



AFRICAN RESPONSES TO THE CRISIS THROUGH THE SOCIAL ECONOMY

**Working document for the
International Conference on the
Social Economy, October 2009**

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■ Acronyms

AIM	Association Internationale de la Mutualité
AJA	Association Jeunesse Action (Mali)
OAUCD	African University for Cooperative Development
CDI	Centre de Développement Intégral (Integral Development Centre)
COOPAFRICA	Cooperative Facility for Africa
COOPEC	Coopérative d'Épargne et de Crédit / savings and credit cooperative
COPAC	Committee for the Promotion and Advancement of Cooperatives
COTU	Central Organization of Trade Unions (Kenya)
DFID	UK Department for International Development
DR Congo	Democratic Republic of the Congo
ICA	International Cooperative Alliance
ICMIF	International Cooperative and Mutual Insurance Federation
IDS	Institute of Development Studies (University of Sussex)
ILC	International Labour Conference
ILO	International Labour Organization/Office
IPEC	International Programme on the Elimination of Child Labour / Programme international pour l'abolition du travail des enfants
IRU	International Raiffeisen Union
KCYP	Kibera Community Youth Programme
LEDCON	Lesotho Entrepreneurship Development Conglomerate Cooperative
NGO	Non-governmental organization
ODI	Overseas Development Institute
OHADA	Organization for the Harmonization of Business Law in Africa
PARMEC	Programme d'Appui à la Réforme des Mutuelles d'Épargne et de Crédit
RIPESS	Réseau International pour la Promotion de l'Économie Sociale et Solidaire (International Network for Promoting the Social Solidarity Economy)
SACCO	Savings and credit cooperative / Coopérative d'épargne et de crédit
SAY JUMP !	South Africa Youth – Jobs for the Unemployed and Marginalized People to Escape from Poverty
SETYSA	Social Entrepreneurship Development Targeting Unemployed Youth in South Africa
SINA	Settlements Information Network Africa
STEP	Strategies and Tools against Social Exclusion and Poverty / Stratégies et Techniques contre l'Exclusion Sociale et la Pauvreté
TASO	The Aids Support Organization (Uganda)
UNAIDS	Joint United Nations Programme on HIV/AIDS
USD	US dollar
WAEMU	West African Economic and Monetary Union
WOCCU	World Council of Credit Unions

■ Introduction

One of the specific characteristics of the social economy is that the field still is little known as a concept, whereas the realities it encompasses are extremely familiar to any observer or actor in Africa. We would cite, for example, the Naam Groups that were set up in Burkina Faso in the 1970s, the *Cooperative Bank of Kenya*, the Organization of Rural Associations for Progress in Zimbabwe, the numerous mutual benefit societies in health protection in Mali or the economic interest groups in Senegal, the Oromia Coffee Farmers' Union in Ethiopia, the Centre de Développement Intégral de Bwamanda (CDI Bwamanda) in the Democratic Republic of the Congo, the *Central Productive Cooperative Union* in Egypt, the Fédération des Unions de Coopératives Rizicoles in Rwanda, not to mention the countless other peasant-farmer organizations, tontines, stokvels or burial societies that operate in both rural and urban areas.

The social economy is one of the key factors in the ILO's Decent Work agenda due to its potential for job creation, respect of fundamental rights at work, social protection and social dialogue. In its Declaration on Social Justice for a Fair Globalization, the ILO underlined the need for a strong social economy: "Convinced that in a world of growing interdependence and complexity and the internationalization of production: (...) productive, profitable and sustainable enterprises, together with a strong social economy and a viable public sector, are critical to sustainable economic development and employment opportunities" (ILO, 2008, p.3). In November 2008, the ILO Governing Body issued a statement on the global economic crisis, listing six measures that were necessary for remedying the repercussions of the crisis on the real economy in order to protect people, sustain corporate productivity and safeguard jobs. One of those measures was "to support productive profitable and sustainable enterprises together with a strong social economy and a viable public sector so as to maximize employment and decent work. Special additional measures to safeguard a supportive environment for investment and growth are required, particularly for small enterprises and cooperatives harbouring the largest share of working women and men in all economies." (ILO, 2008)

Over the years, the ILO has built up a long-standing tradition and considerable expertise on the social economy. This has been done not only by using the classical ILO arsenal of standards, setting up a special department (EMP/COOP) and launching a series of technical assistance programmes, which have either already been completed (such as ACOPAM) or are still running (Finance and Solidarity Programme, CoopAfrica, IPEC, STEP, SYTESA or SAY JUMP! in South Africa). The ILO has furthermore established effective collaboration with organizations such as the Association Internationale de la Mutualité and the International Co-operative Alliance.

The present working document has two main objectives. The first is to outline the social economy in Africa, that is to say, to enable the reader to appreciate the components of the social economy and to understand how these diverse structures form a body of economic actors, which, over and above their specific legal statuses and their sectors of activity, have common characteristics, an entity which is known as the social economy. The second objective of this document is to suggest a series of measures pertaining to each pillar of the decent work agenda in response to the global crisis; together with the Global Pact for Employment (June 2009) these measures could serve the ILO constituents and partners as a basis for discussion at the conference on the social economy scheduled for October 2009 in Johannesburg.

This working document is divided into three main parts. In Part 1, following the present introduction, we shall outline the social economy in Africa, describing its main components. In Part 2, we shall focus on the factors constituting the common denominators of the social economy in terms of aims, operating principles and resources. And in Part 3, we shall broach the crux of our subject, i.e. the question of how the social economy can contribute to the efforts to address the present crisis.

■ 1. Outline of the social economy in Africa

What is the social economy? What is this economic reality, which is often placed theoretically at the frontiers of the State, of the profit-making private sector and of civil society?

Although there is abundant literature on the social economy, there is no “universal definition” of the phenomenon. As an opening remark, it could be said – without claiming to give a definition – that the social economy is a concept designating organizations and enterprises, in particular cooperatives, mutual benefit societies, associations and social enterprises, which have the specific feature of producing goods and services while pursuing both economic and social aims. These autonomous private organizations are active in virtually all economic and social sectors; they operate and decide on their lines of policy according to participatory principles involving not only their members but also workers, users and/or consumers. It should further be pointed out that these organizations are structures on a membership basis and are characterized by collective ownership and considerable mobilization capacity.

Compared to the other terms used to describe this reality (solidarity economy, people’s economy, associative economy, third sector, not-for-profit organizations, civil society organizations, etc.), the concept of social economy has the advantage of being highly inclusive, since the emphasis is mainly on what is common to these organizations – their many and varied aims and their participatory operating methods – without stressing the individual features (legal form, type of governance, grassroots membership or non-profit-making purpose) of any of these groups. The social economy thus provides a basis for encompassing the diversity of the organizations that can be found not only within a country but to an even greater extent when one endeavours to apprehend this reality at the continental level.

The contours of the social economy are often described in the negative: the organizations involved are neither public nor profit-making bodies. But this general distinction does not allow for the diversity of the organizations that are affiliated to the social economy, nor does it provide a basis for situating them between different poles. The diagram below aims precisely to identify those organizations that can be excluded from the social economy (red area), those that can be affiliated to that economy (green area), and those of uncertain affiliation, which should thus be examined case-by-case (orange area).

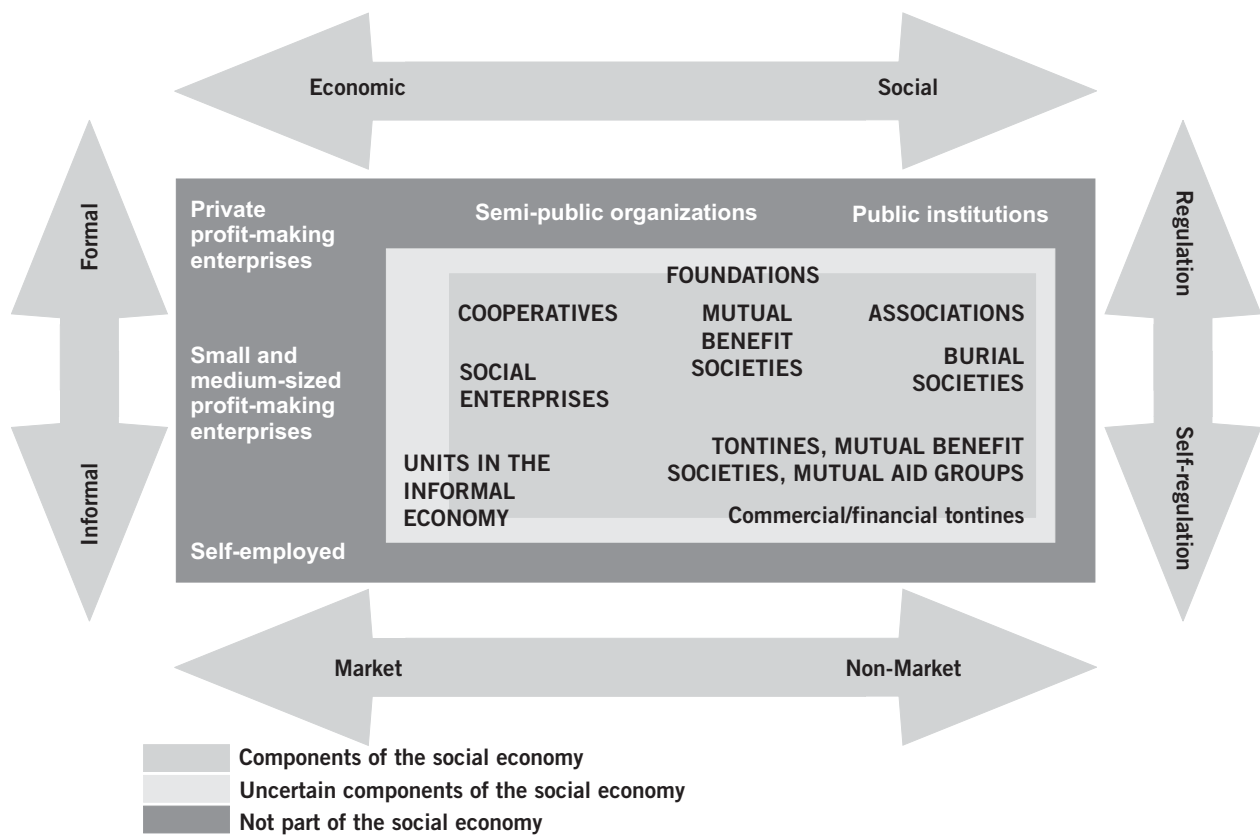


Figure 1: Map showing the social economy (adapted from Ninacs, 2002).

Of course, organizations with the denomination or status of cooperative, association or mutual benefit society do not all necessarily operate according to the social economy principles we proposed at the beginning of this section. They sometimes deviate widely from those principles in actual practice. These deviations are all the more possible since States do not always play the regulatory role that they could play in this sector and there are also very few umbrella organizations that could do so. Given the absence of legislation or loose legal framework in certain countries or sectors (particularly in the micro-finance sector), strictly private profit-making initiatives are also to be found which call themselves “mutual benefit societies”, for example, thus taking advantage of the confidence which that denomination can inspire (due to the control which members are presumed to be able to exert over the operating methods and aims of the organization).

Although certain components of the social economy are considered to be classical (cooperatives, mutual benefit societies, associations and, more recently, social enterprises), others are a subject of debate amongst practitioners, researchers and observers. We shall thus consider that foundations are as yet uncertain components of the social economy. Following the same line of thought, we shall highlight the case of units in the informal sector, which we shall broach in terms of the parallels that can be drawn between the practices of some of these units and the social economy.

We would point out that the fact that we confine ourselves to outlining the economy around several “flagship” structures does not mean that these are the only types of structure that develop social economy activities. On the contrary, there are countless formal and informal structures carrying out activities that can be designated as social economy activities. In fact, the origins of some of these structures are very ancient in Africa, offering mutual assistance for life events or work (labour force rotation schemes in the fields, pooling of certain equipment).

1.1. Cooperatives

A cooperative is an “autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.” (ILO Recommendation 193) Cooperative enterprises are found in many different branches of activity: agricultural cooperatives, insurance cooperatives, savings and credit cooperatives, distribution cooperatives, worker-owned cooperatives, housing cooperatives, etc.. In some African countries, there are organizations known as “pre-cooperatives”, meaning that they operate on cooperative principles but are not legally recognized as cooperatives (Soulama & Zett, 2002).

The history of cooperatives in Africa has been eventful, due in particular to the fact that they were highly exploited by States during the colonial and post-colonial periods and that their autonomy and the voluntary involvement of their members were thus undermined. But their popularity has grown considerably in the last 15 years and this economic structure is now being frequently adopted. In a recent study, Develtere, Pollet & Wanyama (2008) listed 150,000 cooperatives in 11 African countries. In a country such as Kenya, for instance, 20 percent of the population belong to one or several cooperatives. Most cooperatives in Africa are client-owned and operate in the agricultural sector, whereas *worker-owned* cooperatives are more rare in that sector. A study currently under way (Pollet & Develtere, ILO-COOP Africa, 2009) shows that the number of cooperatives is apparently now rising again in several African countries. An estimated 7 percent of Africans belong to one or several cooperatives (Develtere, Pollet & Wanyama, 2008). The fair trade sector is a flagship sector of the social economy that is renowned for the strong presence of cooperatives, for which it provides a market outlet for their products on trading terms that are in line with cooperative principles and values.

The cooperative structure is very common in the savings and credit sector. The World Council of Credit Unions (WOCCU) has calculated that there were almost 12 000 credit unions in 23 African countries in 2007 with a total membership of over 15 million people and reported that those cooperatives held savings amounting to almost 3 ½ billion USD, with a loan portfolio of similar volume. According to Lapenu et Zeller (2002), savings and credit cooperatives (COOPECs, SACCOs) and other village banks are the predominant form of micro-finance institution in West and Central Africa. Savings and credit cooperatives are often found in poor rural areas, where they are the only operators providing access to financial services. In WAEMU countries in particular, mutual benefit and corporate structures have been established as the norm rather than the exception through the promulgation of a regulatory instrument (the PARMEC law) in 1995 (Servet, 2006). One of the problems encountered by many SACCOs concerns their governance, which is often based on voluntary work by members and marked by difficult professionalization processes, conflicting interests, lack of competence on the part of elected representatives, etc. (Périlleux, 2008).

Cooperatives are also found in the housing sector, although the structure is less well-known in that area. Cooperative housing is an arrangement where a not-for-profit association owns and manages housing on a long-term basis or where the association collectively develops housing in which individual units eventually become the private property of members. This type of housing cooperative is found in many African countries and enables many people living in cities and in the urban fringe to buy a home or to live in a home without being dependent on the goodwill of external landlords. Cooperatives of this type are to be found in both French-speaking and English-speaking countries (South Africa, Zimbabwe, Tanzania, Senegal, Mali, Cameroon, etc.). In several countries where the HIV/AIDS epidemic is rife, for example, many housing cooperatives have ensured that people affected by HIV/AIDS are not excluded from this type of housing project by running staff and occupant awareness schemes to fight stigmatization and by promoting home care and psychosocial support, particularly in aid of women and children (SINA, 2006).

1.2. Mutual benefit societies and other mutual aid groups

Mutual benefit societies are organizations whose mission is essentially to provide social services for the membership and for their dependants. These societies – whether formal or informal – meet the need of communities to organize collective social relief themselves by sharing a wide variety of risks: paying for health care, purchasing medicines, material support for bereaved families, repatriation of a body, expenditure incurred in rituals, poor harvests, poor fishing seasons, etc. (Defourny & Develtere, 1999).

Mutual benefit societies, which provide services through a mechanism where risks are shared and resources are pooled, are the epitome of solidarity structures. Mutual benefit structures operate in particular in the social protection sector in Africa, and more specifically in access to health care. Mutual health societies are systems which provide a means of improving access to health care for the beneficiaries, who pay subscriptions, by organizing the sharing of health risks. Society members pay a (monthly or annual) subscription, which entitles them to a package of services in one or several health facilities with which the society has generally signed agreements. Although it is difficult to quote an accurate figure, it is estimated that there are over 500 mutual benefit organizations operating in West Africa at the present time (Concertation, 2004). In two departments in Benin (Collines and Borghou), 27 self-run mutual benefit societies are united in a network (“Alliance Santé”), a solidarity mechanism facilitating access to health care (including access to the hospitals in the area) for over 27,000 beneficiaries (Fonteneau & Galland, 2006). The mutual health society that is run by the CDI Bwamanda provides health coverage for 115,000 people (out of a target group of approximately 200,000). It has a different structure, being run by the hospital facility while operating according to the participatory principles of a “classical” mutual benefit society. Since 2003, mutual health societies in Rwanda have been an integral part of the Ministry of Health’s national strategy for improving people’s access to health services. According to the Ministry (MiniSanté, 2007), 75 percent of the population belong to such mutual societies.

The tontines of French-speaking Africa or the rotating savings and credit associations of English-speaking Africa, some of which carry out activities that can be associated with the social economy, are part of these structures, although it is impossible to quote one single model to describe them (Servet, 2006). Lelart has proposed a classical model distinguishing between different types of tontine in French-speaking Africa (Lelart,

1989): mutual benefit tontines (where each participant receives the same amount as s/he pays in), commercial tontines (where the organizer is paid, for example, in the form of a percentage of the amount that is paid out periodically to each member participating in the tontine), and financial tontines (where contributions are auctioned) (Servet, 2006). The special feature of these tontines is that they combine financial functions (savings and credit), where it is the participants who decide on the conditions and rules, with those of societal development and social interaction. The financial service provided is thus part of a social relationship which creates and resolves reciprocal obligations and shared interests (Servet, 2006). Although they do not have the denomination of mutual benefit societies, the numerous burial societies that are found in certain African countries (such as Ethiopia and South Africa) are significant examples of this type of system of pooling resources and sharing the costs connected with specific risks. According to a recent study conducted in 2005 (FinScop, 2005), almost 35 percent of the population say that they have coverage for burial costs, and 14 percent of these persons are covered through membership in a *burial society*.

1.3. Associations and community-based organizations

And finally, associations (voluntary organizations, community-based organizations, non-profit organizations, labour force rotation schemes, etc.) undoubtedly form a heterogeneous group, although there are countless numbers of such structures in the social economy. They operate in every possible field. The specific feature of the associations that are connected with the social economy is that they produce goods or services on a continuous basis. Whether “modern” or “community-based/traditional”, they all operate on the same basis (negotiated rules, reciprocity guaranteed in particular by social control, etc.) and pursue similar aims (economic utility, creating and maintaining social bonds, etc.). Formal or informal associative structures have always been a form of collective action in Africa. As has been stressed by Diop (2007), one of the objectives of associations that are built up around community links has been, and still is, to reduce the gap between individuals and the authorities. With the emergence of democratization processes, scores of formal associations have come into being since the 1990s, a development which has been facilitated by a legal framework that was also renewed at the time. The expression “association boom” has been used to describe the proliferation of new associations in all sectors of activity and in both the urban and the rural environment. Associations have many advantages: their establishment and operating methods are relatively flexible, they provide a basis for new forms of sociability (particularly in urban areas), etc. In the transition to democracy that has been taking place in many countries, associations are also often presented as structures for learning democracy.

Non-governmental organizations in Africa are extremely significant associative structures, both in terms of resources mobilized and as regards scale of action. Their action has often been launched by similar organizations in the North and has been approved by the public authorities, which see it as an opportunity for backing up State measures (Diop, 2007). Although NGO autonomy (in terms of sources of funding and the determination of priorities for action) is sometimes questioned, these organizations are nevertheless fundamental actors and intermediaries in economic and social development in Africa.

The contribution of associations in terms of innovation is also undeniable. In the effort to fight AIDS, for example, it is associations which have provided full medical and social care for people living with the HIV/AIDS virus. And in many countries it was also

associations which were the first to develop HIV/AIDS screening services. The role played by associations in the response to HIV/AIDS is not limited to prevention and care but also includes reducing the impact through action to reduce economic vulnerability and social exclusion – which are contributing risk factors.

The Centre de Développement Intégral Bwamanda is one of many Congolese associations; it has been operating for over 35 years in the enclave province of Equateur in the Democratic Republic of the Congo. It was founded as an association and has many different components, which are both economic (agricultural production, fair trade, outreach and extension services) and social (health services, mutual health societies, schools). CDI Bwamanda operates in an area with a population of almost 500,000 people. The Centre employs over 600 people and has marketed 100 million kg of coffee, 65 million kg of white maize, 21 million kg of soybeans and 12 million kg of paddy rice in 35 years (Develtere & Stessens, 2007).

1.4. Social enterprises

Unlike cooperatives, social enterprises are not necessarily collectively owned. They differ from profit-making enterprises by virtue of their economic, social and indeed societal mission. For these firms do not aim solely to make financial profits; they also seek to generate social benefits, by virtue of both the type of product or services that are marketed and the profile of the workers involved (low-skilled workers, workers employed under vocational integration schemes, etc.) and as regards the allocation of the financial profits that are generated. Outside the African continent, the Grameen Bank, founded by Prof. M. Yunus, is one of the best-known examples.

Social entrepreneurship is a relatively recent concept both in Africa and in the rest of the world. The term designates a specific form of enterprise in which the central figure of the entrepreneur plays a role but where the economic activity is conceived as combining profitability and social change. As Mori & Fulgence (2009) confirmed in the case of Tanzania, the concept of social enterprise is not well known in Africa even by economic actors whose activities meet the criteria of social entrepreneurship. The Ashoka network and the Schwab Foundation have been launching major initiatives for several years to promote this type of entrepreneurship but also to identify and encourage social entrepreneurs and social enterprises. The Ashoka network has been designating “Ashoka Fellows” since 1981, for instance, so that these men and women will “inspire others to adopt and spread their innovations - demonstrating to all citizens that they too have the potential to be powerful changemakers and make a positive difference in their communities.” (www.sahel.ashoka.org). In the same line of thought the Schwab Foundation (www.schwabfound.org) runs a competition every year to designate social entrepreneurs.

1.5. Foundations – a component open to debate

In addition to these three classical pillars of the social economy, there are also uncertain components (marked in orange in the above diagram). They are uncertain in that not all organizations of this type can be said to operate in the spirit of the social economy. This is the case with foundations; it is debatable whether they can be classed as part of the social economy.

In some countries a distinction is made between charitable foundations and private foundations (Gijssels & Develtere, 2006). Charitable foundations pursue non-profit,

public-value goals and thus serve community interests. Private foundations also pursue non-profit goals, which, however, can be of a private nature, and this is where their affiliation to the social economy becomes more questionable. Furthermore, some authors consider activities that generate resources which are partially invested in philanthropic aims to be contradictory to a certain extent (these are often activities carried out by major multinationals). The classical criticisms levelled at this sector include the presumed motives behind the creation of certain foundations (marketing, tax evasion, vanity) (Prewitt, 2006) and could provide arguments against affiliating foundations to the social economy.

The question of whether foundations in African countries should be classed as part of the social economy has not yet been analysed. What can be concluded from the current debate for the time being is that many foundations support social economy structures in Africa and that in Europe, for example, they tend to be classed in the social economy. The European Foundation Centre (based in Brussels), for instance, whose mission is to strengthen the independent funding of philanthropic organizations in Europe and which unites over 230 organizations in 40 countries, explicitly classes its mission in the social economy. Social Economy Europe (an organization of cooperatives, mutual societies, associations and foundations), whose mission is to strengthen political and legal recognition of the social economy at the European level, can be cited in the same line of thought.

1.6. How are the informal economy and the social economy connected?

The informal economy is a fact of life that cannot be ignored when one examines any economy in Africa (whether social or not). How does the informal economy stand in relation to the social economy? This is another grey area. In the following paragraphs, we give details of how these economies are connected - or not, as the case may be.

The ILO defines the informal economy as a set of activities carried out by workers and economic units who or which - de jure or de facto - are not, or are inadequately, covered by formal arrangements. Their activities are not covered by legislation, which means that the law is not applied or the law discourages compliance because it is inadequate or involves ponderous procedures or excessive costs. In addition to these legal aspects, the primary feature of the informal economy is the tremendous vulnerability and insecurity of the people involved, whether they be employees, self-employed, or employers, due to the lack of protection, rights and representation. In many countries, the informal economy overlaps with the private economic sector to a large extent, except for criminal or illegal activities. The informal economy does not tally with the social economy in its legal dimensions (Fonteneau, Nyssens & Fall, 1999). It is quite possible for an organization that operates according to social economy principles to have informal status due to the inadequacy of existing statutory instruments or to difficulty in formally meeting those criteria. It is more in the circumstances in which these economic units emerge, the way in which they operate and the aims they pursue that similarities between the two forms of economy can be found.

In both the social and the informal economy, it is often *necessity* which prompts operators to develop their activities. They also operate in the same *context* – the market, a context which shapes the products and services they provide, which are very accessible in terms of proximity and price. As regards *operating methods*, it has been observed empirically that the economic reasoning and aims of many of these economic units do not tally completely with the orthodox characteristics of a profit-making enterprise. On

the contrary, they can be associated with an economy that combines relational registers (Hyden [1988] refers to the affect economy) with market practices. And finally, whereas social economy organizations explicitly pursue both economic and social objectives, this type of combination can be observed in economic units in the informal economy to a certain extent, although this is not explicitly or consciously expressed by the operators concerned. It is simply a logical state of affairs, since, in the context in which they develop, those organizations pursue strategies of sustainability, social cohesion, etc.

Basically, a distinction or connection can only be made between a social economy organization and an informal economy organization by observing the principles that govern the conduct of these economic units in terms of spirit or practice. That is the basis on which one can judge whether the aims pursued by a unit in the informal economy are more akin to those of the social economy or those of a capitalist enterprise.

■ 2. The factors uniting the many and varied social economy organizations

2.1. Many different aims

The main distinguishing feature of a social economy organization is its economic mission. For although civil society and the social economy are linked, particularly by virtue of their political nature, social economy organizations differ from all civil society organizations because their primary mission is to produce goods and services.

In terms of form, the economies of most African countries operate according to market economy principles, which means that the goods and services supplied by social economy organizations are traded on those markets, where they compete with the services and products supplied by other private operators. In certain cases, however (particularly in the case of the social services), it is public service rules that serve as a reference. The social economy may also have to create special markets - such as the fair trade market, where market economy principles (particularly competition) are combined with the development of certain features (positive externalities for a group of producers, environmental protection, etc.).

As regards goals, some definitions stress the fact that the purpose of the social economy is more to produce goods and services than to maximize profits. The WOCCU slogan sums it up in a nutshell: “not-for-profit, not for charity, but for service”. Profits are essential for the sustainability and development of organizations and enterprises. But in social economy organizations profits are not the primary goal, and their use or distribution complies with specific rules inherent in the legal structures concerned and/or negotiated collectively by the members of the organization¹. Special attention needs to be devoted to the profits issue in the case of African organizations, which develop in contexts of instability and insecurity. Of course, there is nothing to prevent

¹ The Anglo-American approach of not-for-profit organisations is more restrictive, however, than that of the social economy, since it excludes any organisation that practices the redistribution of surpluses. In this approach, the “constraint of the non-distribution of profits” actually excludes cooperatives, classing them alongside private profit-making organisations rather than with organisations where profits are not the primary goal. The advocates of the social economy consider that it is perfectly feasible to class cooperatives with mutual benefit societies and associations, since they share the same spirit despite the fact that they operate on different principles. To avoid this debate, some prefer to use the term “surplus” rather than “profit”.

social economy organizations from generating surpluses. On the contrary, surpluses are necessary to the viability of these economic structures. But the difference between these structures and orthodox economic enterprises is first the fact that this objective is secondary and secondly the way in which these surpluses are used as well as the rules for redistributing them amongst the people who have helped to generate them by contributing labour, capital or any other resource.

2.2. Operating principles

Participation

Ownership, decision-making methods and *modus operandi* are the typical aspects of social economy structures. The members, users or beneficiaries of such structures have the opportunity to be owners of the organization to which they belong or to which they apply (with all the advantages attaching to ownership). By granting the membership (and even the beneficiaries/users) the capacity to take part in decisions on a basis of equity, these organizations have established “participation” in their operating methods. This participation can take on diverse forms. In cooperatives, mutual benefit societies and associations, the principle is, in theory, that of one person, one vote. This principle aims to ensure that the various contributions of individual members (work, contribution in kind, money, etc.) are given the same recognition and that none of these forms of input (such as money) is valued any higher than others, thus carrying more weight in the organization and in the decisions taken.² In other organizations, decisions are taken when a consensus is reached. The degree of participation can thus vary widely from one place to another, even in organizations that share the same legal status. Some cooperatives will thus be more “democratic” than others. The forms that this participation can take and the stakeholders involved (members, beneficiaries, users) can also vary depending on the latter’s choices but also on the constraints of the sectors in which the social economy initiatives are operating (particularly in terms of efficiency, speed, user/client profile, etc.). The possibility of control (and of imposing sanctions), which is indissociable from participation, guarantees that the decisions that are taken are in line with the goals pursued and the spirit of the organization. The participatory nature of decision-making, which distinguishes social economy initiatives from others (private profit-making initiatives or public initiatives), where sanctions are imposed by the market or by vote. In the final analysis, what these operating mechanisms and procedures guarantee is user, member or beneficiary confidence in the social economy organization and its leaders, whether they are elected (as is the case in cooperatives) or not (as is the case in social enterprises).

Solidarity and innovation

The *modus operandi* of social economy organizations is often described as being based on solidarity. In fact, some authors prefer to use the term of “solidarity economy” precisely in order to emphasize this dimension. For solidarity forms the core of the social economy. These organizations function on the basis of solidarity both in terms of operating methods, which aim to include rather than to exclude, and because their goals

² The fact that people and labour are of primary importance in the distribution of income covers a wide variety of practices in social economy organisations: limited return on capital, distribution of surpluses amongst the workers or members/users in the form of a discount, saving of surpluses as reserves for developing activities, immediate allocation of surpluses for social purposes, etc. (Defourny & Develtere, 1999).

are not limited to accumulating capital or generating profits but include using resources to achieve objectives that will benefit the initiators as well as the workers and users/beneficiaries involved.

It is this solidarity aspect which also explains why flexibility and innovation are often features of these organizations. The fundamental aim is to find solutions and to meet needs that are constantly changing and evolving. The close links that these organizations maintain with the users/beneficiaries (whether they are members of the organization or not) without confining themselves to “market signals” means that they focus constantly on adapting in order to continue to fulfil this function.

Voluntary involvement and autonomy

Voluntary involvement is a further characteristic of social economy initiatives. For a distinctive feature of cooperatives, mutual benefit societies and other associations is that people are under no obligation to become involved; they do so freely on a voluntary basis. This is a major difference between these organizations and State enterprises or institutions, which are established and imposed. But in Africa (as on other continents) cooperatives, mutual-benefit societies and associations (and many other structures) are not systematically associated with the concept of voluntary membership or collective action. The doubts that are sometimes expressed as to the autonomy and collective structure of these organizations and freedom to join are to be explained by the history of cooperatives in Africa during the colonial and post-colonial periods, which was marked by government intrusion and indeed coercion.

Collective dimension and leadership

The collective nature of social economy activities is obvious from the outset. For the emergence of these organizations is the result of the will of persons and/or groups to join forces in order to meet their own needs or those of others. This is why some authors (Defourny & Develtere, 1999) say that social cohesion and collective identity are virtually systematically associated with the social economy. Classically, this collective factor distinguishes social economy initiatives from private profit-making initiatives, where the central figure of the entrepreneur (conceived as an individual) is presented as the driving force behind the initiative.

The systematically collective dimension of social economy enterprises or organizations can be called into question, however, with regard to (contemporary and past) realities in Africa, as on other continents. As regards the three types of organization that are classically affiliated to the social economy (cooperatives, mutual benefit societies and associations), the conditions in which they emerge (collective identity) and also their operating methods reflect that collective dimension, particularly in terms of the pooling of resources, decision-making methods and distribution of surpluses. But, in actual practice, this collective dimension is not found to the same extent in all organizations. It may be present at certain moments in the life of an organization (at the beginning, in particular) and then deteriorate (particularly when the organization becomes professionalized), although the organization need not necessarily lose sight of its initial objectives or philosophy. This collective dimension sometimes conceals a key factor in the success of social economy organizations – that of the leadership of their founders or leaders. This leadership is conceived as the expression of legitimacy but also as a factor in enabling access to (internal and external) resources, which are more difficult to

mobilize by other means: confidence, commitment, equity capital, voluntary involvement, etc.

Leadership is not intrinsically antinomical to the collective dimension of an organization. But, in practice, it can lead to less collective forms of governance, even if the objectives pursued and the methods employed to achieve them are based on the same philosophy as that of cooperatives or other organizations³. This is, in fact, how the concept of social enterprises or social entrepreneurs emerged. These social enterprises differ from the classical structures of the social economy in that they emphasize a feature that is typical of private profit-making enterprises – the individual figure of the entrepreneur, with his or her dynamism, personal commitment and innovative practices (Defourny & Nyssens, 2009).

2. 3. The resources of the social economy

We now come to the “sinews of war”, i.e. the resources of the social economy. Resources are not per se a criterion for distinguishing between the social economy and other forms of economy, but they provide a basis for determining where that economy stands in relation to others and identifying the issues at stake in the use of various resources. The resources issue also raises the question of the autonomy of social economy organizations and indeed of any private initiative.

It must be stated first of all that there is no single model representing the resources of the social economy. The social economy uses the resources provided by its initiators/members. It uses public resources, resources generated by trade and the market, as well as a resource to which few other forms of the economy have access - voluntary involvement and voluntary work.

Social economy organizations draw on resources that are provided in one way or another by their initiators and members. In a cooperative, these resources will take the form of members' shares. In an association or mutual benefit society they will take the form of members' subscriptions. In (social or in formal) enterprises, this income would take the form of contributions to the capital or assets in kind. In foundations, it is donations or bequests that enable the organizations to achieve the philanthropic goals they have set themselves.

It is generally said that this financial autonomy is the specific factor which distinguishes the social economy from the public economy. Yet the social economy uses public resources both in the form of subsidies from national governments and in the form of official development assistance for the countries in the South. In both cases, the fact that public resources are provided in this way can reflect recognition by the public authorities of the existence and function of the social economy (amongst other forms of economy) or it can amount to a form of “sub-contracting” or partnership in the implementation of public policies. One generally refers to the “non-market” economy (where the price of a product or service does not reflect the costs incurred) whenever at least 50 percent of production costs are not covered by market-generated resources. The resources of associations in the countries of the South come mainly from public international aid, either because the association wants to make the goods/services produced available in order to guarantee accessibility or because the target group or

³ As can happen in any enterprise or organization, whatever its nature, social enterprises can be subject to poor governance or deviate from their official aims. Social enterprises are structures that are less protected from malpractices – unless they have specific protective mechanisms – than are cooperatives, mutual benefit societies and associations, in which participation and control by the members guarantee, in theory, that the objectives are complied with.

members cannot pay, or because the organization is unable to generate adequate resources (through subscriptions, sales, etc.).

Since social economy organizations have an economic mission by definition, many of them obtain a fairly large share of their resources by selling goods and/or providing services, in which case they often compete with other private operators. And in this situation of competition (sometimes over the same products or services) the social economy can sometimes find itself at a disadvantage, since it can be more difficult for that economy to propose equivalent alternatives in terms of price (since it lacks an economy of scale), responsiveness (since decision-making is participatory) or quality. One of the strategies of the social economy is to emphasise its comparative advantage from the microeconomic point of view (innovation, flexibility) as well as in macroeconomic and societal terms. When the quality is the same, for example, why not contract a catering firm or buy artisanal products when one knows that the employees or producers are people who are supporting a certain societal project and/or who have specific profiles (the disabled, minorities, populations that are excluded, etc.) and who are less favoured in our societies and in the predominant economic system?

And finally, voluntary work is a resource to which few (private profit-making or a public) organizations have access. Here again, the fact that social economy organizations are able to mobilize this resource is to be explained by the following: voluntary workers subscribe to the principles of a social economy organization, consider its aims to be relevant and its actions legitimate, and also subscribe to the participation and control that can take place both in the organization's activities and in the decision-making bodies. Voluntary work is a special resource and a tremendous asset for social economy organizations, but unless there is a balance, it can constitute an obstacle to the organizations' development in terms of professionalization and of adequate skills or sufficient availability on the part of the voluntary workers involved.

2. 4. The groups concerned by the social economy

The social economy is sometimes confused with an economy of the poor or "for the poor and other vulnerable categories" (women, the disabled, low-skilled workers, migrants, young workers, etc.). This is certainly not a criterion for distinguishing the social economy from other forms of economy. The social economy is not by definition an economy of the poorest or most vulnerable. It is, in fact, a choice that is made by initiators, workers, voluntary workers or clients/users: they can choose to combine (economic, social, environmental or other) objectives, not to make profits the primary motivation underlying all operations, and to establish inclusive models of governance.

although the above perception of the social economy is not altogether incorrect. By virtue of the solidarity principles and mechanisms involved, the various forms of social economy are often the only forms accessible to people who cannot mobilize sufficient capital or other resources to launch and develop economic activities. And, as Jacques Defourny has stated so aptly, necessity is in fact often a condition which prompts the emergence of social economy initiatives. Given the specifically social purpose of this type of economy, it naturally tends to attract groups, users or clients who do not have access to employment or to certain goods or products, or whose access to them is limited.

In this way, the social economy develops as much by aspiration as by necessity (Lévesque, 2003). It is, however, in the interests of social economy organizations to ensure a sociological mix in their membership as long as they guarantee that their members have common interests. For it does not make sense for a mutual health society,

for example, to unite members whose profiles or economic activities would make them more vulnerable as regards health care. This would amount to establishing solidarity mechanisms amongst the poor or the vulnerable (distributive solidarity). On the contrary, it is very much in the interests of social economy organizations to have members coming from different economic and social categories in order to ensure greater economic viability and to provide a basis for redistributive solidarity. Organizations very often have to find a balance between economic interests, this solidarity mechanism and a satisfactory degree of social cohesion, which is essential to collective action.

2.5. Movements within a movement

The fundamental characteristic of the social economy is that it is federative in nature. Over and above the sectors, the actors involved, and the legal structures concerned, this economy encompasses a wide variety of initiatives with distinctive common features. What do peasant farmer organizations, mutual health societies, savings and credit unions and cooperatives, associations for combating AIDS, social enterprises, certain foundations, associations operating in reforestation or programmes for integrating the innumerable jobless young graduates in African capitals have in common? What these organizations have in common is precisely the fact that, rather than confining their activities to producing goods or services (which may or may not be supplied by other operators), they see this economic mission as one of several objectives: improving production conditions, making the services that are provided accessible to people who otherwise would not have access to them, taking account of societal and environmental challenges, etc. A further feature of these organizations is that they set landmarks in their operating principles, such as allowing control by members, workers or users, adjusting the rules for distributing and locating the surpluses generated, finding a balance between generating profits (necessary for developing any enterprise) and service to the members and/or community, ensuring a balance of power between the various stakeholders in decision-making, and so on. These concerns are certainly reminiscent of those of workers' organizations and demonstrate the natural links that exist between the social economy and the workers' and peasant farmers' trade union movement.

Even where regulations provide a framework for these various components, the social economy is also a movement, since it feels the need to adjust and to correct certain faults or trends. Forming a movement also means adopting a more forward-looking approach, looking ahead to future trends in order to safeguard against risks (generated both by the market and by the State) and to prepare to make the necessary adjustments in the sector. If social economy organizations were isolated in their sectors of activity or grouped solely on the basis of legal status, they would lose the advantage of sharing experience and the visibility of an economic and social force that is supported by committed citizens.

Given the profile of the pioneers and the common features of these organizations, it is only logical that a more political approach develops. These social economy movements have various concerns: recognition of the combination of economic and social objectives in societies where these economic and social sectors are often very segmented (as seen by the jurisdictions of the ministries concerned) and are financed by resources which come from very different sources (taxes and/or national and international solidarity in the first case and the market in the second case), the defence of certain practices in market economies (such as the non-profit nature of insurance or health care), the legitimacy and (legal and political) protection of certain forms of institution in a free market economy, or the detection of societal problems. As a result, the social economy can take the form of social movements, which can be formal (platforms or federations), informal or ad hoc. Likewise, they can be the

result of moves to group together by sector, country, region, etc. Irrespective of the bases on which they have united, these organizations are an economic, social and political force, and they have common concerns. Although, in Africa, these movements are in reality often fragile and far from global, organizations that can be affiliated to the social economy are part of civil society in the regional, national or international political arena.

International structures of several components of the social economy

The International Cooperative Alliance was founded in London in 1895. Its current 223 members are national and international cooperatives operating in all sectors of activity, particularly in agriculture, insurance, banking, consumer affairs, housing, industry, fisheries, health and tourism, with a total membership of some 800 million people throughout the world. The ICA actively promotes the cooperative identity and ensures that there is a political environment that enables cooperatives to develop and prosper. It provides its members with information and encourages the sharing of good practices. The Alliance also runs a development programme that provides technical assistance for cooperatives throughout the world. The ICA headquarters are located in Geneva (www.ica.coop).

The World Council of Credit Unions (WOCCU) is the main uniting and support structure for social economy institutions operating in micro-finance. It is not only a federative association uniting over 54,000 savings and credit cooperatives with a total membership of 186 million people in 97 countries across the globe, but also acts as a development agency and support structure in the sector, providing services, particularly in the monitoring and evaluation field. The WOCCU headquarters are located in the United States (www.woccu.org).

The International Raiffeisen Union (IRU) is a voluntary world association of national cooperative organizations whose work and ideas are based on the principles formulated by Frédéric Guillaume Raiffeisen, i.e. self-help, self-reliance and self-administration. The IRU was created in 1968 on the 150th anniversary of Raiffeisen's birth and now has 73 members in 41 countries. Raiffeisen's ideas have been disseminated worldwide. Over 900,000 cooperatives with a total membership of more than 500 million in over 100 countries apply his principles. The IRU headquarters are located in Germany (www.iru.de).

The International Cooperative and Mutual Insurance Federation (ICMIF) is the largest organization representing the interests of cooperative and mutual insurance organizations worldwide. It has a current membership of 212 affiliates in 73 countries. Its headquarters are located in Bowden, near Manchester.

The Association Internationale de la Mutualité (AIM) was established in the 1950s. It unites 40 federations or associations of autonomous mutual benefit societies in health and social protection in 26 countries across the world. The AIM affiliates operate according to the principles of solidarity and non-profit, providing coverage for more than 170 million people throughout the world. The AIM secretariat is located in Brussels (www.aim-mutual.org).

There are several other bodies that unite associative organizations. We would cite in particular Civil Society International (www.civilsoc.org), CIVICUS (www.civicus.org) and the Global Justice Movement (www.globalcivicmovement.org).

It should be pointed out that the African continent is typically under-represented within these international structures, due to the absence of continental umbrella organizations uniting national federations of cooperatives, mutual benefit societies and associations.

The Intercontinental Network for the Promotion of the Social Solidarity Economy was set up in 2002 following the second Conference on the Globalization of Solidarity held in Quebec in 2001. This network aims to federate the actors and organizations in the social solidarity economy at the international level with a view to gaining recognition of the contribution made by alternative modes of production, consumption, savings and trade to building up fairer economic regulation and greater solidarity in development.

■ 3. The social economy as the third way to address the crisis

Although it is too soon to assess the impact of the global crisis with precision, that crisis will obviously have lasting effects on African societies and economies. According to the World Bank, for example, the prices of foodstuffs will remain higher in the next 20 years than they were in the 1990s (World Bank, 2008). The decrease in global demand is hitting African countries in particular, since they are in a weaker position than other developing countries due to widespread poverty and dependence on export goods. In a country such as Kenya, for example, which provides one-third of the cut flowers sold on European markets, the effects of the drop in demand on the household budgets of workers employed in the flower production sector will be sorely felt (Mwega, 2009; cited by Allen & Maghimbi, 2009). Furthermore, the ILO estimates that in the most pessimistic scenario, the number of African workers in extreme poverty could grow by 9.2% (ILO, 2009; cited by Allen & Maghimbi, 2009). The Institute of Development Studies at the University of Sussex conducted a study in the first quarter of 2009 in five countries (Bangladesh, Indonesia, Jamaica, Kenya, Zambia) on the impact of the oil, food and financial crises on the populations of low-income developing countries; the study was commissioned by the DFID. By recording the extent to which the effects of these crises are felt at household level, this study confirms the following macroeconomic trends observed or forecast: people (particularly women) are seeking new sources of income (or are resorting to child labour); the quantity, quality and diversity of food are being reduced; people are resorting to the emergency sale of assets and to self-medication in order to avoid the cost of biomedical care; people are finding it difficult to keep children in school; child labour is on the increase again; access to credit is becoming more difficult; and so on (Hossain et al., 2009). In the case of Africa, this crisis is also adding to previous or current (financial, social, economic, political or environmental) crises. As a result, not only are the effects exacerbated but the predominant economic and social models which most African countries have endeavoured to adopt as best they can are being called into question even more.

One of the results of the current crisis has been that the modes of governance, operations and aims pursued by the predominant economic and financial system have been questioned to a certain extent. Comments to be heard even in circles at the hub of that system suggest that it has got out of hand and has thus had effects resulting in the crisis. The goal of the present predominant economic system, that of accumulation, seems to have lost its meaning. The actors involved seem perplexed as to the system's function in terms of real economic development, and they no longer seem to be sure as to whom the system actually benefits in the final analysis. Emphasis is thus being laid on the need to refocus the economic and financial systems not only on the needs and aspirations of human beings and communities but also on action to safeguard the environment - the economic system, and in particular consumer society, having largely contributed to its degradation.

Whereas the advocates of the predominant economic system seem to have (re)discovered these principles, this is not the case with the advocates of the social economy: they are intrinsic principles of the economic philosophy behind the social economy. The purpose of service to members or to the community takes precedence over profit, and governance mechanisms ensure coherence between the production of goods and services and people's needs. Social economy practices already have strong potential from which other economic actors could draw inspiration when questioning the system. One of the comparative advantages of the structures of the social economy is that organizations are run by

members. Unlike profit-making enterprises, where shareholders are often anonymous, the interests of the owners of social economy enterprises overlap with those of the members, clients or users. The question of social economy enterprises' accountability to members or users no longer arises, since the latter are involved in the decisions taken and the guidelines laid down by those enterprises. One can thus imagine that in a time of crisis, jobs in social economy organizations will be regarded more as something that must be safeguarded than as costs that must be reduced. A further comparative advantage of social economy structures is that they pursue many different goals. For years, these enterprises have endeavoured to carry out meaningful actions and even to thwart certain negative externalities by seeking to highlight their social and environmental responsibilities in connection with their economic activities and responsibilities. This has resulted in efforts benefiting workers (working conditions, training, emphasis on motivation and participation, efforts to reconcile work and family life, etc.) or clients (measures to reassure them as to the conditions in which the goods and services supplied are produced, attention devoted to the environment and to working conditions, etc.). The conjunction of economic and social objectives is the very nature of the existence of these organizations, whether they be cooperatives, social enterprises or other mutual benefit societies. This does not mean that these objectives are laid down hard and fast or that it is easy to maintain a balance between them, but it does mean that the economic objective only makes sense in conjunction with social aims.

Historically, the rapid development of the social economy – and of cooperatives and mutual benefit societies - is closely connected with the periods of crisis that certain countries or regions of the world have gone through. Birchall & Ketilson (2009)⁴ emphasize, for instance, that major cooperative structures emerged during financial and economic crises in Germany (creation of the Raffeisen banks during the agrarian depression in 1860), England (rapid development of consumer cooperatives from 1840 onwards), the United States (growth of agricultural cooperatives during the Great Depression in 1929) and elsewhere. The logic of this connection between the social economy and crisis is simple: the social economy provides a means of counteracting imbalances in the economic and financial system and of enabling everyone to have access to the goods and services that are essential to daily life and economic activities - and in crisis situations the number of people with such needs is even greater. The social economy is, moreover, often presented as a response to the failure of the State and of the market. Although this theory of a residual role of the social economy is open to debate, the fact remains that social economy organizations continue to produce goods and services where the State curbs production as a public austerity measure and where the private sector refocuses on market segments that are more profitable in the short term.

In its Declaration on Social Justice for a Fair Globalization (2008), the International Labour Conference underlined the need in a world of growing interdependence and complexity and internationalization of production for “productive, profitable and sustainable enterprises, together with a strong social economy and a viable public sector” in order to create the conditions for economic development and sustainable employment opportunities.

In this section, we propose to apprehend the social economy on the basis of the pillars of the decent work agenda as the third way not only to meet the challenges that the State and market fail to meet but also as a model which the public authorities and actors in society can implement in order to realize a certain vision of society.

⁴ <http://www.ilo.org/public/english/employment/crisis/download/factsheet4.pdf>

3.1. Economic development and decent jobs

With regard to employment, the report of the ILO Director-General, which was presented to the ILC in June 2009, points out that “Developing countries have been particularly hit by job losses in formal, mostly export-oriented, industries. These job losses will tend to further inflate the ranks of informal workers, including in agriculture, thereby raising competition among low-income occupations” (ILO, 2009, p.8). The ILO estimates that approximately 73 percent of workers in sub-Saharan Africa are in vulnerable jobs and that this figure could exceed 77 percent in 2009. The crisis is a serious threat to investment in infrastructure and producer goods, which are vital if the region is to continue to develop. Furthermore, the harm that could be caused by global protectionism and a decrease in foreign direct investment as a result of the crisis must not be underestimated (ILO, 2009b). In Ghana, for instance, the number of jobs generated by foreign investment decreased by 126 percent between 2007 and 2008 (Willem te Velde, 2009).

In African countries, most jobs are in small and medium-sized economic units – enterprises, economic interest groups, cooperatives, the informal sector, etc. Given the global crisis, it is in this type of economic unit that most jobs will have to be safeguarded. And it is also in economic units of this nature that new jobs will be created, particularly by working men and women who have lost their jobs. Ensuring that the jobs that are maintained and those that are created meet the criteria of decent work in terms of both income and working conditions is thus a major challenge. But the fact is that in view of the restriction of the labour market, the risk that working conditions will be downgraded and that new jobs will be created solely with a view to survival rather than to economic development is very real. From this point of view, some observers (Birchall & Ketilson, 2009) already reckon that if workers take over firms, this can have a positive effect as regards safeguarding and creating jobs. The creation of this type of enterprise is the crux of what the social economy proposes – that is to say, the opportunity for workers, possibly in conjunction with other stakeholders, to become owners of production inputs and thus to continue not only to safeguard their jobs but also to ensure job quality.

Given the crisis, it is very much in the interests of workers’ organizations to reaffirm their alliance with the social economy. The results obtained by the Syndicoop programme should be developed and extended to new initiatives. Since solutions must be found to cope with the crisis, it is also in the social economy and in collaboration with that economy that trade unions can demonstrate innovation. Social economy organizations could also benefit from the recommendations of workers’ organizations as to how to improve productivity, just as avenues for safeguarding and creating employment could be based on social economy practices.

In rural areas, the crisis will affect mainly the production of the incomes on which most rural populations depend. There is already a serious shortage of decent work in rural areas (ILO, 2008): malfunctioning of the rural labour market, low level of rural worker organization/representation, under-employment, low incomes, etc. The feminization of agricultural activities that has resulted from the migration of men in search of activities generating better incomes is liable to be compounded by the crisis. Given that market mechanisms are liable to bring down the prices of raw materials in particular, it is very much in the interests of farmers to organize – many have already done so – and to ensure that their produce is purchased at prices that recognize the work performed, or to upgrade that produce through joint processing and marketing efforts.

Kuapa Kokoo in Ghana is a symbol of success and hope. This collective enterprise, which was set up in 1993, now has almost 40,000 members in 1,650 village societies and employs over 250 people. It is a producers' cooperative, a cocoa marketing company (the cocoa is produced by the members of the co-operative) and a trust company which manages the surpluses from sales to free trade marketing channels. A very special feature of this collective enterprise is that it was launched during the liberalisation of the cocoa markets in Ghana, a process which the founders identified as an opportunity for creating a profitable enterprise (Wanyama, 2008).

In rural areas, efforts to maintain and develop accessible financial services such as savings and credit cooperatives will also guarantee that jobs and income-generating initiatives are created.

Whether jobs are maintained and created will depend to a large extent on the initiative and enterprising spirit⁵ of individuals and groups. A legal framework is essential, i.e. rules and laws governing the existence and operating methods of the diverse organizations that can be affiliated to the social economy, for this plays a role not only as regards functions supporting the sector but also as regards the transition from the informal to the formal economy. Yet in the study of 11 African countries conducted by Develtere and Pollet in 2005 (Develtere & Pollet, 2008), the authors observed that very few countries had adapted their obsolete legislation to the new approaches (defined in particular in 1995 by the ICA declaration on cooperative identity and in 2002 by ILO Recommendation 193 on the Promotion of Cooperatives). By lowering the obstacles to creating collective enterprises – whether they be social enterprises or cooperatives – through the establishment of an appropriate legislative, financial and legal framework, the public authorities will not only provide a means of boosting the generation of incomes and surpluses but also of supporting a form of development that respects human dignity and decent work and meets viability requirements. In this context, the efforts that are now being made at the sub-regional level must be underlined: the Organization for the Harmonization of Business Law in Africa (OHADA) finalized a draft uniform act on cooperative societies in January 2009, which, once it has been adopted, will be implemented in the 16 member countries⁶.

The existence of decent jobs also depends on existing and potential markets. This is another field where the social economy can play a major role. The fair trade sector, in particular, has provided a means of creating not only new domestic markets but also foreign markets, and of creating jobs that fulfil the conditions of decent work. Given the crisis, measures must be taken not only to strengthen and to explore new markets but also to ensure that the steps taken to address the crisis do not restrain this source of income and decent jobs. There are numerous areas where the social economy can create new markets. In addition to sustainable tourism, for example, social economy organizations create a large number of “green jobs”, i.e. jobs which aim to attenuate and prevent the countless environmental threats that are hanging over the planet. They should be supported in this endeavour not only because it provides a means of offsetting job losses but also because of the added value created by such activities in the long term.

⁵ e.g. launching of economic or commercial activities, mobilisation of human resources as well as financial and material resources, establishment and development of enterprises and creation of jobs

⁶ The 14 member countries of the CFA area plus Guinea and Comoros. This instrument aims to define rules that are compatible with regional regulations and to propose simple up-to-date solutions that are geared to users' needs while guaranteeing that cooperative principles such as those decreed by the ICA - concerning autonomy and independence in particular – and the democratic operating methods of cooperatives are complied with (OHADA, 2009).

Created in 2002 as a debating club, the Kiberam Community Youth Programme (KCYP) has launched a project for assembling photo-voltaic solar panels in Kibera (Kenya), one of the biggest shanty towns in sub-Saharan Africa, thereby creating some 20 jobs for young people. These solar panels provide electricity for a large number of shanty-town inhabitants, and members of the project have travelled widely throughout the country to teach other young people how to mount them

The crisis also calls for the revision of strategies and methods in human resources development. Education and training are the key factors, and here again organizations such as cooperatives can play a specific role. It is not only a question of implementing the cooperative principle of education/training and information; it is equally important to involve cooperatives and other social enterprises in the efforts to develop innovative approaches in the field. The development of the social economy can also be promoted through action to publicize it amongst future leaders and entrepreneurs. It should thus be included as a form of economic organization in the curricula of the competent institutes of education and training colleges. There are in fact very few education and training facilities specializing in the social economy. The cooperative colleges that are found in several English-speaking countries (such as Tanzania, Kenya and Ethiopia) or structures such as the African University for Cooperative Development (AUCD) (formerly the ISPEC, situated in Cotonou) run training courses connected with cooperatives as well as an increasing number of courses that are more general in approach and are geared to the social economy as a whole.

Local economic development also provides opportunities for innovative approaches in addressing the crisis by supporting area-specific development. Local economic development focuses, in fact, on local competitive advantages. It provides means of identifying new opportunities for creating jobs and generating incomes and helps to improve job quality in general through the participation of local stakeholders, and by basing an economic activity in a given municipality. The distinctive feature of local economic development is that participatory processes are involved, in which both public and private actors are invited to take part. The effects of this social dialogue are measured not only in terms of new economic partnerships but also in terms of social cohesion and institutional transparency.

The social economy can also form the core of an economic development and poverty reduction strategy at the national level. In its poverty reduction strategy document (2007)⁷, for instance, Rwanda devotes special attention to cooperatives as an explicit actor in the private economic sector. In particular, farmers' associations are invited to become cooperatives, and the cooperative movement is supported as a whole. Where Rwanda ensures that cooperatives can operate according to their fundamental principles, in particular that of autonomy, the country also opts to take advantage of the specific contribution that cooperatives make and the added value they create.

Employment policies in aid of population groups that are classed as vulnerable (women, people living with AIDS, migrant workers, the disabled, etc.) always reflect a certain vision of society, particularly as regards its inclusive or exclusive aspect. One of the lessons learned from employment policies for the disabled – whose numbers are growing as the result of the numerous armed conflicts in Africa – is certainly that steps need to be taken to integrate these persons into the regular labour market as far as possible – with the necessary adaptations – rather than measures in the form of special action or

⁷ Economic Development and Poverty Reduction Strategy, 2008-2012 September 2007.

assistance. This conclusion can be extended to other vulnerable groups. The public authorities are facing a crisis that it is liable to reduce employment opportunities, and they should thus devote special attention to ensuring that people whose situation is precarious due to social or health circumstances are not harder hit by the crisis than other categories of persons. This is precisely what many social enterprises are doing.

And finally, young men and women will also play a key role in the response to the crisis and in the designing of strategies for the future. As underlined in the guidelines for integrating employment and decent work (ILO, 2008), young people are important not only in terms of number (40 percent of the world population and 44 percent of the population in sub-Saharan Africa) but also because “what young women and men do – as workers, entrepreneurs, innovators, agents of change, citizens, leaders, and mothers and fathers – will shape future economic, social, political and technological developments.” The implementation of the new economic and social models will be in their hands, which is why they must be made aware of the alternatives proposed by the social economy, together with the opportunities that exist for using those alternatives.

Eleven young university graduates from Lesotho with vocational qualifications but no prospects of finding a job came up with a solution in the cooperative field. Together they created the *Lesotho Entrepreneurship Development Conglomerate Cooperative* (LEDCON), a workers' co-operative providing corporate consultancy services in the fields of management, accounting, auditing and NICT. In less than two years, the founders of this co-operative managed to build up a clientele of self-employed entrepreneurs, small and medium-sized enterprises and major companies, including several multinationals.

3.2. Social protection

The growing attention that has been devoted to social protection for several years in Africa - but also in the rest of the world - has been strengthened by the 1997 financial crisis, which highlighted the situation in several Asian countries where social protection mechanisms had been seriously neglected. In the face of that crisis, it began to be recognized that if such mechanisms had existed, the economic recession would not have hit the populations quite so hard (Norton et al., 2001). What is to be said of the 80 percent of the African population who have no social insurance coverage? What is to be said of the people who are covered but who have only minimum social coverage in terms of benefits and coverage that is limited solely to occupational risks, maternity and pension? The ILO points out that the austerity that has been imposed is liable to affect the quality and availability of public services and that women and girls, in particular, are liable to suffer the consequences in terms of social benefits. Likewise, the incomes lost by women will have more negative effects in the long term than the same income losses suffered by men. As regards health, the measures to combat the HIV/AIDS pandemic could suffer as the result of waning efforts on the part of the international community (particularly as regards funding for AIDS treatment), and as a result the disease is liable to progress where it has receded in the last few years (World Bank, 2009).

The ILO considers that a strategy to extend social security coverage should be based on two different types of individual rights giving effect to the right to social security: i) rights that devolve from the payment of contributions or taxes; and ii) rights comprising a “threshold” of basic social security for all, a threshold which can gradually be consolidated as economic development progresses and/or when new needs arise. The numerous mutual benefit institutions and community-based micro-insurance health schemes are a concrete

contribution by the social economy to this extension of social security. Whereas an isolated mutual benefit society, for example, is merely a short-term lowering of the financial barrier to health care, the outlook changes when mutual benefit societies join forces to cover a larger number of people from groups with a variety of risks and socio-economic statuses. The national social protection strategies that are being pursued at present (in Senegal, Burkina Faso, Benin, Rwanda and Ghana, to cite but a few) include mutual health societies as one of several instruments in a general social protection mechanism (and one more specifically for workers in the informal sector and the general public).

The WAEMU member countries have seized the opportunity that the social economy presents for the future. In 2004, the WAEMU launched a large-scale project, together with the ILO and the French international co-operation agency, with a view to drafting legislation on “mutual social organisations” (covering health risks and without excluding extension to other social risks such as life insurance and retirement insurance) for the entire WAEMU area. The ILO conducted the preparatory work on this draft legislation, adopting a participatory approach (including the health authorities, mutual health societies and their support structures as well as national public authorities) with a view to identifying needs in the sector and determining what the various actors expected of the legislation. Once the project had been completed, the WAEMU Council of Ministers adopted draft regulations for mutual social organisations within the WAEMU in June 2009.

The main objective of that document is to establish uniform, transparent and effective regulations that ensure sound promotion of mutual social organisations (including mutual health societies) in the WAEMU area. It will, furthermore, provide a basis for codifying the ways and means of creating, organising and running organisations in the mutual social field and ensuring that risks are managed rationally to promote access to basic social services for the people of the WAEMU Member States. It makes provision for the establishment by each Member State of an administrative body governing mutual social organisations, a national registry of such organisations and a national guarantee fund designed to safeguard the rights of the members of mutual social organisations.

The HIV/AIDS pandemic is a major concern in the social protection field, and in particular in the context of the decent work agenda. It is a well-known fact that civil society organizations have made major efforts in response to the pandemic. This is particularly the case with associations and other community-based organizations, which have set up general (psychosocial and medical) care facilities for people infected with the virus and people living with HIV/AIDS. In many countries, the public sector has clearly drawn inspiration from these innovative practices when designing national policies. The links between these public and private actors should be strengthened in the efforts to provide care for HIV patients and to combat the disease.

TASO, the famous Ugandan organisation which was set up in 1987, has enabled over 20,000 people living with HIV to receive anti-retroviral therapy; this has been achieved mainly through the efforts of some 1,500 AIDS community workers (ACWs) living with HIV/AIDS, who have been trained to provide counselling and to promote awareness amongst their peers of the importance of persevering with their treatment. In view of the success of its action, TASO has become a key partner in national policies to combat HIV/AIDS in Uganda and has no doubt helped to reduce the seroprevalence rate (which is still estimated at 6.7% in adults in the 15 to 49 age group).

Sources: UNAIDS, 2008; www.tasouganda.org; Sidaction/UNAIDS/WHO, 2005.

3.3. Labour standards

Situations of crisis also present a risk for workers' fundamental rights. To cite but two examples, opportunities will clearly be limited for jobseekers, and working conditions in the informal sector are liable to deteriorate. The ILO also anticipates that risk groups, especially migrants, women and young people, are liable to be particularly hard hit. It is thus very much in the interests of the ILO constituents to ensure that the standards – Conventions and Recommendations – are complied with and that the crisis does not result in the lowering of social standards. The social economy is a prime ally in these efforts. Social economy organizations (organizations in the informal economy, farmers' unions, etc.) are themselves often the fruit of the right to organize, which is guaranteed by Conventions Nos. 98 and 193.

Several of the ILO Conventions are important tools for addressing the crisis. At the International Labour Conference in June 2009, for instance, the Committee of Experts pointed out that Convention No. 182, concerning the worst forms of child labour, which was adopted ten years ago and has been ratified by 169 States, is a good example of what efforts to reduce poverty and to address the crisis should entail. The IPEC has been working along these lines for years, in cooperation with social economy organizations whose activities are in line with the multidimensional approach that is necessary if child labour is to be abolished.

The Association Jeunesse Action was set up in Mali in 1993. It is an NGO that supports job promotion for young people and the socio-economic integration of children and groups of women in difficulty. In addition to its remedial teaching activities, the AJA runs a series of vocational training projects for young craftsmen and young entrepreneurs. The association has also collaborated with the IPEC programme, providing training for apprenticeship managers and raising their awareness of the child labour issue

Migrant workers are a particularly vulnerable group when economic systems are disrupted, as is happening today. This is reflected mainly in a decrease in the transfer of funds to workers' countries of origin, as has been observed by the Overseas Development Institute (Willem te Velde, 2009) in the case of Ghana and Kenya since the last quarter of 2008. The ILO also points out that migrant workers are obliged to accept jobs in mediocre working conditions and/or in the informal economy and that cases of discrimination, in particular against migrant workers, are liable to increase. Coordination between the ILO constituents and migrants' organizations must thus be stepped up to ensure that Conventions Nos. 111 (Discrimination – Employment and Occupation) and 97 (Migration for Employment) are complied with.

It is very much in the interests of the public authorities to promote the federation of social economy organizations in order to back up their action. They can be an effective partner that facilitates dialogue with the sector or sectors concerned. Although governments can play a role by facilitating the establishment of these secondary structures, they must nevertheless be careful not to take their place or to dominate or make use of them. On the contrary, they must ensure that various organizations are created by ideological, philosophical or sectoral affinity and interact constructively at the local, national or even continental level. Likewise, as is stressed in ILO Recommendation 193 as regards promoting cooperatives in particular, governments should encourage conditions that promote the development of technical, commercial and financial links within the various components of the social economy, but also among these components.

And finally, given the growing need for the informal sector to organize in order to defend workers' rights more effectively, trade unions in particular should continue to explore the opportunities presented by cooperatives. For cooperatives offer a variety of advantages for counteracting the adverse effects of the informal sector (particularly the tremendous competition amongst workers to which it gives rise), poor working conditions and poor pay, the lack of time for getting involved in collective organizations, etc.). Through cooperative structures workers can in fact vest themselves with a tool which combines the economic and commercial concerns of operators in the informal sector but which also strengthens their action and backs up their common demands vis-à-vis other economic actors and the public authorities.

The Gikomba Self-Help Group was set up in Kenya in 2004 by some 30 working men and women in the informal sector with the support of the Central Organization of Trade Unions (COTU) in the context of the ILO/Syndicoop project. This cooperative provides hygiene services (water, lavatories, showers) and snacks at Gikomba market. The group has also created a savings and credit co-operative, the Gikomba Wanabiashara SACCO, with a view to helping people to set up a small business, develop an economic activity or cope with an emergency. The group (which is composed of men and women of different ages and from different ethnic backgrounds) charges for its services and, in collaboration with the authorities in charge of markets, has generated income for each member and improved the well-being of the Gikomba market workers. (Smith & Ross, 2006)

3. 4. Social dialogue

Quite apart from their economic and social effects, the major risk of crises is that the social cohesion among actors in society will deteriorate as the result of stronger competition among them. This risk is very real in the current crisis, for one of the main criticisms that has been levelled at both the public and private governance practices is that, although they did not directly cause the crisis, they neglected the warning signals, and did not take corrective measures in time.

Since social economy organizations are often member-based, and since their activities concern people who do not have access to the goods and services produced by the orthodox economy, they are often well placed to detect emerging economic and social problems, emerging risk groups and new needs. It would be very much in the interests of the classical tripartite social dialogue structures to involve social economy actors as well as other civil society actors representing risk groups (women, migrant workers, groups with no social protection, people who do not have decent jobs, etc.) in their work. The practices of social economy organizations, which are characterized by inclusive and more transparent decision-making and operating methods, could cast new light on governance issues.

Periods of crisis are accompanied by recovery plans and plans for reforming the systems that contributed to the crisis. To ensure that these reforms are relevant, they should be the subject of social partner negotiations, in which economic actors, including actors from the social economy, are included. When these reforms are designed jointly in this manner, there will be greater adherence on the part of the various stakeholders, which in turn will facilitate implementation. Associating the social partners and social economy organizations in the measures to monitor and evaluate these public policies and other negotiations at the inter-sectoral, sectoral or company level can only enhance the appraisal of the results obtained and the adjustments to be made. It is known from the recent processes that have been launched to draw up, implement and evaluate poverty reduction

strategies that social economy organizations – cooperatives, in particular – have not always been involved in the proceedings (Develtere & Pollet, 2008). It is not always easy to involve cooperatives in processes of this nature, since they lack federative structures. However, it is particularly important that social economy organizations should be present in the current negotiations on recovery plans, since they focus on economic and social development in the long term, sometimes to a greater extent than other civil society actors, and they are sustained by the confidence of their members, clients and users.

And finally, it is important that this social dialogue, extended to include social economy organizations, should not be limited to the national level. Just as in the efforts made by the ILO constituents to reach consensus - as with the Global Pact for Employment - it is imperative that the social partners join forces with the organizations representing the social economy at the regional and international level. It is through negotiations at these various levels, and innovation in social dialogue practices, that joint solutions can be found to the economic and financial crisis in the short and medium term, and that economic and social models constituting a third way can be developed through lessons drawn from the past.

■ 4. Conclusion

The purpose of this working document has been to outline the social economy in Africa in both theoretical and empirical terms, and to situate the social economy on the ILO decent work agenda in the present context of global financial crisis.

The social economy may appear, at first sight, to be a relatively heterogeneous entity as regards both organizational structures and sectors of activity. But over and above their diversity, these organizations, groups, economic entities, enterprises, cooperatives, mutual benefit societies and associations share the same values, put original principles into practice and pursue a wide variety of aims. They thus also form a whole which, in the final analysis, is relatively homogeneous. Social economy organizations are clearly economic actors: they mobilize resources, produce goods and services, create employment, add value and generate surpluses. But a further intrinsic feature of these organizations is that they have political intentions – they work to achieve greater equity and social justice, to fight exclusion and to democratize economic practices; in other words, to place the economy back in the service of human beings, society and the environment. It thus is no coincidence that social economy organizations join forces to form a movement to put forward these demands at the political level. Nor is it a coincidence that one finds affinities between these movements and the constituents of the International Labour Organization (employers, workers, governments) and similar organizations: peasant farmer movements, workers' collectives in the informal economy, women's organizations, migrant workers' organizations, organizations focusing on health and safety at work, sponsors and both government and non-governmental organizations working in international cooperation.

The current period of crisis calls for concertation and dialogue among all of these actors, but also for action to seek innovative solutions, not only in order to guarantee the living standards and quality of life of working men and women, but also to prevent such crises from repeating themselves and thus continually exacerbating the vulnerability of populations and entire nations.

Given these challenges, there is no doubt that both governments, workers' and employers' organizations and the various components of the social economy stand to gain by intensifying their relations and exchange of views within the framework of overall support from the ILO and its constituents, with a view to promoting the social economy in response to the crisis.

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