the 1970s (Carroll et al. 1969). This study went so far as to suggest that “cooperatives in developing areas today bring little benefit to the masses of poorer inhabitants of those areas” (UNRISD 1975:ix). While heavily criticized by the International Co-operative Alliance (ICA) and several UN organizations for various reasons—not least for appearing to blame cooperatives for the simple fact that non-poor farmers were in a better position to make use of cooperative services (as explained below)—the findings did point to the need for the notion of collective action to extend to the arena of social organization and mobilization of disadvantaged groups for contestation and claims making.

Fonchingong (2013) notes that the VDAs in Cameroon are often governed by local elites who sometimes face interference from the state, notably when deciding on community projects that require permission from state officials. This often comes at a cost of complicated bureaucratic procedures. Elites tend to fall back on their kin for political support and to serve their political ambition. This use of VDAs for personal political interest can undermine their capacity to serve broader community needs (Fonchingong 2013). Similarly, in the case of the large Indian cooperative group, Amul, almost all the directors on the board during its formative years came from the Patel community. With more land, money and education, they were the ones who created the cooperative. After the 1980s, this trend was reversed as the Kshatriya community (the preponderant majority) started winning more seats on the board through the electoral process. Sheer

numbers started to matter in the increasing democratization, suggesting that the process of capture by elites might be a staged process and can be reversed with time (Ghosh 2010).

As noted above in the case of agricultural cooperatives, it is unclear whether certain types of SSE initiatives and policies are instruments that reach the poorest layer of the population. In analysing data of the Secretaria Nacional de Economía Solidária (National Secretariat of Solidarity Economy/SENAES), Singer (2007) suggested that “only” around one-third of the workers in solidarity economy enterprises are very poor, while 44 per cent are considered as poor but not very poor. Larraechea and Nyssens (1994) found similar results in Chile. Various Fairtrade schemes also tend to by-pass the poorest stratum of commodity producers and landless workers (Utting 2009). Other social exclusions have been noted in relation to communitarian strands of SSE or those associated with the “new millennials” or the digital “collaborative economy” in the global North. In the United States, for example, it is often white middle-class individuals who are attracted to such initiatives, more so than refugees, new immigrants groups, the poor and coloured (Agyeman 2013). Analysing the rise of alternative food networks in Italy, which promote collective provisioning and solidarity purchasing, Grasseni et al. (forthcoming) note that they are often composed of lower-middle class professionals (see also Grasseni 2013).

Other tensions relate to changes that occur in values, goals, institutional practices and social relations as scaling up occurs. In addition to problems of free-riding or shirking, which have long been identified as pitfalls of collective action, Grasseni et al. (forthcoming) also refer to difficulties in finding volunteers to share tasks and “burn-out” as key problems in the alternative food networks they studied in northern Italy. And as illustrated by the case of what was the world’s largest complementary/community currency (CC) scheme, El Trueque, in Argentina (see box 3), building and sustaining social capital are major challenges. This particular scheme initially functioned well at a scale where trust and solidarity held the system together. Such bonds, however, could not be reproduced on a massive scale and the system declined in the absence of alternative regulatory mechanisms (Gómez forthcoming).

To the extent that scaling up involves greater specialization, division of labour and impersonal exchange, the issue of increased transaction costs looms large as a major challenge for SSE. Drawing on institutional economics theory (Williamson 1981; North 1990), Gómez (forthcoming) points out that “[a]t the small scale of SSE initiatives, the benefits of specialisation and division of labour are minimal, but transaction costs are a minimal problem as well. Transactions in the SSE are embedded in a social setting of trust and common values that simplifies and reduces these problems...however, if they seek to scale up, the risks and uncertainties of opportunism [and] free-riding...start to appear” as the transition from personal to impersonal exchange occurs. Referring to the analysis of Boyer and Hollingsworth (1997), Gómez further notes that ultimately trust needs to be allocated to impersonal, longlasting and impartial institutional structures. This, however, may be extremely difficult to achieve. In the case of El Trueque, she observes that some degree of scaling up was possible when effective and legitimate leadership and referral systems sustained the shared morality of the scheme among newcomers and when institutional innovations occurred that resulted in effective rules of action. There reached a point, however, when rules could not be enforced and the system eventually contracted (see box 3).

Box 3: The rise and fall of the Argentinian Trueque

The Trueque (meaning barter in Spanish) was a CC scheme that was established in Argentina in 1995. Members exchanged goods and services with a self-created and self-regulated currency. The Trueque grew significantly during the Argentinian economic crisis of the later 1990s. According to some estimates, over two million people were involved at its peak. After the crisis, the Trueque declined sharply. Initiated with 30 members, the first Club de Trueque expanded rapidly through word of mouth. Due to the small scale of the system at the time, the conditions of personal exchange prevailed, and participants trusted each other. The initiators decided to scale up and replicate the system in order to achieve a significant economic impact for the participating households. They first did so through their personal networks and new Clubs de Trueque were created, issuing their own credits. Interpersonal trust was transferred to newcomers, which kept transaction costs in check. As the system grew, institutional innovations occurred. Rules were developed for issuing vouchers and admitting new members. These constituted the first institutions of impersonal exchange. The leaders were no longer directly known by the participants, even if their reputation was. In 1997, the network experienced its first case of forgery. In order to regulate and coordinate actions among a still growing number of participants, the leaders of the system implemented a national multilevel and multiscale structure of governance. Despite disagreements within the leadership, vouchers emission zones, ad hoc committees and binding rules were created, but their enforcement could not be controlled. While the expansion of the Trueque allowed participants to enjoy a more diverse local economy, the lack of formal control necessary for systems of impersonal exchange caused the Trueque to decline rapidly.

Source: Gómez (forthcoming).

Numerous other challenges that affect the possibilities for realizing the potential of SSE are noted in the following sections. Many relate to the public policy environment discussed in Part III, not least governmental and legislative inaction, top-down design and weak implementation. Another set, discussed in Part IV, relates to social relations and community-level dynamics that affect participatory governance, in particular, women's participation, within SSE organizations, and the challenge of organizing and mobilizing across multiple levels and forging coalitions.

Balancing multiple objectives

What the above analysis suggests is that balancing the multiple objectives of SSE, related to efficiency and equity, or economic, environmental, social and emancipatory dimensions, can be a daunting challenge. Muradian (forthcoming) outlines various managerial, organizational and social challenges facing agricultural cooperatives and other farmers' marketing groups. Tensions often arise between the different social and business goals or functions of cooperatives. Membership homogeneity, for example, in women's groups, may favour internal cohesion and women's voice and empowerment, but also may impede building relations with external actors. Scaling up is likely to increase the division of labour, which may lead to misalignment of incentives between managers and members. Increasing membership can also strain social capital and increase reliance on external support and thereby weaken autonomy. Compliance with standards imposed by external actors may be essential to access markets and move up the value chain, but it can also strain internal cohesion or democratic decision making. Furthermore, there may be significant variations in performance in relation to the different economic functions of cooperatives.

Millstone (forthcoming) points out: "SSE organizations have within their aims, membership structure and financing arrangements characteristics that contribute to their success and resilience—but ultimately hinder their growth". In short, there is often a trade-

off between cooperative benefits and identity, on the one hand, and competitive advantage and market share, on the other. If the choice of an SSE structure is, for instance, to compete on price, it may be necessary to externalize environmental and social costs and impacts. Some SSE organizations are having to play catch-up in relation to environmental objectives. Although prominent in some forms of SSE organizations, environmental concerns are not always central in others. This may be partly explained by the fact that the social economy movement came into existence in Western Europe and North America before the environmental movement did (Sahakian and Dunand 2013).

However, the above challenges of scaling up and sustaining collective action are not insurmountable. As seen in Parts 3 and 4, practices and processes related to co-construction and effective participation are key in this regard. So too are the structure of SSE organizations and the social embeddedness of transactions (Granovetter 1985), which can keep SSE from transitioning into a rational choice world of self-seeking individuals (Williamson 1975) as it expands. Referring to the case of India's largest food marketing corporation, Amul, Ghosh (forthcoming) shows how federated growth can enable an organization to scale up, while ensuring that the constituent, village-level grassroots units remain at a manageable size. It allows for growth, while keeping the basic units that constitute it small. When these grassroots units begin to get large, they can be broken down into several units to ensure smoother coordination (Ghosh forthcoming). In this case, expansion of SSE initiatives occurs within SSE-based value chains (Cañares 2013). The Amul case (see box 4) shows that smaller organizations do not necessarily perform better in terms of SSE values and objectives, especially when the organization is involved in marketing commodities. In those cases, scaling up in terms of membership becomes essential to extend the scope of social benefits and achieve economies of scale that are needed for economic sustainability (Ghosh 2010).

Box 4: Amul, a case of federated and embedded growth

AMUL was formed in 1946 as a district milk producers union of two village cooperative societies in India. Since then, it has become one of the most reputed national brands, and it successfully competes with larger agri-food multinationals.

The continuous growth of the cooperative achieved scale economies without comprising autonomy, trust and responsiveness, nor resulting in a loss of voice of its members. This is a positive consequence of the federated growth strategy that Amul followed, which mainly consists of splitting a village cooperative society once it exceeded a manageable size. This strategy allows for better communication between members and elected representatives, and greater responsiveness to the needs of member-owners.

The embeddedness of the cooperative within the sociopolitical context was also key in the expansion process of the cooperative: "the dynamic reciprocal interplay between the strategic initiatives of actors at the micro level and the [broader political economy] context, comprising competitors, governmental actors and multilateral agencies is implicated in scaling-up cooperatives" (Ghosh forthcoming). Concretely, in the case of Amul, three main factors allowed for embeddedness with the sociopolitical context. First, the presence of the Congress Party-affiliated politicians on Amul's board reinforced reciprocal interaction and political embeddedness. Second, the product diversification strategy was embedded in the challenge of the nation to reach self-sufficiency of adequate food. Finally, the Amul's broad strategic intent of helping farmers to achieve economic independence continuously guided the organization's strategy.

Source: Ghosh (forthcoming).

II. SSE, Finance and Exchange

When analysing the question of whether and how SSE can expand and realize its potential, it is crucial to examine how SSE relates to the financial sphere. SSE organizations often face difficulties in accessing finance on favourable terms. Their operating principles based on SSE-related values tend to run counter to those of conventional finance. For SSE to expand, solidarity and reciprocity need to be present not only in the production mechanisms, but also in the sphere of exchange. Operating mainly at the community level, solidarity finance includes forms of collective self-organization through which people manage their resources according to principles of reciprocity, solidarity, trust and mutual aid (Carvalho de França Filho et al., cited in Hillenkamp et al. 2013a). Among the variety of solidarity finance mechanisms (see box 5), some facilitate the connections between SSE enterprises and conventional finance, while others tend to circumvent the monetary system.

Tensions between SSE and the banking system

Commercial banks, which must cater to the profit expectations of their shareholders, are often unwilling to offer loans to SSE initiatives, because they (i) are usually low-profit businesses, (ii) frequently lack legal status, and (iii) include members without much accumulated capital. This difficult access to credit restricts the ability of SSE organizations to survive, expand and compete with conventional business. Even many well-established cooperatives face credit rationing. Therefore, SSE organizations may have to compromise their values and objectives in order to obtain credit through conventional finance (Arnsperger 2013).

Public subsidies are common funding sources for SSE organizations. However, public subsidies are state expenditures that are not interest-free. Furthermore, governments are liable to experience interest rate hikes and credit rationing should their credit-worthiness decline. This, in turn, can indirectly affect the SSE sector (Arnsperger 2013).

Using public subsidies financed via interest-bearing bank-debt money in order to support SSE is a sure-fire way of keeping that SSE in the role of a structural appendix to the mainstream economy—effectively making SSE businesses play the role of quasi-public administrations catering to the un- or underemployed, impoverished or disenfranchised individuals whom the conventional part of the system is rejecting (Arnsperger 2013:3).

This is in keeping with the way in which some governments see SSE as a poverty reduction tool, rather than the foundation of an economic system based on solidarity values.⁷ Referring to South America, Saguier and Brent (2014) note that the Special Council of MERCOSUR⁸ Cooperatives encourages state funding, but does not promote reliance on self-generated alternative finance. The case of Ecuador however is different. The Ecuadorian law on popular and solidarity economy promotes the creation of new institutions guaranteeing funds for solidarity finance systems. Those funds act as liquidity funds and insurance for the deposits. This represents an effective competitor to the banking system and opens a space for the multiplication of microcredit initiatives in the country (Coraggio forthcoming).

⁷ Coraggio forthcoming, Saguier and Brent 2014, Morais 2014.

⁸ Southern Common Market.

Solidarity finance

SSE organizations, therefore, often turn toward, and even themselves develop, alternative means of financing. In doing so, they reinsert values and practices of solidarity and reciprocity in the financial sphere. The social enterprise model is increasingly adopting innovative forms of hybrid financing, accessing both private and public loans, state subsidies and grants, and private donations, while reinvesting net earnings to consolidate or expand their activities.

Beyond addressing the need of financing for SSE organizations, solidarity finance initiatives aim to (i) democratize access to finance for low-income groups, and (ii) transform financial systems so that they are less prone to crisis and do not misallocate capital to the detriment of sectors geared towards meeting social needs and protecting the environment.

Box 5: Alternative finance glossary

Social or ethical banks^a are concerned with the social and environmental impact of their credit and investment policies. As such, they are common credit providers for SSE businesses. Ethical banking is a growing sector. The Global Alliance for Banking on Values (GABV), a network of alternative banks, was created in 2009 with nine banks. Today, GABV counts 25 banks operating in 30 countries with combined assets of over USD 70 billion and around 20 million clients (GABV 2014). Ethical banks are mostly found in Europe, North America and Oceania. Arnsperger (2013) notes that they cannot fully embrace SSE-related values as they remain under the pressure of debt-based finance. Examples include Vancity in Canada, Triodos in the Benelux countries, GLS in Germany and Alternative Bank Schweiz in Switzerland.

Financial cooperatives are financial institutions that are owned and operated by customers who invest capital and hold membership in those institutions. Members can vote on substantial matters and thus form part of the governance structure of the financial cooperative. Financial cooperatives offer similar services as traditional banks, but their main objective is to benefit customer-owners rather than to generate profits for shareholders, as in the case of publicly listed banks. Profits are partly distributed to the members as dividends and partly reinvested in the financial cooperative reserves (Birchall 2013a). Members' savings are the main source of money for loans. Birchall (2013a) divides financial cooperatives into two groups: the **global credit union movement** and **European cooperative banks**. Credit union customers have to be members, while cooperative banks are usually able to also serve non-members. There are more than 51,000 credit unions in 100 countries, with almost 200 million members and more than USD 1,500 billion in assets. European cooperative banks represent almost 4,000 institutions, 50 million members and more than EUR 5,600 billion in assets.^b Examples include the Desjardins Cooperative Financial Group in Canada and the Jak Members Bank in Sweden.

Building societies are similar to credit unions, but they specialize in mortgages lending. Building societies' origins come from the United Kingdom. Today, they can also be found in Australia, Ireland, Jamaica, New Zealand and Zimbabwe (Birchall 2013b). **Savings and credit cooperatives (SACCOs)** are a type of financial cooperative prominent in Africa at the community level. Members purchase shares of the cooperative that act as certificate of ownership and initial pool of savings (FAO 2013). In sub-Saharan Africa, 9 per cent of the population accessed services provided by SACCOs in 2008 (Birchall 2013b).

Community-based savings methods also include member-owned institutions in which small groups of people save together and take small loans from the savings. Close to 100 million adults in sub-Saharan Africa use community-based savings methods (Demirguc-Kunt and Klapper 2012, cited in Servet 2014). They are also widespread in Asia and Latin America. Among the traditional forms of savings, **rotating savings and credit associations (ROSCAs)** are small informal associations, generally composed of 10–30 savers and borrowers, in which each member regularly contributes the same amount of money. The cumulated sum is distributed to each participant on a rotating basis. ROSCAs exist under different names, such as “tontines” in West Africa. **Accumulating savings and credit associations (ASCAs or ASCAs)** are a more flexible variant of ROSCAs. Members' savings are accumulated into a fund (sometimes placed in a bank account) that serves as a basis for loans to members, free of interest or with interest. The fund is managed by an appointed member.

Microfinance refers to mostly commercial financial services designed for informal economy producers and small-scale entrepreneurs excluded from conventional finance. They include microcredit, microinsurance, savings schemes and remittances services. **Solidarity microfinance or lending** refers to loans made to groups that act as a mutual guarantee. Those loans usually fund community-led activities with specific environmental or social purposes (Laville 2010c cited in Warnecke 2013). Solidarity microfinance institutions offer complementary services along with the loan such as trainings. Microfinance amounted to USD 15 billion of public and private investment in 2008 (Servet 2010).

Complementary or community currencies (CCs), also called social currencies and local currencies, are means of exchange created and self-regulated by citizens' groups, business networks and local government agencies. Recently, virtual currency schemes and cryptocurrencies have been developing and expanding globally. CCs can be purchased in the national currency or either created through loans in CCs or through a system of mutual credits and debits. CC systems are an attempt to bridge the gap between unmet needs and underused resources with new means of exchange (Lietaer et al. 2012). There exist around 5,000 different CC systems worldwide (Lietaer 2001). They include the Wirtschaftsring (economic circle/WIR) business-to-business currency in Switzerland, the time banks in which people exchange services using units of time and the crypto-currency Bitcoin.^c

^a The terms alternative, value-based and sustainable banks are also used. ^b Exchange rate: EUR 1 = USD 1.34 on 29 July 2014. ^c Bitcoin is a decentralized online payment system. Transactions are processed by users using their computing power and are recorded in a public ledger. Called mining, the activity of facilitating transactions is rewarded with transaction fees and by issuing "bitcoins", the system's unit of account.

Scaling up solidarity finance

Solidarity finance schemes have tended to operate best at a local and small scale and have been prone to failure when scaled up rapidly. As illustrated by the example of the Argentinian Trueque (see box 3), there are difficulties associated with sustaining the required high levels of trust and developing effective regulations needed when scaling up. Various other tensions are noted below as well as the possibilities for expanding solidarity finance in ways that are consistent to core objectives of SSE.

Commercialization of microcredit

Mohammed Yunus's Nobel Prize, the experience of the Grameen Bank, and the UN Year of Microcredit in 2005 have drawn attention to the role of microfinance in poverty reduction. Whether microfinance should be considered part of SSE is the subject of considerable controversy. A growing body of literature questions the capacity of microcredit to eradicate poverty and support local development.⁹ There are concerns that the conventional microfinance model, centred on providing loans to individual borrowers, has become too market-driven and too focused on credit for consumption rather than on productive activities. Such concerns were magnified in 2011 when the microfinance industry in the Indian state of Andhra Pradesh collapsed. This revealed practices of excessive lending, overindebtedness of clients due to easy access to microloans at high rates of interest, and harassment of non-paying members.¹⁰

Bateman and Chang (2012) and Servet (2010) argue that the market-driven microfinance model—based on the belief that microenterprises are the foundation of sustainable development—is seriously flawed. It ignores the role of scale economies, that is, in order to be sustainable and competitive, an enterprise needs to operate above a minimum efficient scale of production. Little additional output is secured via the microloans, which

⁹ See, for example, Servet (2010); Bateman and Chang (2012); Fernando (2006); Guérin et al. (2013).

¹⁰ Bateman and Chang 2012; Nelson forthcoming, Warnecke 2013.

makes the repayment of high interest rate charges problematic, especially for small-scale farmers. In Bangladesh and India, the majority of funds for microloans were diverted away from funds to support small and medium enterprises (SMEs) that have greater potential in creating jobs and acting as suppliers for larger firms than microenterprises.

Moreover “the local hyper-competition that follows in the wake of microfinance is a patently unsuitable foundation upon which to build ‘community liveability’” (Bateman and Chang 2012).¹¹ As a consequence of the market-centred view that microcredit encourages job and income creation through self-employment and entrepreneurship, microfinance is often positioned as a substitute for social welfare spending. Agarwal (2010b) stresses that microloans are often centred on individuals. Microcredit groups in India can involve women that previously had not been working together. In contrast, loans taken by women’s self-help groups are granted to women who have a history of working together, which facilitates collective action associated with economic and political empowerment and solidarity.

Furthermore, conventional microcredit has often not reached the poorest layer of the population.¹² As Warnecke (2013) notes: “The increased privatization of (for-profit) microfinance has improved the financial sustainability of its business model at the cost of no longer serving the poorest of the poor. Women in particular are more likely to be left out of the microfinance net as this trend continues.” Financial inclusion is generally low in developing countries, and people that offer the best guarantees of repayment are often above the poverty threshold, even if in a situation of financial exclusion. Servet (2010) explains that financial exclusion is often confused with poverty, and resolving the former takes precedence over the latter.

The critique of microcredit suggests that the potential of microcredit as a one-size-fits-all poverty eradication tool has been overestimated, and little concern has been given to the behaviour of microfinance institutions sensing a profitable market. The real potential of microcredit rather lies in (i) improved time management ability of the most deprived when managing their financial resources, (ii) synergies between public and private actors, and (iii) more equitable North–South relations (Servet 2010). For example, Oikocredit is a non-profit form of private investment in microfinance that had USD 656 million in outstanding loans as of 2012. These derive from investments from Northern-based individuals and institutions that do not seek high return on investment. The multiplication of such non-profit investment schemes for microcredit, more oriented toward social returns than financial ones, could reconnect microcredit with solidarity values (Nelson forthcoming).

Horizontal expansion of community-based savings methods

As a general trend, community-based savings methods, including ROSCAs and SACCOs, have been proliferating in recent decades.¹³ Even members that become sufficiently wealthy to rely only on conventional finance tend to stay within a ROSCA out of a sense of belonging and solidarity with the group (Ardener 2010). In Ethiopia and Uganda, there are over 5,000 SACCOs in each country, encompassing several hundred thousand members.

¹¹ Community liveability’ is defined by the authors as intimately and positively linked with community solidarity, trust, volunteerism, equality, cooperation and goodwill (Zamagni and Zamagni in Bateman and Chang 2012).

¹² Servet 2010; Carvalho de França Filho et al. in Hillenkamp et al. 2013b; Warnecke 2013.

¹³ In this paragraph, the acronym ROSCAs will be used to refer to both ROSCAs and ASCRAs.

Such expansion has been facilitated by government development policies that perceive SACCOs as a path toward individual (particularly women's) empowerment (Ossome 2013; Nannyonjo forthcoming). Community-based savings methods are attracting increasing attention from governments, NGOs, banks and economists (Ardener 2010).

Balkenhol and Gueye (1994) evaluate the possible linkages between ROSCAs and the banking system. As they often handle significant amounts of money, they are potentially of interest to commercial banks. However, Balkenhol and Gueye (1994) find that the basic principles of autonomy and self-sufficiency of ROSCAs are not fully compatible with banking systems. Moreover, ROSCAs need necessarily to remain small because they function via interpersonal trust, reciprocity and symmetrical distribution of information which together form the basis of the peer monitoring system. ROSCAs have the capacity for community-building.

Combining solidarity finance tools via community development banks

An innovative approach in the field of solidarity finance involves going beyond reliance on one particular mechanism by offering a variety of financial tools for local development. In Brazil, community development banks (CDBs) now involve more than one hundred local development schemes offering microcredit in the national currency and loans in social currency. Thanks to partnerships with public banks, CDBs increase their capital and are able to scale up their activities. Some CDBs also offer financial services on behalf of a public bank, a system known as correspondent banking. These partnerships allow CDBs to further stimulate local economy in order to alleviate poverty, but it also forces them to concentrate on financial profitability as conventional banks do, resulting in institutional isomorphism (Meyer and Leal 2013). Banco Palmas granted more than 4,000 loans totalling more than USD 1 million in 2011. The loans ranged from around USD 20 to USD 6,300 with low interest rates between 1.5 per cent and 3.5 per cent per month. In the case of Banco Palmas, only the microloans in the national currency can be used for entrepreneurial purposes, while the loans in social currency are for consumption purposes. CDBs grew out of organized social movements such as trade unions and associations. These networks govern by creating a local public space, or forum, in which citizens and managers decide together on the CDBs' role in local development. For example, they select the financial and non-financial products the bank will create in order to improve the inhabitants' living conditions. Through these forums, CDBs are established and administrated by their own users in a democratic and participatory way (Meyer and Leal 2013). Meyer (2013) argues that the Palmas social currency is a common good, and the organizational logic of Banco Palmas follows Ostrom's (1990) set of rules for the self-governance of common goods institutions. Overall, the implementation of a CC system always requires thinking about the democratic governance of the market after designing the medium of exchange (Bindewald et al. 2013). This democratic process of co-construction of the alternative finance scheme is, in the case of microfinance, often outsourced to global financial institutions.

Potential and limits of CCs

Assessments and evaluation studies on existing CCs systems are still insufficient, and the potential of such currencies is often based on theory rather than factual accomplishments.¹⁴

¹⁴ There exists, however, a relatively large literature on evaluation of time banks that offers valuable insights for general assessment. While time banks need substantive support from the local governments, as well as an active coordinator to engage the most vulnerable members of the community, they are often successful in building community capacity and cohesion, and reducing social exclusion (Seyfang 2004; Cambridge

Based on an evaluation of various CC systems, Dittmer (2013) argued that local currencies have not proved to be successful drivers of “degrowth”.¹⁵

According to Blanc (2006) and Fare (2013), CCs can be a tool for sustainable development through the realization of three intrinsic objectives. First, since their use is constrained within a specific space, they can reinforce the localization of economic, social and political activities. Second, since CCs have no intrinsic value, they can circulate more and stimulate exchange, which in turns revitalizes production and consumption. Third, CCs can modify practices, values and social relations associated with the act of exchange. CC mechanisms create a community through currency use which engenders cooperative behaviours, favours social inclusion and fosters local and participative governance. Fare (2013) argues that the great diversity of CCs allows their articulated implementation at the territorial level where they are the most efficient. For example, time banks, in which members exchange peer-to-peer services using one hour as a unit of value, can be implemented at the local level to strengthen community. At the regional level, a complementary currency which gives incentives to consumers to shop in local stores can favour sustainable consumption and stimulate local development. The Regiogeld, for example, is a type of CC that can be used in shops in various German localities. It is provided at negative interest (demurrage), which gives an incentive to reduce savings and enhance circulation of the currency (Gesell 1934).¹⁶

Systemic implications of monetary innovations

A reorganization of exchange relations based on reciprocity between participants in the market calls for new means of exchange (Lemus and Barkin 2013). Recurring financial and banking crises are an inherent feature of the monopolistic and top-down monetary system in which money is created by commercial banks through credit (Ryan-Collins et al. 2012). The monoculture of the single currency—“interest-bearing bank-debt money” (Arnsperger 2013)—destabilizes the financial system. Lietaer et al. (2012) argue that a shift in paradigm toward a “monetary ecosystem” is required to counter-balance monetary instability and enhance monetary resilience. A monetary ecosystem would encompass a plurality of currencies operating at different scales and with different purposes. CCs have indeed been proliferating in times of heightened crises, when conventional money was lacking, as in the 1930s and since the global financial crisis in 2008. Stodder (2009) demonstrates that the Swiss WIR credit network is highly countercyclical. In times of recession, it substitutes for unavailable Swiss francs and provides residual spending power when individuals are short of cash. This plays a stabilizing role within the economy. Although the scale of WIR has not been replicated outside Switzerland, Stodder (2009) affirms that similar systems could be applied in other countries.

Sachy (2013) argues that for a paradigm shift in the monetary domain to happen, it should build upon the innovations of the digitalization of money, through virtual currency schemes and crypto-currencies. Today, the market capitalization of all crypto-currencies in use is over USD 8 billion, with Bitcoin representing more than USD 7

Centre for Housing and Planning Research 2013). Knapp et al. (2010) found that implementing a time bank can generate net economic benefits in a quite short period of time, making this an affordable approach to meet individual and societal needs.

¹⁵ Dittmer (2013) evaluated the performance of four CC systems: LETS; time Banks; HOUR currencies; and convertible local currencies, with regard to four degrowth-related criteria: community building; advancement of alternative values in economic exchange; facilitation of alternative livelihoods; and eco-localization.

¹⁶ Demurrage is a negative interest: a built-in mechanism which reduces over time the intrinsic value of the currency.

billion of this amount.¹⁷ “Bitcoin is a system where people regard the currency as wealth, and speculate on its value, rather than the currency being issued when work of useful social value is conducted” (Bendell 2014). However, Bitcoin demonstrates that individuals with the technical know-how can create their own global currencies and that they do not require banks as intermediaries for transactions. It opens the door to new interest-free and decentralized structures of money and finance (Bendell and Greco 2011; Bendell 2014). Moreover, Bitcoin could potentially facilitate international remittances from immigrants.¹⁸ Bitcoin proponents argue that this could significantly help low-income beneficiaries of remittances (Van Eyk 2014). Today, remittances account for the second largest transfer of wealth from the global North to developing countries. Conventional transaction fees can range from 10 to 40 per cent. Transactions in bitcoins are significantly quicker and cheaper.

CC systems depart the most from conventional finance. They create new means of exchange that are designed to serve specific social purposes and are not concerned with generating interest. In this way, CCs circumvent the traditional monetary system, which represents a necessary condition for SSE to scale up without renegeing on its values (Nelson 2013; Arnsperger 2013).

CCs and the state

The role of public authorities is key to the development of CCs. Responses, however, can vary sharply. In Kenya, the Bangla-Pesa was introduced in a local community to serve as means of exchange to cover daily expenses. This allowed small business owners to allocate conventional money for other expenses, such as education and health. However, executives at the Kenyan Central Bank were distrustful of the project and accused the initiators of counterfeiting. The charges were eventually dismissed and the initiators acquitted and allowed to restart their project (Ruddick and Mariani 2013). Similarly, the Brazilian Central Bank lost a lawsuit against Banco Palmas for unlawful issuance of money. It then recognized the potential of the social currency as a tool of financial inclusion. However, this has not led to the establishment of an appropriate legal status for new monetary forms (Meyer 2013). While Carvalho de França Filho et al. (cited in Hillenkamp et al. 2013a) note that the performance of CBDs in Brazil was marked by the implementation of the national SENAES project entitled Action to Promote Solidarity Finance Based on Community Banks and Solidarity Funds, Meyer (2013) remarks that the support never took the form of funds for credit.

Despite these examples of misunderstandings, the CC movement advocates for legal recognition, government support and collaboration with public authorities and central banks.¹⁹ Local governments can promote CC usage through subsidies and by accepting the currencies as a means of payment for local taxes. At the national level, CCs need an appropriate regulatory framework. Some CC systems, such as the Regiogeld in Germany and time banks in the United Kingdom, have received support from public authorities. Sachy argues that by offering better economic infrastructure for virtual currency schemes—which requires investments and cultural adaptation—governments can influence the behaviour of economic actors towards increased local economic activity and employment.

¹⁷ For an updated evaluation, see <http://coinmarketcap.com/currencies/views/all/>.

¹⁸ The Bitcoin foundation recently launched a committee on financial inclusion to further explore this idea (Bradbury 2014).

¹⁹ Fare 2013; Ruddick and Mariani 2013; Sachy 2013; Lieater et al. 2012.

However, public authorities' support calls upon the CC movement to adopt evaluation strategies to coherently assess the impact of CC systems (Bindewald et al. 2013).²⁰

III. SSE–State Relations and Public Policy

Turning to the field of SSE more generally, the organizations and enterprises involved face numerous challenges that require interventions from the state that enhance their capacities, facilitate access to finance and markets, and level the playing field vis-à-vis conventional private sector enterprise (Hillenkamp et al. 2013a). However, SSE–state relations are fraught with tensions, not least in the contemporary neoliberal era. Historically, the state has not been as supportive of SSE initiatives as it has of the private sector. Esim (2013) notes that cooperatives often arise in response to crises—be they linked to the economy or nature. Examples of the former include the rise of consumer cooperatives in the United Kingdom during the period of economic hardship in the 1840s, the expansion of self-help cooperatives during the Great Depression in the United States in the 1930s and the formation of worker-cooperatives in Argentina during the financial crisis of the early 2000s. Despite their potential for social protection and resilience in times of crisis, governments and international development organizations have often been reluctant to include them in policies and programmes (Esim 2013). This unease may be based on a lack of knowledge and reliable statistics, negative perceptions of cooperatives as government- or party-led rather than autonomous and independent, unrealistic expectations that lead to disappointment in the cooperative model (Esim 2013), or different ideological perspectives about effective agents of economic and social development. Policies and laws supporting SSE have sometimes focused on particular types of SSE organizations or activities such as cooperatives, NGOs or microcredit, rather than the sector as a whole.

Since the turn of the twenty-first century, in particular, there are signs that some governments are paying far more attention to SSE or some aspects thereof. Beyond the politics of policy change, and pressures and influences brought to bear by SSE actors (see Part IV), several other factors account for this shift in perspective. SSE resonates with the contemporary emphasis within international development policy on poverty reduction strategies. In the context of recent crises related to finance and food, some governments are also recognizing the worth of SSE in terms of coping strategies, and resilience and local economic development. Some acknowledge that SSE organizations and enterprises constitute a pathway for transitioning from informal to formal economy (ILO 2013). Herein lies a structural rationale for a social pact or grand bargain between the state and SSE whereby the state gains in terms of regulatory capacity and fiscal revenues and, potentially, the SSE constituency gains in terms of enabling policies related, for example, to social protection and human capital formation. Aspects of SSE related, for example, to providing social or proximity services, also fit comfortably with government strategies to outsource social provisioning to non-state actors (Rossel forthcoming). Another reason for governments to turn their attention to SSE can be its proclaimed benefits in terms of the environment and sustainable development. As certain SSE practices are environmentally sustainable, SSE as a whole can be seen as playing a significant role in

²⁰ This is illustrated by the European Union–funded Community Currencies in Action (CCIA) project of the New Economic Foundation (NEF) think tank. Through partnerships with municipalities, the project draws on the lessons of six CCs pilots to spur currency innovation. For more info, see <http://communitycurrenciesinaction.eu/>.

current efforts to promote green economy transitions (Millstone forthcoming). Alarcón and Navarro (2013) emphasize that connecting SSE and political ecology is important.

State efforts to promote SSE

If the stated goals of SSE policy often have much in common in different countries, how states conceptualize SSE and its role in development can vary significantly. Overall, SSE is generally perceived by governments as a mechanism to fight unemployment, poverty, social exclusion and inequality (Morais 2014), but how this is to be done and whether it is seen as a distinct alternative to capitalism and conventional modes of production, exchange and consumption may differ considerably. Where some governments view SSE as a complementary “third sector”, others view it as an alternative economy. Each state also faces a unique historically formed socio/economic/political context. Therefore, reasons, channels and possibilities for the state to intervene in the SSE sector can differ significantly.

Contrary to approaches that are prominent in many European and East and Southeast Asian countries, SSE is perceived in several Latin American countries as an opportunity to leverage support for a very different economic paradigm (Singer 1997). But the depth of those institutional changes in favouring a project of economic transition varies greatly within the region. In Argentina and Brazil, SSE policies are seen as complementary to the existing economic regime, aiming to support the inclusion of excluded sectors. In Bolivia, Ecuador and Venezuela, SSE is viewed as part of an institutional rupture; an alternative to the conventional social regime of accumulation (Coraggio forthcoming).

Across the world, an increasing number of governments are legally recognizing and officially supporting SSE practices. Public policy can aim to: (i) strengthen adaptive capacities at local, regional and national levels; (ii) reduce communities’ vulnerability to shocks and threats; and (iii) secure and improve livelihoods through the expansion of SSE (Hillenkamp et al. 2013a:14). To do so, the state can create new institutions to expand the remit of existing ones, implement development programmes and adopt a variety of policies and laws at local, national, regional and international levels. Governments in Latin America have been particularly active in this regard. Significant trends in the political landscape in that region, identified by Coraggio (forthcoming), include the following:

- (a) Governments have adopted more national and popular oriented approaches;
- (b) There has been increased impetus for implementing new public programmes and policies that favour the majority population;
- (c) Nearly all of the countries in question have formally institutionalised SSE by adopting new legal frameworks that recognise SSE principles, establish new State responsibilities, and/or modify existing constitutional frameworks;
- (d) A system of specific virtual social networks has been expanded, providing synergy to the processes of socioeconomic innovation, particularly with regard to SSE.

As the following examples indicate, other governments in several European countries and Quebec, Canada (see box 7), as well as in Asia are also crafting new institutions, policies, programmes and laws that aim to enable SSE.²¹

²¹ For information on public policies related to SSE, see: <http://reliess.org/?lang=en>.

Institutional developments

Several governments are now institutionalizing SSE at the national policy level. In some cases, this development reflects the accomplishments of civil society actors who have been striving for increased recognition of SSE organizations (bottom-up). In other cases, governments seem to be creating special ministries and secretariats in an attempt to regulate the economy and overcome the current crises. Examples of countries with SSE ministries or the equivalent thereof include Brazil, Colombia, France, Luxembourg, Nicaragua and Venezuela. In addition, Mali has a Department of Economic Solidarity, and Morocco has a Department of the Social Economy located within the Ministry of Economic Affairs. While the scope of this paper does not allow for a full exploration of all cases, we present some examples in this section.

State efforts to promote SSE in Brazil resulted from a dialogue with civil society organizations, mobilized in a social movement supporting a pre-existing solidarity economy and the Partido de los Trabajadores (Workers' Party/PT), which created SENAES after it came into power in 2003. The leadership of SENAES was assumed by Paul Singer, in accordance with the demands of the movement (Lemaître et al. 2011). SENAES has been pivotal in the development of the SSE sector. For example, through their Programa de Desenvolvimento Regional, Territorial Sustentável e Economia Solidária (2012–2015, Programme of Regional Development, Sustainable Territorial and Solidarity Economy), SENAES offers technical assistance to SSE organizations, promotes local development, solidarity-based finance and aims to organize a national system of fair trade, among other goals (Morais 2014). Both the multistakeholder forum for policy dialogue—the Foro Brasileño de Economía Solidaria (Brazilian Forum for Social Economy/FBES)—and SENAES share a vision of decentralization, creating local and regional structures of decision making. These are organized from the bottom-up with local-level representatives reporting to the federal state-level forum, which then reports to FBES. The forums are tripartite, comprising the three segments of SSE in Brazil: the SSE initiatives; the structures and mechanisms supporting the development of SSE; and the public authorities that are active in the area. The increasing state support for SSE has generated significant growth in the number of SSE organizations, diversification in the types of SSE initiatives and a reinforcement of their political dimension. Several support structures and mechanisms such as NGOs, unions, the Sistema Nacional de Comercio Justo y Solidario (a network of 80 universities participating in the training of entrepreneurs) played a key role in this process (Lemaître et al. 2011; Coraggio forthcoming).

Venezuela presents a different picture to Brazil. The Venezuelan state views the development of SSE as related to the Revolución Bolivariana and the construction of some variant of socialism (Coraggio 2014). Solidarity economy is perceived as democratizing the market and as part of a new economic model, defined as endogenous. The promotion of SSE is the responsibility of the Ministerio del Poder Popular para las Comunas y Protección Social (Ministry of Popular Power for Communes and Social Protection). Solidarity economy is embodied in the Venezuelan Constitution as the foundation for a new model of society. A law promotes the popular economy, and public policies are implemented at the local level by local councils (*consejos comunales*). During the first years of the Hugo Chávez government, the state strongly supported forms of community organizations such as cooperatives, as well as recovered factories by granting generous financial contributions. As a result, the number of cooperatives increased from

less than 1,000 in 1999 to 185,000 in 2007, but outcomes in terms of viability and respect of cooperative principles have been below expectations (Lemaître et al. 2011). Venezuela presents a case of institutionalization of SSE in a top-down and idealistic fashion (Coraggio forthcoming).

Programmes

Even where there is no high-profile government institution with responsibility for SSE, national SSE programmes implemented by various ministries exist in more and more countries. In Argentina, for example, the *Manos a la Obra* programme offers economic and financial support, capacity-building services and technical assistance to SSE projects (Ministerio de Desarrollo Social 2013). *Manos a la Obra* was implemented in 2003, at the time of an employment crisis, when there was an urgent need for public policies for the newly excluded and impoverished. Placed under the direction of the Ministry of Social Development, it mostly seeks to promote social inclusion through employment generation and assisting poor and unemployed individuals, families and groups. Coraggio (forthcoming) notes that resistance by municipal governments and a lack of implementation capacity limit the success of this and other programmes in Argentina. Other significant mechanisms created since 2003 include a national secretariat for social economy, an official registry of microentrepreneurs to formalize their activities and the 2009 Collective Brand law promoting microcredit for development, policy support and training for independent entrepreneurs (Coraggio forthcoming).

The Nicaraguan Priority Food Programme, *Hambre Cero*, aims to promote food sovereignty by providing small-scale rural women producers with a package of inputs and livestock (for example, enclosure materials, seedlings, chickens, a pregnant cow and sow). Its intention is to combat poverty through economic empowerment and regenerating small-scale agriculture that was neglected by previous neoliberal policies. Cooperatives and pre-cooperative groups of approximately 50 women are formed as the organizational base of the programme (MEFCCA 2013). This and other programmes, and recognition of the weight of cooperatives and SSE more generally in the national economy, led to the formation in 2012 of the Ministry of Family, Community, Cooperative and Associative Economy (Utting et al. 2014).

Another example of programmes includes the Ugandan National Co-operative Development Plan, which guides the country's cooperative policies (Nannyonjo forthcoming). The Ministry of Tourism, Trade and Industry also has a Policy Analysis Unit that is responsible for policy monitoring, evaluation and review.

Policies

A variety of policies that target SSE organizations or forms of exchange can play an important role in fostering the development of the sector in terms of upscaling, capacity building and participation in governmental decision-making processes. Types of SSE policies include those related to infrastructural investment, procurement, credit, subsidies, taxation, trade fairs, education and training, research, labour market policies, conditional cash transfers and other forms of social policy. While many governments are implementing SSE policies through various ministries and departments, a more integrated policy approach has proven to be fruitful. Brazil presents a good example of an integrated approach where national institutional developments are clearly linked to local processes involving various actors (see box 6).

Box 6: SSE policies

Key policies designed and implemented in Brazil and several other countries that aim to enable SSE focus on:

- training, basic education and professional qualification;
- technical advice and assistance for the establishment, incubation and consolidation of companies within SSE;
- development of, and access to, appropriate technologies;
- favouring SSE in local and national procurement policies;
- access to solidarity credit and financing;
- definition of legal and regulatory frameworks;
- creating government structures at different levels to assist SSE organizations;
- adopting specific as well cross-cutting programmes and policies;
- addressing both supply-side (logistics and infrastructure) and demand-side (procurement and sales) constraints and opportunities;
- promoting local development;
- organization of the local and national fair trade; and
- recovery of companies by workers engaged in self-management.

Source: Morais (2014).

In Denmark, state energy policy funded 30 per cent of all investment in new wind turbines between 1980 and 1990. The so-called Energipakken obliged electricity distribution companies to buy a state-established quota of their energy supply from renewable producers. Furthermore, the state promoted local and collective governance of wind turbines. Cumbers (2013) stated that this collective ownership has been of key importance in the growth of renewable energy capacity in Denmark.

The state's role in capacity building within SSE organizations is important especially because members of these organizations are often expected to participate in decision making and because upscaling often entails increased competition with other organizations in the market. Esim (2013), for example, points out that members and managers of cooperatives require knowledge and skills related to management, negotiation and SSE principles and values. There is a key role for the state to play in relation to education and training as Fonteneau (forthcoming) notes when examining mutual health organizations (MHOs) in West Africa, and as the experience of SSE development in Brazil has shown (Singer 2002; Morais 2014). Rossel (2008) finds that Uruguayan SSE organizations report increased levels of professionalism because of their collaborations with the state. Through the process of formalization that occurred when the state contracted them to provide social services, a higher percentage of staff were remunerated. Management capacities also improved as did project formulation and monitoring.

Laws

Legal recognition of SSE forms of enterprise can provide clear rights and responsibilities for the workers, producers and organizations involved. It can also help to clarify which standards they must attain before being considered a legitimate SSE actor in the eyes of

the state. For their employees, formal recognition can be a step toward enjoying the same rights as other employees in the formal sector (ILO 2013).

An important recent development relates to the enactment of framework laws in provinces or countries such as Quebec (see box 7), Ecuador, France, Greece, Mexico, the Philippines, Portugal and Spain. Framework laws go beyond a focus on specific forms of SSE organizations such as cooperatives and mutual associations by setting standards for the SSE sector as a whole. These laws are important because they provide a mandate that broadens the responsibility for SSE beyond a particular department or ministry to include multiple state entities (Mendell and Alain forthcoming). Several recent examples of framework legislation that has either been adopted or is currently being considered are discussed below.

Responding to the need of more accurate legislation for new forms of SSE organizations, a bill was proposed in July 2013 in France by the minister of finance and the then minister with responsibility for SSE. It officially became law on 1 August 2014. This framework law legally defines SSE and lists the following as core SSE principles: (i) the pursuit of a social goal additional to the principle that only members can share in the benefits; (ii) supervised “controlled profitability” (*lucrativité encadrée*); and (iii) democratic and participatory governance. The law aims to (i) enhance the recognition of SSE as a sustainable and innovative entrepreneurial model and facilitate financing for SSE organizations and businesses, (ii) strengthen networks of SSE actors, (iii) increase worker empowerment to encourage the recovery by employees of SMEs abandoned by their owners, (iv) develop further the cooperative sector and (v) strengthen policies for local and sustainable development, notably by recognizing the local dimension of fair trade. The law includes traditional SSE players as defined by their legal regime (associations, foundations, cooperatives and mutual associations) and introduces a new type of *entreprises de l'économie sociale et solidaire* (SSE enterprises). Those SSE enterprises have a social utility, understood as activities oriented toward vulnerable people, combating social exclusion and sustainable development. The *entreprises de l'économie sociale et solidaire* have the right to seek funding from the French Banque Publique d'Investissement (Public Investment Bank) (Ministère de l'Économie et des Finances 2014). However, the potential impact of the law is being debated within the French SSE community. Demoustier (2013) underlines the instrumental approach of the law which strongly focuses on employment at the cost of a more transformative political project.

Legal developments in Asia include the Social Enterprise Bill currently proposed before the Philippines Congress. The bill promotes social enterprises as a tool in the government's poverty reduction programme. In the Republic of Korea, the nationwide 2012 Co-operatives Fundamental Law offers local enterprises benefits, including eligibility to receive orders from state-owned enterprises and receiving small enterprise incentives (Anwar 2012). In Japan, a Law on Non-Profit Organizations was introduced in 1989. Since the introduction of the law, non-profit organization activity has increased significantly (Fonteneau et al. 2011).

The 2008 Ecuadorian Constitution and the 2011 law on popular solidarity economy and financing (official Register No. 444; 10 May 2011) recognize various forms of SSE organizations, including community organizations, associations and cooperatives (Article 283) (Peels 2013). The Instituto Nacional de Economía Popular y Solidaria (National

Institute of Popular and Solidarity Economy) was established within the Ministry of Economic and Social Inclusion. Its national plan of Buen Vivir recognizes organizations that are part of the popular and solidarity economy and promotes participatory mechanisms for designing public policies, although these mechanisms require further development due to state bureaucratic resistance among other challenges (Coraggio forthcoming). The Ecuadorian government has made it a point to address the links between forms of production and environmental sustainability. Under the current Ecuadorian Constitution, the rules for exploiting natural resources have changed and the Rights of Nature are recognized. The Popular and Solidarity Economy Act states that popular economy organizations seek as a goal “living well and in harmony with nature, rather than appropriation, profit and the accumulation of capital” (Coraggio forthcoming). While the attention that Ecuador and some other Latin American governments are paying to environmental sustainability is laudable, they face major challenges in translating these principles into practice. Not only do these governments encounter powerful forces opposing such policies, they also must oversee economies locked into models of economic growth, often based on the export of primary goods that have perverse environmental and social impacts (Coraggio forthcoming).

Box 7: Quebec Social Economy Act

In Quebec, Canada, the Social Economy Act was adopted by the National Assembly in October 2013. The law was drafted with the participation of the Chantier de l'Economie Sociale and the Quebec Council of Cooperation and Mutuality, two SSE intermediary organizations. The law aims to: (i) promote the social economy as a lever for socioeconomic development; (ii) support the development of the social economy by creating and adapting policy tools with a view to fostering coherence in government action and transparency; and (iii) facilitate the access of social economy enterprises to the administration's measures and programmes. RELIESS, an international SSE reference and networking centre highlights the merits of such a framework law: it places SSE in the wider socioeconomic development of Quebec and promotes a broad and inclusive definition of the social economy, recognizing cooperatives, mutuals and non-profit organizations. The law also underlines the importance of intermediary organizations and establishes a consulting committee comprised of researchers, sectoral representatives and/or other actors, to advise the minister. Importantly, the new law reflects an integrated government approach to promote the social economy, mentioning diverse strategies such as procurement and improving access to markets and to financing for enterprises.

Source: RELIESS (2013).

Interstate collaborations

As more and more states become involved in promoting SSE, some intergovernmental or supranational collaborations are developing. Such collaborations provide opportunities for sharing experiences and strengthening ties.

A recent example is the Acte Uniforme Relatif au Droit des Sociétés Coopératives (Uniform Act Governing the Regulation of Cooperatives) of the Organisation pour l'Harmonisation en Afrique du Droit des Affaires (Organization for Harmonization of Business Law in Africa/OHADA). OHADA includes 17 member states from West and Central Africa. The act legally defines cooperatives, recognizing that they impact all branches of human activity, and governs legal relations between cooperatives be they unions, federations, confederations or networks (OHADA 2011).

The significant institutional and policy changes, noted above, also extend to the regional level, as seen in the case of South America. Here, the SSE agenda is being taken up at the regional level as part of region-building efforts (Saguier and Brent 2014). “The exchange of ideas, funding and leadership that advance the SSE agenda in South America is a process that is multi-directional between local and regional civil society groups, national governments, and inter-governmental organizations” (Saguier and Brent 2014:10). SSE is perceived as a set of mechanisms to fight structural problems of the region, that is, poverty and inequalities (Morais 2014). According to Saguier and Brent (2014), the creation of a common discourse on SSE among states and the collective experimentation with policy options not only generate new institutional capacities, but also a sense of common regional identity. MERCOSUR and UNASUR (the Unión de Naciones Suramericanas/Union of South American Nations) have developed a policy framework for SSE, treating it more within the framework of social rather than economic policy. They feature cooperatives as key drivers for regional integration, especially in the border zones. Within UNASUR, the South American Council on Social Development set up a working group on SSE that proposed social and economic goals such as the creation of an SSE practitioner database and support for communication, training and evaluation.

The impacts of the UNASUR policy on SSE, however, remain to be seen. SSE discourse appears in many organizations within MERCOSUR. The two main bodies for SSE are La Reunión Especializada de Cooperativas del MERCOSUR (Special Council of MERCOSUR Cooperatives/RECM) and the Instituto Social del MERCOSUR (MERCOSUR Social Institute/ISM). The latter submitted a project called SSE for Regional Integration to favour inclusion of vulnerable families in frontier areas. A pilot project in Uruguay aims to strengthen frontier communities with SSE projects by providing technical and economic support. However, the transformative scope of the project is limited, given that it is promoted primarily as a poverty eradication programme. Lacking resources to target poor households as potential participants, only a small number of projects have been funded (Moreno et al. 2011:19).

The RECM presents cooperatives as drivers for social inclusion, economic development and decent work. The cooperatives movement has access to regional policy making, being represented within the MERCOSUR consultative processes. Many MERCOSUR SSE programmes are targeted social programmes in international border areas with the aim of promoting regional integration and diminishing asymmetries between levels of socioeconomic development within MERCOSUR areas. Saguier and Brent (2014) suggest that the main achievement is the articulation of support mechanisms for cooperatives, while the main shortcoming relates to the lack of integration with core economic policy-making bodies.

Local and subnational policies and institutions

At the other end of the policy-making spectrum, local policies reflect city- or provincial-level recognition for SSE potential for fostering local economic development and empowerment. In Seoul, the Republic of Korea, for example, the 2012 Social Economy Supporting Project aims to discover innovative social enterprises, support social enterprises in their growth phase, build up a systematic support system, use public sector purchasing to increase the consumer market for these enterprises and build the infrastructure of the locally oriented cooperative ecosystem. The Seoul Metropolitan Government sees the potential of the social enterprise and its attribute of reinvesting

profits into the community as important for helping solve problems of rising youth unemployment, the deepening gap between rich and poor, and the decline of the middle class. The local government will assist social enterprises by facilitating procurement, training and networking (RELISS 2012).

The city of Ghent, Belgium, is undertaking various efforts to promote the local social economy in an effort to create sustainable employment and improve the resilience of the city's economy as a whole. Special attention is being paid to creating employment and training opportunities for vulnerable groups such as the long-term unemployed and the disabled. The establishment of cooperatives is encouraged, for example, for the management of "green energy". The council offers procurement opportunities for the social economy in the building and sports sectors, among others, and vouches to opt for socially responsible investment (Vlaams Overleg Sociale Economie 2012).

Bateman (forthcoming) argues that a necessary condition for solidarity economy and cooperatives to expand in practice is the role of the "local developmental state". This concept draws on the historical experience of developmental states, particularly in East Asia, which played an important role in positioning particular types of enterprises as key players in economic development. Referring to European and Latin American case studies, Bateman (forthcoming) affirms that local governments have played a decisive strategic planning and promotional role of successful development episodes; and further advocated for building SSE from the bottom-up by empowering local states and focusing on the development of cooperatives. This is seen as an alternative to the market-driven neoliberal approach to the development of local institutions.

In this regard, trends associated with decentralization are potentially important in the development of SSE, for example, when they strengthen the capacity of local authorities to promote local economic development, promote forms of dialogue and governance that facilitate access of SSE actors to local decision making, facilitate equitable partnerships between local authorities and SSE organizations in social service delivery and serve to connect local- and national level-institutions. Concrete examples of decentralization illustrate various enabling and limiting factors that may affect this process.

Bateman (forthcoming) noted that in both Colombia and Ecuador the governments have embarked on a major programme of decentralization through which some local authorities are assuming more responsibility and have mobilized financial resources. This process bodes well for SSE and local economic development. Fonteneau (forthcoming) notes a similar trend in relation to local health-care provision in West Africa, but identified several crucial challenges. Some countries such as Burkina Faso and Senegal are experimenting with ways of involving local authorities (communes or "*collectivités locales*") at the local level to fulfil some functions (such as collection of premiums). Fonteneau (forthcoming) points out that while in theory this involvement would make sense in the framework of the decentralization process that confers some responsibilities related to health care to local authorities (Boidin 2012), to be effective, far more human and financial resources would have to be made available at the local level than has so far been the case (Touré 2011).

Regarding Quebec, Mendell and Alain (forthcoming) refer to the creation of social economy regional poles as a successful example of decentralization and designing and

instituting mechanisms of information sharing and coordination between regions and between all regions and the centre. This is distinguished from the conventional process of regionalization. They also note a number of key problems that can arise:

[Decentralization]...will face implementation barriers if decentralised institutional settings given this responsibility do not provide adequate training for programme officers. Ongoing dialogue between SSE actors and government officials at every level can attenuate this by training and better informing civil servants and by creating opportunities for joint capacity-building sessions. Ultimately, there must be government commitment to involve all stakeholders in the co-construction process, from the policymakers to the government agents who will be implementing it (Mendell and Alain 2013:13).

As the Quebec case illustrates, provincial or subnational policies can also play a key role in enabling SSE. This is seen clearly in the Indian state of Kerala, where the Kudumbashree scheme aims to enhance local economic development and women's social standing and capabilities. The scheme has resulted in women's networks that advise on the implementation of local policies (see box 8).

Box 8: SSE–state collaboration improving policy implementation in Kerala, India

In the state of Kerala, India, poverty and social exclusion persist despite impressive progress in relation to certain social development indicators. In 1998, the state government initiated a new poverty eradication programme named Kudumbashree. The programme targets women and organizes them into a structure consisting of neighbour groups at the household level, development societies at the ward level and community development societies at the village level. These groups constitute the social movement side of Kudumbashree. It is also a government agency with a budget and paid staff, responsible to the Department of Local Self-Governments. Furthermore, Kudumbashree is formally integrated into the local decentralized planning process and its groups actively participate in the implementation of development policy.

Kudumbashree has grown to involve nearly four million poor women throughout Kerala. It has facilitated women's agency through strengthening social ties. Mukherjee-Reed (forthcoming) notes that the women involved in Kudumbashree have cultivated bonds of solidarity that reach beyond their own interests as a group. These bonds have enabled the programme to expand its reach to create a variety of income and employment schemes that together constitute an SSE.

When in 2005 the state of Kerala sought to implement the Mahatma Gandhi National Rural Employment Guarantee Scheme Act, which offers 100 days of paid employment at minimum wages to adults in rural households, it found that men in Kerala showed little interest in the scheme, while women did not typically participate in the formal labour force. Local governments were able to implement the scheme by using the channels that Kudumbashree already offered. Kudumbashree groups participated in the planning process and mobilized members to work in the programme. Now over 110,000 poor women participate in the scheme and Kerala ranks first in India in participation rates of women in the scheme. Kudumbashree has benefited members not only in terms of employment, but also in that there is more awareness for the discourse of women's rights. Furthermore, there seems to be an effect on local politics with 60 per cent of all women elected as representatives in village-level self-governments in 2011 being members of Kudumbashree.

Source: Mukherjee-Reed (forthcoming).

Ongoing SSE–state challenges

The examples of existing SSE–state relations reveal that as more and more governments engage proactively with SSE, the complexities of these relations become more apparent. Public policies and regulations can play an enabling but also a limiting role vis-à-vis the

development of SSE organizations. The challenges governments face are often context-specific and require a range of innovations and mechanisms for addressing them. Different phases of the policy process present different challenges.

Even before the policy design phase, when states become interested in SSE and are engaged in framing the policy agenda, the issue arises as to how they understand SSE both conceptually and strategically (Coraggio forthcoming). As there is no universally accepted definition of SSE, states may have very different understandings of what SSE is, how it is positioned in relation to the public and private sectors as well as the economy as a whole, and what role it should play in a country's development strategy. Common tensions include the state seeing SSE as a tool for poverty alleviation only, rather than as a broader economic alternative, and narrow perspectives on what constitutes an SSE organization (Coraggio forthcoming).

When states adopt policies geared toward enabling SSE organizations to realize their development potential, they often face difficulties designing their policies in such a way that the needs and possibilities of SSE organizations are appropriately addressed. These difficulties are linked to a second phase, that of designing and implementing optimal SSE policies. Related challenges include the risk of state involvement threatening the autonomous nature of SSE, perpetuating existing hierarchies through policies, low financial and human resource capacity within (local) state bureaucracies as well as corruption both at national and local levels of public administration, and problems encountered in policies aimed at promoting gender equality.

Finally, it is imperative that governments find ways to sustain their relations with the SSE sector over time, avoiding the scenario of "party" rather than "state" policies (Coraggio forthcoming). This involves institutionalizing SSE and paying attention to policy coherence. Co-construction of SSE policy, involving intermediary organizations, can be an important mechanism in this process (Mendell and Alain forthcoming).

Understanding SSE

In many countries, SSE organizations have been established to respond to the needs of both poor minorities and also majorities, such as indigenous populations in the Andean region, that have been marginalized in national development strategies and policies. As these organizations are generally embedded at the grassroots level, they are often well placed to identify and respond to local needs and can rely on local social networks. An increasing number of governments are recognizing and tapping into this potential as part of their poverty alleviation programmes. However, for many working in the field of SSE, the development potential of SSE reaches further than poverty alleviation alone (Coraggio forthcoming). As noted in Part I, SSE can be seen as an alternative form of development or even an alternative to "development". For governments wishing to enable SSE organizations to realize their potential, finding ways to include these broader conceptions of the roles of SSE can be challenging. Saguier and Brent (2014), for example, note that, in many Latin American countries, SSE policy is implemented by ministries of social development or by newly created ministries or departments, rather than through interministerial efforts. This can be seen as a sign that although governments are attempting to include SSE in social policy, they are often doing so in such a way that circumscribes the potential of SSE. For many researchers, SSE has the potential to resist, if not replace, dominant modes of production and should, therefore,

not be reduced to complementing a system that continues to concentrate wealth and power (Dinerstein 2014). Accordingly, SSE actors should not be seen merely as an executive arm of the government, but also as agents of change that have their own development agenda (Rossel forthcoming) (see box 9).

One specific scenario of concern to various researchers relates to situations where SSE organizations are contracted by the government to provide social services to those whom the government is unable to reach because of financial and capacity limitations or ideological perspectives that encourage the rolling back of the state. This raises the difficult question of whether SSE is constructively filling gaps in service provisioning or whether it is part and parcel of broader trends associated with the privatization of public services and substituting for states that should be assuming these responsibilities.²² Another question is what happens in cases where SSE organizations discontinue their service provision for financial or other reasons. Will the government be able and willing to fill this gap (Sarwar 2013)? While some SSE organizations are in a good position to provide these services because of their connections with local communities, many SSE actors are questioning the desirability of this trend. Analysing the role of SSE in social service provisioning in Uruguay and West Africa, Fonteneau (forthcoming) and Rossel (forthcoming), respectively, show how in some countries SSE is now a major provider of services such as health care. In practice, however, performance—in terms of both effective service provision and agency—has been quite mixed (Fonteneau forthcoming; Rossel forthcoming).

Another tension in SSE–state relations can arise when governments fail to recognize not only the full potential of the SSE sector, but also the diversity of actors that make up SSE. Such issues have arisen in areas of Australia populated by Aboriginal communities that were examined by Murphy and Wallace (2013). While the government has assigned significant funding for policy initiatives that aim to close the gap between Aboriginal and non-Aboriginal inhabitants, social enterprises that provide needed goods and services in some remote areas often lack support. These organizations not only contribute to poverty alleviation, they also integrate local practices as well as cultural norms of sharing and reciprocity into their businesses. In this sense, these social enterprises can promote local socioeconomic development, while maintaining cultural heritage. Murphy and Wallace (2013) argue that these organizations warrant recognition at the policy level and should be supported as innovative Aboriginal approaches to social problems.

Not including key SSE actors in policy dialogue can have especially negative consequences, particularly in relation to policies that are specifically SSE-oriented. Dinerstein (2014) refers to this as the “mis-translation” of SSE into policy. Mis-translation can also occur when policy makers incorrectly or incompletely identify the nature and practices of SSE organizations that they include in their definitions. Policies that aim to promote SSE that fail to construct a realistic definition of the sector risk being ineffective. They can also severely limit the development of SSE organizations. As Ossome (2013) notes, for example, Ethiopian SACCOs are limited by the very laws and policies that seemingly facilitate their existence. While policy discourse often upholds the importance of women’s economic empowerment, it tends to ignore the question of women’s rights. “In losing the language of rights, there is risk in losing sight of the very basis upon which

²² Hanley 2013; Sarwar 2013; Rossel forthcoming.

the SSE emerges—as a response and alternative to the vagaries of the market, exploitative labour relations, and environmentally and socially destructive modes of production and reproduction that poor and working class women encounter” (Ossome 2013:9).

Laville (2010) recognizes the negative effects of equating SSE with non-profit enterprises, ignoring the broad range of SSE organizations. Many SSE organizations are not non-profits, nor are they only set up when state and market solutions fail to work. In order to provide an enabling policy environment, legislation needs to recognize the diversity within SSE. The scope of organizations and enterprises that are recognized legally greatly influences the possibilities for SSE to distinguish itself from the public and private sector, and for cultivating economic activities that adhere to specific values. Also, regulation and policies need to recognize and value features of SSE organizations that are distinct from private enterprise (Agafonow 2013; Henrÿ 2013).

Designing and implementing optimal SSE policies

When governments move from the policy design to the implementation phase, they run into challenges related to the nature of SSE organizations. An important aspect for many SSE organizations is autonomy in management and decision making (Lemus and Barkin 2013). In fact, it is generally agreed that this aspect of SSE is what “distinguishes the social economy from the production of goods and services by governments” (Defourny and Develtere 2009:12 cited in Fonteneau forthcoming). There seems to exist a delicate balance between state support for the SSE sector and too much state involvement, which threatens the autonomous nature of SSE organizations (Fonteneau forthcoming). Referring to Ethiopia and Uruguay, Ossome (2013) and Rossel (forthcoming), respectively, described cases where significant imbalance exists. Describing social enterprises run by Mayan communities in Mexico, Giovannini (2013) emphasizes the importance of allowing space for autonomy of SSE organizations. As trust in state authorities is often low in Mexico, Giovannini suggests the government should focus on removing hurdles for SSE organizations to directly implement their self-managed solutions, rather than prescribing top-down policies that do not take into account SSE problems and challenges in a specific given context. But striking the right balance is extremely difficult even in countries such as Brazil, where the nature and complexity of SSE is well understood at the national policy level (Sarria Icaza 2013). Policy goals can also include emancipation of SSE actors, as well as democratization of the economy. In this light, it is important that the state be careful to design policy in such a way that it does not perpetuate existing hierarchies (Hillenkamp et al. 2013a).

When policies are designed at the national level, they can include ambitious development goals that reflect positive SSE–state collaborations. However, as much of SSE is geared toward local development, it is often *local* governments that have the key role of implementing SSE policies. At this level, various problems can arise that raise questions about the level of realism of national policies. Challenges include a lack of financial or human resources. Referring to the role of MHOs in parts of West Africa, Fonteneau (forthcoming), for example, describes how ambitious national plans to increase access to health services seem to underestimate the fact that most local MHOs have trouble attracting competent managers and collecting significant funds from their members. Another barrier occurs when there are weak linkages between local government and SSE organizations, or a lack of trust, limiting the possibilities for successful collaboration as described for Uganda (Nannyonjo forthcoming) or northern Italy (Grasseni et al.

forthcoming). A third obstacle arises when corruption is common within (local) government. Recent legislative proposals in the Philippines to create SSE development zones are partly grounded in concerns about excessive corruption and red tape at the local level that hinder the development of SSE.²³

Some policies are geared specifically toward women's economic empowerment by promoting entrepreneurship. Warnecke (2013), however, warns that increases in female entrepreneurship do not automatically imply improvements in gender equality. Within female entrepreneurship, she distinguishes between opportunity entrepreneurship and necessity entrepreneurship. Necessity entrepreneurship implies a lack of alternatives. Female necessity-based entrepreneurs are often engaged in the informal economy, due to the gender gap in opportunities for accessing the formal sector, including access to finance. While working in the informal economy may be better than unemployment, it often traps women in a situation of livelihood insecurity and a microfinance dependency cycle. In both China and India, the majority of female entrepreneurship programmes are geared toward the minority of educated women engaged in opportunity entrepreneurship. While these programmes facilitate aspects of economic empowerment associated with production and exchange, they tend not to encourage collective action. SSE policy and programmes to support entrepreneurship, therefore, should aim to support not just individual entrepreneurship, but also encourage community solidarity (Warnecke 2013).

Co-constructing and sustaining SSE through the state

How sustainable is state policy toward SSE? In some countries, an important concern relates to whether SSE is "state policy" or merely "party policy". In order for SSE-state relations to be sustained over time and not be susceptible to changes in government, policies need to be institutionalized across different government levels and portfolios. As Coraggio (forthcoming) notes in an overview of Latin American SSE policies, the government of Ecuador has embedded SSE into its constitution, thereby guaranteeing the continuity of SSE as a policy priority. Similarly, Bolivia's constitution recognizes the existence of a plural economy that includes "community" and "social cooperative" economy. Brazil, under a government headed by the Workers' Party, created a National Secretariat for Solidarity Economy, but within the Ministry of Labour, which was headed by another party. A multistakeholder consultative body, FBES, participates actively in the policy process. Such developments facilitate the institutionalization of SSE policy. In other countries, such as Argentina and Venezuela, SSE policy risks being associated with a particular party and unravelling if another party were to take over the reins of government. In these contexts, institutionalizing SSE-state relations is a major challenge.

Whether states can cultivate and sustain an enabling policy environment for SSE also relates to the issue of policy coherence. This is a challenge not just because of the multiplicity of departments with varied mandates, but also because government policies often pull in different directions from the perspective of inclusion and exclusion, or sustainable and unsustainable development. Fonteneau (forthcoming), for example, points out that MHOs in West Africa have been supported by various actors, including national support organizations, NGOs and development agencies, which have used different approaches. As a result, the organizational structures of MHOs have assumed

²³ These points emerged at the 5th International Meeting of Social Solidarity Economy organized by RIPPSS and held in Manila in October 2013.

multiple forms, which makes unionization challenging. Creating an enabling environment for SSE requires not only crafting policies specifically targeted at SSE organizations and enterprises, but also addressing the root causes of social and environmental injustice and vulnerability. While some Latin American governments, for example, may be designing and implementing policies that benefit SSE organizations and have become more conscious of the need to better integrate economic, social and environmental dimensions of development, they are simultaneously promoting investment and trade patterns associated with monocultures, extractive industries, high-input export agriculture, cheap food imports and corporate control of value chains that can undermine small-scale agriculture, food security and the environment. Referring to regional policies in South America, Saguier and Brent (2014:13) note that:

Cooperatives are particularly strong actors, but the SSE sector has still not significantly engaged with sites of economic policy and production, and is treated as a policy 'add-on'. In order for SSE to be mainstreamed into large-scale productive integration projects, the nature of integration would necessarily have to change, and powerful economic interests would have to be challenged. This makes the idea of scaling up particularly problematic. It is unclear whether regional policy frameworks are capable of, or ever intend to, pose such a challenge, despite the fact that using SSE to complement dominant capitalist economies runs counter to the demands of civil society organizations (Saguier and Brent 2014:13).

Box 9: Is upscaling always good news? Social service provisioning through SSE in Uruguay

Starting in the late 1990s, the Uruguayan government attempted to shift the balance of responsibility for provisioning of social protection from the state to civil society. Rossel (forthcoming) notes that SSE organizations have been successful in securing contracts with the state and now play a central role in some forms of social service provisioning such as childcare. Both Right-wing and Left-wing governments have supported this development. In terms of numbers of projects and beneficiaries, SSE has scaled up to become a significant "producer" in the social service sector. For example, one out of four childcare and adolescent care programmes are now implemented by SSE organizations contracted by the state (Midaglia 2000). This upscaling presents benefits to the SSE sector, including greater influence in policy formulation, more financial and human resources, and improved professionalization with a growing proportion of the personnel remunerated and qualified (Rossel forthcoming).

When analysed from a different angle, however, a more complicated picture emerges. One issue centres around the question of responsibility. Should the state be outsourcing the provisioning of basic services to other organizations? While SSE organizations in Uruguay have proven their capability to reach more marginalized social groups, concerns have arisen about whether SSE is becoming an executive arm of the state in a context, consistent with neoliberal approaches, where the role of the state in social service provisioning is being rolled back. A second question is whether the Uruguayan SSE organizations are able to retain their autonomy in a context where the influx of government resources can create a relationship of dependency. Other negative consequences of SSE-state relations in Uruguay include increased bureaucratization of organizations and an increased sphere of competition rather than collaboration among SSE organizations and a cohesive SSE movement.

Source: Rossel (forthcoming).

Overcoming the challenges that characterize SSE-state relations is complex and not always possible. Still, some best practices can be identified that may hold significant potential. A key aspect relates to the so-called co-construction of policy where SSE and intermediary organizations engage proactively in the design, implementation and review of policies (Mendell and Alain forthcoming). One of the best known examples of co-construction

relates to participatory budgeting. In Porto Alegre, Brazil, for example, participatory budgeting was practised for over 10 years. The process involved regional assemblies where city residents were given the possibility to decide on a large part of the city budget. And even when the Workers' Party lost the elections and the practice was discontinued, there was subsequently a social mobilization that reversed this change in policy (Coraggio forthcoming).

Co-construction efforts where SSE actors are actively engaged in the design of policy are hailed by many as a positive way forward (for example, Hanley 2013). Comparing case studies of policies that enable SSE on five continents, Mendell and Alain (forthcoming) note that co-construction can make policy more effective and efficient by reducing information asymmetry and transaction costs, and improving an understanding of the sector's needs, resources and priorities. When a range of SSE actors is involved these effects are strengthened.

Dinerstein (2014) refers to policy based on co-construction as “prefigurative policy” that provides a pathway to facilitate the translation of emancipatory practices into adequate policy infrastructures. In this way, co-construction can be seen as a way to safeguard the diversity within SSE. Optimal co-construction, however, is dependent on the existence of effective and representative intermediary organizations and networks (Fonteneau forthcoming; Mendell and Alain forthcoming). Collaboration among these organizations and networks facilitates the development of an SSE-state infrastructure that can ensure the continuity of co-construction. Where such organizations do not exist, governments can encourage their creation or develop initiatives for SSE sectors to join existing networks. Effective co-construction also relies on full commitment by the government, which, in turn, requires sufficient capacity and resources at national and local levels. It is important that all relevant branches and levels of governments are involved, which often implies a range of ministries as well as municipal and regional governments. Finally, in order for co-construction processes to be sustainable over time, rather than dependent on political preferences, there is a need for institutionalized commitments that span several elections. An example is the Quebec government's multiyear Action Plan that involved an interministerial committee and a technical support group.

While co-construction has many potential benefits, some authors warn that it should not be seen as a panacea for all challenges within SSE-state relations. For example, large-scale outsourcing of social service provisioning to SSE organizations may reveal the limits of co-construction. Fonteneau (forthcoming) notes that while SSE organizations may participate in the decision making on these processes, they are unlikely to raise concerns about policies that facilitate their growth. They may support policies even when these are unrealistic in terms of scale or when they reduce the role of SSE to poverty reduction. Another concern relates to cases where state claims of participatory decision-making processes are more cosmetic rather than substantive. Coraggio (forthcoming) notes that even in a country such as Ecuador, where SSE has been actively promoted, SSE organizations may not be as heavily involved in policy making as is portrayed in official discourse.

The above discussion of co-construction suggests that the extent and nature of participation of SSE actors in policy processes is a crucial determinant of whether or not governments can foster an enabling policy and regulatory environment for SSE. It is

important, however, not to restrict the notion of participation to the formal engagement of disadvantaged groups or intermediary organizations in policy dialogues or implementation. The next section deals with other dimensions of participation beyond co-construction.

IV. Participation and Collective Action

Whether or not SSE can expand in ways that are consistent with its core values and objectives, and whether an enabling policy environment can exist, depends crucially on the political empowerment of SSE actors (Dacheux and Goujon 2011; Utting 2013a). As UNRISD pointed out in the late 1970s, “participation” refers to the organized efforts of the disadvantaged to gain control over resources and regulatory institutions that affect their lives (Pearse and Stiefel 1979). While participation in the field of SSE involves not only the “disadvantaged”, this definition also points to the need to reconfigure power relations and enhance the capacity of those struggling against multiple forms of deprivation, alienation and injustice to exert claims on external actors and more powerful institutions. This political dimension of collective action is a vital complement to economic empowerment via collective action or cooperation associated with resource mobilization and control over production, exchange and consumption. The process of “gaining control” relates to power relations, both within SSE organizations or networks and with external actors and institutions. The cases examined below highlight different aspects of collective action related to claims making beyond the dynamics of co-construction. They involve issues of: (i) intragroup dynamics; (ii) the broader field of autonomous social movements activism; (iii) organizing or networking across scales; and (iv) collaborating and allying with other local or civil society actors and organizations.

Community-level dynamics and women’s participation

A core feature of SSE relates to participation, democratic decision making and building social capital within organizations. Such aspects are key for group cohesion, social innovation to cope with vulnerability and equitable social relations.

Examining the case of farmers and community organizations under Zimbabwe’s fast track land reform programme initiated in 2000, Chiweshe (2014) shows how in the context of minimalist, if not non-existent, government support there has occurred a vibrant process of social innovation. Numerous collective farm-level institutions have emerged, including, for example, rotating savings clubs and committees providing services related to water and electricity, health and education as well as other collective or reciprocal arrangements for labour pooling, borrowing draught power, accessing labour for plowing, pooling money to hire tractors, and marketing produce. He notes that such institutions embody social capital associated with bonding or integration that strengthen links between people in a group, and forms of interaction and collective action that are important for service provisioning, agricultural development and poverty reduction.

But the quality of social capital varies significantly in two respects. First, in terms of the considerable diversity of experiences and degrees of inclusiveness, democratic content and effectiveness; and second, in terms of intergroup relations and linkages with other actors and organizations (Bebbington and Carroll 2000). In the case study area, this research

revealed that “farm level institutions remain fragmented and separated by divergent interests. They represent often competing groups, opinions, interests and sometimes political actors, because of which there are only limited bridging relationships between groups (particularly across farms)” (Chiweshe 2014:11–12). This situation could be addressed by a structural reform that would create a federated structure of higher level organizations to formulate a common vision to help reconcile agendas and interests at the group level.

As Agarwal (forthcoming) shows when examining women’s participation in community forestry groups in South Asia, numbers matter. She examines the impacts, in terms of participation, rules of forest use, outcomes and equity, of increasing the proportion of women in community forestry institutions (CFIs). The findings reveal that the more women, the greater their presence in executive committee meetings and the greater their voice. But the scope for assuming senior positions varied depending on the social and cultural setting. It was negligible, for example, in Gujarat, India, and significant in Nepal “where the glass ceiling has been cracked” (Agarwal forthcoming) (see box 11).

There may be a considerable gap, however, between discourse and practice regarding participation and gender equality in SSE organizations. This partly relates to the fact that some of the theory and strategy related to social enterprise emphasizes social protection rather than emancipation. As Fraser (2012) points out, even Polanyian literature (which informs much of the thinking on SSE) tends to sideline the analysis of how patriarchy and other social relations result in gender inequalities that constrain women’s participation.

Even in cases, for example, where women constitute the majority of members of SSE organizations, they are frequently underrepresented in senior positions within the organization (Hillenkamp et al. 2013b; Agarwal forthcoming). Referring to VDAs in Cameroon, Fonchingong (2013) points to the significant dominance of men in both the general executive structure and other committees, apart from the women’s wing. Group membership or stakeholders (in particular, those providing funds) are highly differentiated in terms of income and location. Both gender and income differences have resulted in differential rates for financial contributions. These are seemingly quite progressive with both the diaspora and government officials paying significantly more, as do male community residents compared to women. Elites have quite a mixed record; on the one hand, contributing far more financial resources than others and contributing significantly to building human capital, but on the other hand, using the VDAs for “political interest and personal aggrandisement” (Fonchingong 2013), and at times dividing communities along party lines and stifling solidarity.

Traditional norms and social relations often constitute cultural constraints that impede women’s participation. The relationship between local culture and participation is examined in some depth by Contreras Arias et al. (2013) through a case study of an indigenous women’s group in rural Mexico. While noting several advantages that derive from collective action in terms of empowerment and well-being, they also identify various tensions associated with traditional norms and gender roles that affect the relation women members have with the household, other members of the organization and external actors (see box 10).

Box 10: Group dynamics in a Mexican cooperative

The Color de la Tierra initiative in Cuзалapa, Mexico, began as a grassroots women's association producing embroidered goods for the local community. The members have extended their reach to the production and sales of other local products such as coffee as well as to ecotourism. In an effort to understand the dynamics of the group, Contreras Arias et al. (2013) analyse the perceived rewards women receive from participating as well as the tensions they face because of their non-traditional activities.

Membership in Color de la Tierra offers opportunities for personal development. Women report increased self-confidence and practical knowledge through their responsibilities within the organization and related social networks. They are able to undertake activities that are considered unusual in their local gender context such as traveling, taking initiative and making business decisions. Members report that gender dynamics within the household are changing and that they are more likely to achieve food security. Furthermore, through financial and social capital related to the project, women are able to improve the education level of their family members. The project also has positive impacts on the community, boosting the local economy, reducing transaction costs and generating production chain information. Moreover, the organization adheres to organic production principles and workshops given by the organization are often open to non-members.

Because of their membership in the organization, women experience tensions within the household, within the organization and toward external actors. Gendered expectations are at the base of most of the tensions. Male members of the household sometimes discourage the participation of women in the organization's tasks because they feel these tasks are at odds with a women's "proper" role or detract from the male status of sustaining the household. These dynamics influence the group of women as a whole, for example, when someone does not show up for work and others are left to step in and when gossip and arguments occur. Finally, failure to meet agreements with external actors can also threaten the continuity of the organization as a whole.

Source: Contreras Arias et al. (2013).

Interestingly, cultural constraints that impede women's participation are not always correlated with higher levels of exclusion and poverty. Agarwal (forthcoming) finds that low-caste women in South Asia are often less bound by tradition and social norms that may often restrict the participation of middle-class, upper-caste women. Whether or not numbers translate into empowerment depends on the presence of forums for deliberation among women where information can be shared and priorities and strategies worked out. Such forums are crucial given the diversity of interests, values and preferences that may exist among women members who may belong to different classes, castes and age groups. They become necessary both to resolve conflicts that inevitably arise and to forge a sense of identity and solidarity. Such forums can assume different forms, for example, a subgroup within the organization or a space for dialogue between women's self-help groups and community forestry initiatives (see box 11).

SSE and social movements in national settings

Variations in the nature of SSE-state relations and public policy toward SSE must be partly understood with reference to the nature of social movements and civil society activism in concrete national settings. Such differences are highlighted by Coraggio (forthcoming) in his analysis of SSE-state relations in several Latin American countries. Argentina's leaning toward a more top-down approach and seeing SSE less as a transformative alternative and more as part of a poverty reduction and employment strategy is consistent with the historical political context of populism, characterized by a society where autonomous social movements are not particularly prominent, and a state that attempts to channel benefits to "the masses" via social and other policies and

programmes (Coraggio forthcoming). While co-construction is limited, civil society entities may be relied on to facilitate the implementation of interventions designed from above. In the case of Argentina, this means that SSE is seen very much as “social economy”—that is, a means of improving social welfare and security for disadvantaged groups—rather than “solidarity economy”, with its emphasis on alternatives to capitalism and “another world is possible” (Thematic Social Forum 2012).

This latter perspective is more prominent in Brazil, where SSE actors at the grassroots level and intermediary civil society organizations were instrumental in shaping a particular conception of SSE that resonated within the Workers’ Party that took office in 2003. The extent of co-construction in policy design and implementation can be traced to a solidarity economy movement that was institutionalized at the first World Social Forum in 2001 when the Brazilian Working Group on Solidarity Economy was established. This was the precursor to the multistakeholder Brazilian Forum of Solidarity Economy that pushed for the creation of SENAES and its consultative organ, the National Council of Solidarity Economy. While grassroots and social movements activism has extended state logic underpinning SSE policies beyond social protection to encompass livelihood security, employment and the intrinsic values of associative or cooperative relations of production and solidarity, it is not without its limitations and dilemmas. These include, for example, the likely trade-off between co-construction and the bureaucratization of social movements activism, and the fact that the intimate relationship between the Workers’ Party and grassroots and civil society actors may render SSE policy vulnerable when another party returns to power (Coraggio forthcoming). The Brazilian case illustrates that social movements are by definition dynamic forces that can lead to changes in the composition and policies of government which, in turn, can create more favourable spaces for SSE.

Another important difference between Argentina and Brazil relates to variations in the cohesiveness of the cooperative movement. As Spognardi (2013) explains, in Argentina, the cooperative movement is fragmented and has not been able to represent their interests in such a way that homogeneous and conducive policy was designed. In Brazil, the tight integration of the cooperative sector has enabled it to exert influence on the policy-making process under both conservative and progressive regimes. Strong and cohesive representative bodies are conducive to a vibrant, autonomous and sustainable cooperative sector.

Compared to the above countries, the different character of social movements and their repertoires of action in Bolivia and Ecuador explain further differences in SSE-state relations. In Ecuador, large social mobilizations underpinned the exit from power of three presidents, prior to the election of Rafael Correa in 2006. These movements played a key role in the Constituent Assembly that drafted a new Constitution that identified an important role for the “popular and solidarity economy” and the need for deep structural transformations associated with social and environmental justice and Buen Vivir. Such activism was crucial, therefore, in not only allocating SSE a more radical role in terms of structural transformation, but also locking-in public policy associated with SSE. Similarly, in Bolivia, the Movement Towards Socialism that assumed power in 2005 was intimately associated with indigenous and other social movements and their struggles for social justice. Public policy toward SSE, which was also reinforced constitutionally, is part and

parcel of broader strategy to redistribute wealth in favour of subaltern groups (Coraggio forthcoming).

Multiscalar organization and coalitions

Contemporary literature on social movements and empowerment points to the importance of organizing, mobilizing and networking across multiple scales and building broad-based coalitions (della Porta 2007; Utting et al. 2012). The 1990s adage of “think globally, act locally” retains its usefulness, but needs some adjusting in today’s world where governance involves multiple players operating at multiple scales. Collective action to promote the goals of SSE and to cultivate an enabling policy environment for SSE needs to manifest itself at local, subnational, regional and global scales.

Agarwal’s (2010a; forthcoming) analysis of women’s self-help groups and community forestry initiatives in South Asia highlights three key aspects of social organization and mobilization that (see box 12). The first relates to cross-sectorial alliances (see figure 2), for example, between women in community forestry initiatives and women in self-help groups, which could enhance women’s numbers, voice and influence in local decision making. Second, it is important to form federations or associations of organizations to realize economies of scale and enhance bargaining power and cohesion conducive to safeguarding autonomy. Federations of community forestry initiatives in India are few and far between. While federations of self-help groups are common in southern India, they exist primarily at village, *panchayat* and district levels. Third, therefore, it is important to federate at multiple scales both subnationally and nationally. Agarwal (forthcoming) contrasts the situation in India with that of community forestry in Nepal where most of the country’s community forestry groups are members of the Federation of Community Forest Users of Nepal (FECOFUN). With some 8.5 million members, FECOFUN is Nepal’s largest civil society organization and has a considerable voice in relevant national policies (Agarwal forthcoming).

Relations and coalitions between grassroots organizations or NGOs supporting SSE and trade unions are also important for gaining voice and influence. Such linkages have been significant, for example, in Brazil where the Central Única dos Trabalhadores (Unified Workers' Confederation/CUT) has actively promoted SSE. They are also emerging in Argentina where one of the country’s two main workers’ organizations, the Central de Trabajadores de la Argentina (Argentine Workers’ Union/CTA), now advocates for self-managed workers to gain official legal status (Coraggio forthcoming).

Box 11: Gender balance in South Asian CFIs

Community forest institutions in South Asia manage degraded forest land. They have arisen in India and Nepal in response to government initiatives such as the Joint Forest Management Programme. CFIs allow village members to have a say in the rules for the extraction of non-timber products. Along with the forest department, they also have rights to a share of the mature timber harvested. By the early 2000s, India had around 84,000 Joint Forest Management groups involving 8.4 million households and 22.5 per cent of its forest land, and Nepal had around 10,000 groups involving about one million households and 11.4 per cent of its forest land.

What these groups can achieve in terms of environmental management and social improvements is in part determined by intragroup dynamics. Gender balance, in particular, can be an issue influencing the extent of successful cooperation. Rural women have particular interests in the governance of nearby forests partly due to their dependence on firewood for fuel. Their effective participation in decision making is limited when they do not attend relevant meetings, speak up at them or hold office in the executive committee. Agarwal (forthcoming) finds that increasing women's proportions in executive committees encourages other women to participate in CFI meetings, allowing them to by-pass limiting social norms. It also influences the nature of decisions made (especially the rules of forest use and their implementation), curbs rule violations, increases the likelihood of an improvement in forest condition and reduces the likelihood of women facing firewood and fodder shortages.

How can these effects be realized? There is a need to establish forums for deliberation, through which women could come together to share information, resolve conflicts, identify priorities, outline strategies and forge a sense of solidarity. These forums could facilitate multiscale advocacy, reaching local, regional and national levels of governance. At the same time, it is important for members of different types of organizations, such as CFIs and self-help groups, for example, to link up and strive for more equitable intragroup dynamics and inclusiveness.

Source: Agarwal (forthcoming).

The notion of multiscale organizing is also relevant to the structuring of SSE supply chains, which are often a key strategic approach for scaling up SSE.²⁴ Rather than using the individual enterprise as a default unit of analysis when evaluating SSE performance, Quiñones (2013) advocates for supply-chain analysis as it represents SSE organizations as part of a complex multistakeholder model. While more and more SSE movements opt for the supply-chain approach so as to build an alternative kind of economic integration, Safri (2013) noted that critical research on sustainable supply chains—one that is not solely concerned by cost minimization—is lacking. Quiñones (2013) and Safri (2013) refer to the work of Kleindorfer et al. (2005) who identify a triple bottom line imperative in SSE supply-chain management, valuing not only profitability, but also social development and ecological conservation. However, Safri notes, this approach requires new forms of accounting and new indicators to gauge performance.

Networking

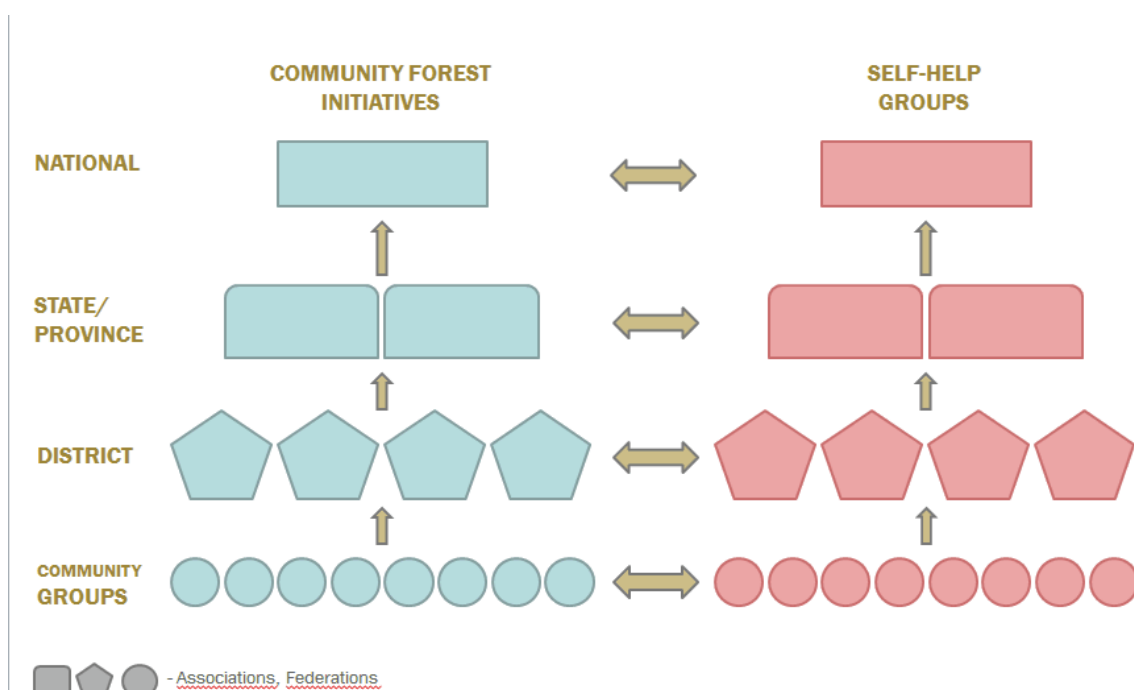
The literature on networking identifies various elements that can facilitate SSE advocacy. Summarized by Bendell and Ellersiek (2012), these include (i) political legitimacy; (ii) a more sophisticated awareness of political opportunity structures; (iii) enhanced access to and influence on the policy-making process; and (iv) capacity to frame debates and put new issues on the agenda. It is important not to assume, however, that the promise of networking is easily realized in practice. Apart from issues such as the lack of resources and competencies of civil society actors and organizations, there are others related to

²⁴ Quiñones 2013; Safri 2013; Reed forthcoming.

representation and legitimacy. Cross-scalar networks and activism often have to rely on intermediary organizations such as NGOs. But who speaks for whom? How do such organizations filter or translate local perspectives and demands into advocacy claims and negotiable propositions? Bendell and Ellersiek's (2012) analysis of networking in the United Kingdom associated with global justice activism and advocacy, points to some problematic issues that can arise. Here, they noted cases where networks that are dominated by development NGOs can constitute a space where the educated and ethically concerned can convene and lobby, but they often do so without adopting a movement mentality that challenges power structures and the root causes of injustice. NGOs that are dependent on grants and donations, worried about their reputation and obliged to dialogue and compromise with officialdom have to watch what they say and how they say it. In such contexts, the question of economic (in)justice often lags behind others on the agenda of NGOs (Bendell and Ellersiek 2012). Such issues, noted here in the case of northern NGOs, also apply to NGOs associated with SSE in the global South that are promoting approaches centred on social entrepreneurship and microcredit. Such approaches contrast with initiatives that are part and parcel of a wider political and societal transformative agenda on which political empowerment and structural change are central.

Where NGOs are organically connected to social movements, the two in tandem can have significant impacts in terms of policy influence and resource mobilization. This is noted by van Zeeland (forthcoming) in relation to the organization of waste pickers' movements in Brazil, Chile, Colombia, India and South Africa. Their alliance with NGOs has enhanced their capacity to lobby governments and promote favourable policies. Van Zeeland (forthcoming) suggests that with the aid and backing of NGOs and with public support it might be possible to bring a significant part of the informal popular economy closer to SSE.

Figure 2: Lateral and vertical alliances



Source: Adapted from Agarwal (forthcoming).

Glocal movements

Can SSE activism connect across scales and go global? Or will it succumb to the fate of some other attempts to forge global movements—for example, those related to climate justice, debt relief or Make Poverty History—that have either not gained much traction or petered out once partial gains were achieved?²⁵

The case of SSE may be somewhat different. The above movements were largely Northern driven or addressed issues that touched the conscience of Northern citizens, but less the core aspects of their material well-being or identity. As Lemus and Barkin (2013) point out, SSE comprises groups and movements of indigenous peoples, peasant farmers and communities, workers regaining control of bankrupt enterprises or establishing cooperatives, and numerous other cooperative movements.

SSE emanates from two sources that have both material and cultural foundations. It is intimately associated with the struggle for economic and social justice and cultural rights in the global South and the lifestyle or emancipatory politics of Northern citizens. Furthermore, recent contexts of crisis related to food and finance have intensified vulnerabilities in the global South and generated new ones in the global North that provide fuel for social mobilization.

As Saguier and Brent (2014:4) observe when referring to Latin America, SSE organizations, while rooted in local realities “are forging transnational coalitions to disseminate information and coordinate advocacy activities”. These include, for example, the Network of Latin American Researchers of Social and Solidarity Economy (RILESS), the Social and Solidarity MERCOSUR Programme,²⁶ the Latin American Network of Community-based Marketing (RELACC), the Grupo Red de Economía Solidaria del Perú (Network Group of Solidarity Economies of Peru/GRESP), the Latin American and Caribbean Waste Pickers Network (LAWPN) and the Coordinadora Latinoamericana y del Caribe de Pequeños Productores de Comercio Justo (Latin American and Caribbean Network of Small Fair Trade Producers/CLAC).

Some of the networks associated with SSE have a genuinely global character that transcends the North–South divide. They include long-established organizations such as the ICA and much newer entities, for example, the Intercontinental Network for the Promotion of Social Solidarity Economy (RIPESS), La Vía Campesina, Streetnet, the Global Alliance of Waste Pickers and the international association Áreas Conservadas por Pueblos Indígenas y Comunidades Locales (Indigenous Peoples’ and Community Conserved Areas and Territories/ICCA).

Bullard and Mueller (2012:60) provide various pointers as to why SSE activism may have a different fate to that associated with contemporary movements associated with climate justice or poverty reduction:

La Via Campesina is calling for transformation of food production and consumption systems, including the ownership of the means of production, to achieve social and ecological goals, not targets of parts per million” [which people have difficulty relating to]. [Furthermore, the members or focus of SSE

²⁵ Bullard and Müller 2012; Saunders and Papadimitriou 2012; Utting et al. 2012.

²⁶ See more at www.mercosursocialsolidario.org/.

networks]...are not the abstract 'poor' but social actors with capacities and interests.

Forging cross-scalar networks can take considerable time. The origins of La Vía Campesina date to the early 1980s when representatives of farmers organizations engaged in South-South and North-South dialogues and networking. La Vía Campesina was formed about a decade later in 1993. Throughout the 1990s, there was a consolidation of continental networks in Latin America and the structuring of a global movement (Martínez-Torres and Rosset 2010).

This trajectory of social movement consolidation emerges clearly in van Zeeland's (forthcoming) analysis of collective organization among waste pickers in Brazil (see box 12). The first organizations were formed in major cities such as São Paulo, Belo Horizonte and Porto Alegre in the late 1980s and 1990s. In 2001, a national movement was founded. The first Latin-American Congress of Collectors was held two years later with some 800 collectors from Argentina, Brazil and Uruguay. And, in 2008, Colombia hosted the first World Conference of Waste Pickers, with participants from 34 countries. From this meeting emerged the Global Alliance of Waste Pickers. While still a loose alliance—or “networking process”—that lacks formal institutionalization, it has spurred the formation of national movements in other countries such as Kenya and South Africa.

This process of collective organization via federated organizations and networks facilitates voice and influence within policy dialogues at multiple scales. As van Zeeland (2013:11) points out: “The challenge to expand SSE and include informal waste pickers in solidarity economy initiatives depends on the interaction between collective action and public policies, at federal, state and municipal levels”. Such collective action can also lead to significant institutional innovations. In the early 2000s, La Vía Campesina, for example, emerged as a player on the international scene and in advocacy and policy debates about international trade rules and food security. And the reform of the Food and Agriculture Organization of the United Nations (FAO) Food Security Committee in 2009, following the world food crisis of 2007–2008, provided a place at the table for member organizations of La Vía Campesina. In the case of the Brazilian waste pickers, we see the formation in 1998 of the National Waste and Citizenship Forum in Brazil, which also operates at state and municipal levels. These multistakeholder entities, comprising waste picker organizations, NGOs, government entities and private enterprise, meet to tackle problems such as child labour, elimination of open dumps and the promotion of solid waste management systems involving waste pickers. Five years later, the Brazilian government created the Inter-Ministerial Committee both to strengthen dialogue with the national movement, design laws and support programmes, and to coordinate the activities of 22 state entities.

Box 12: Scaling-up cooperative waste management in Brazil

Recycling in Brazil generates almost USD 2 billion and avoids 10 million tons of greenhouse gas emissions. Approximately 500,000 people are working in waste management and recycling. While most are individual waste pickers in informal jobs, 60,000 waste collectors are organized in cooperatives or associations and can be considered part of the formal economy. Their incomes are more than twice those of individual waste pickers.

Referring to the case of a waste pickers' cooperative, the Cooperativa de Trabalhadores, Carroceiros e Catadores de Materiais Recicláveis (Cooperative of Cart Drivers and Recycling Workers/COOTRACAR), in Belo Horizonte, Brazil, van Zeeland (2013) notes that significant expansion in the size of the cooperative occurred once a contract with the municipal government was signed. However, in addition to instability regarding payments and in renewing the contract when political change occurred, the cooperative also experienced difficulties selling recycled materials. It faced stiff competition from larger for-profit enterprises, and was at a disadvantage with regard to bargaining power and capacity to meet the technical demands of buyers. It also lacked capital to invest in equipment. As van Zeeland (2013:13) points out: "the case demonstrates the vulnerability of the integrated solid waste management systems and reinforces the importance of collective action and of public policies...at national, state and municipal levels to guarantee the sustainability of SSE organizations".

Source: van Zeeland (forthcoming).

Conclusion

The above review of the potential, limits and challenges associated with SSE has attempted to steer a steady course between what can go right and what can go wrong with SSE as it expands and interacts with other actors and institutions. The discussion in Part I of the multiple developmental and emancipatory potential of SSE, as well as of current trends associated with the expansion of this field, suggests that policy makers and the international development community at large need to pay far more attention to ways and means of enabling SSE. This is particularly apparent in the current contexts of heightened risk and vulnerability associated with economic and food crises and climate change.

At a time when the international development community is repositioning the notion of integrated approaches to development at the core of development thinking and policy making (United Nations 2012a, 2012b), and crafting a post-2015 development agenda centred on sustainable development goals (SDGs), it is imperative that organizational and enterprise models that are by their very essence integrative (in terms of simultaneously pursuing explicit economic, social and often environmental and empowerment objectives) receive the recognition and priority they deserve in national and international knowledge and policy circles concerned with development issues. Indeed, it was for this reason that [UNRISD, with the ILO, UN-NGLS and UNDP convened](#) many UN agencies and other international organizations [came to come](#) together in September 2013 to form the UN Inter-Agency Task Force on SSE.²⁷

To this "developmental" reading of the potential of SSE, various authors included in this review emphasize the importance of ethicality or "ethical value-added" associated with SSE. At a time when multiple processes, ranging from rural out-migration through commodification to consumerism have strained social cohesion, solidarity and Buen

²⁷ See www.unsso.org and www.unrisd.org/tfsse.

Vivir, the worth of SSE relates both to people's material needs and economic and political empowerment and to their sense of purpose and belonging.

But the analysis in this paper also cautions against uncritical assessments of SSE. We have seen that growing, consolidating and sustaining SSE confronts numerous constraints associated with the actors and institutions with which SSE organizations must interact, be they states, market actors and forces, social norms or relations. Major tensions also relate to internal dynamics and locational factors, including infrastructure, capabilities, preferences of members, participation, trust, managerialism, hierarchy and elite capture.

Much of the discussion centres on the challenges confronting SSE and how they might be addressed. We have seen that various governments and parliaments around the world are now adopting policies, laws, programmes and institutional reforms that, in principle, bode well for SSE. Processes of decentralization in some countries are also strengthening the role of local governments in local economic and social development in which SSE can play a significant role. Through procurement and social policies as well as fair trade value chains, we have also seen the scope for SSE organizations to access supply chains that favour their goods and services. The risks associated with these developments are noted, not least loss of autonomy, the instrumentalization of SSE as a poverty reduction tool, and the trade-off between equity and efficiency and institutional isomorphism as market relations and pressures assert themselves.

The key question for the future of SSE is how to address these challenges. Much of the literature on SSE emphasizes the role of public policy in enabling SSE through social policy, training, procurement, credit, subsidies, infrastructural development, laws and other interventions that can provide opportunities, build capacities and level the playing field. Clearly, such aspects can play an important role if SSE principles and values are not undermined in the process. But wish lists of desired policies or the desire to replicate in one country or locality what has worked elsewhere, raise perhaps the most complex question of all, namely the politics of policy change. Meaningful policy change does not happen simply because of greater awareness on the part of policy makers. It requires a reconfiguration of social and political forces, coalitions and alliances as well as democratic governance arrangements that enable effective participation of intended beneficiaries and their advocates. For these reasons, this paper emphasizes: (i) the importance of co-construction in policy design, implementation and review; (ii) issues of not only economic, but also political, empowerment through collective organization and mobilization of SSE constituents; (iii) federated structures and networks that connect SSE organizations across multiple scales; and (iv) broad-based coalitions between SSE entities, civil society organizations, social movements and political parties. Such developments are important not only for ensuring that local and national governments and legislators position SSE more centrally on the policy agenda, but also that the structural rules of the game or development strategies begin to change in ways that work for rather than against social and environmental justice.

The above analysis clearly shows that there is no one-size-fits-all approach to SSE. SSE, like the policy environment itself, will assume very different features and trajectories in different localities, countries and regions. Apart from variations in material and political contexts, such differences also relate to the very different institutional settings that exist. This points to the need to respect the principle of diversity within SSE—a principle that is encapsulated in the umbrella term Social and Solidarity Economy, which unites different

strands of activism and practice associated with alternative economic pathways. It is the task of research to constantly reveal the possibilities and tensions involved in realizing the potential of SSE in concrete settings.

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