



# ► Cooperatives and the World of Work No. 13

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## Cooperatives and the wider social and solidarity economy as vehicles to decent work in the culture and creative sector

### Table of contents

- Introduction
- The role of Cooperatives and the wider social and solidarity economy (SSE) in advancing decent work in the Cultural and Creative Sector (CCS)
- Examples of cooperatives and SSEOs in the culture and creative sector.
- Key issues for Cooperatives and other SSE units in the CCS
- Conclusion

### Introduction

Workers in the cultural and creative sector (CCS) are involved in a wide range of jobs and activities including advertising, gaming, newspapers and magazines, motion picture production, sound recording and music production, as well as live performance and radio/TV broadcasting. In 2015, UNESCO estimated that the cultural and creative sector worldwide generated US\$2,250 billion in revenues (UNESCO, 2015). According to 2019 ILO estimates, there were nearly 180 million people employed in the arts, recreation and entertainment, representing 5.4 per cent share of global employment (ILO, 2020d). Among these, over 28 million were young people (ILO, 2020c).

### Culture as transversal dimension of sustainability

The CCS is a vehicle for social cohesion in periods of economic crisis and political instability. In this context, SDG

11, aiming at strengthening efforts to protect and safeguard the world's cultural and natural heritage, is closely linked with SDG 8, aiming at supporting decent job creation, entrepreneurship, creativity and innovation, among others.

The global pandemic has demonstrated the key role that CCS can play during times of crises. Music, movies, television, the arts were used to: entertain people; as a way to address the social void left by the public health crisis; and a vehicle for people to express themselves around the social and economic upheaval caused by the pandemic. As such, CCS helped improve people's well-being reducing anxiety and depression. The spike in streaming and online services also facilitated this (ILO, 2020a).

The CCS sector can play a critical role in economic growth, job creation and innovation. Those operating in it, from workers, and freelancers to managers and enterprises - contribute to a country's social and economic progress.



Image credit: [Pixabay](#)

They can foster inclusion and societal harmony, including in the promotion and development of indigenous communities, through knowledge, education and cultural awareness. They can empower people, steering innovation and creativity. Cultural heritage shaped through arts, theatre, music, painting or literature - embodies the history, the customs and the work of human creation.

## The characteristics of workers in the CCS

The CCS is extremely diverse: it encompasses different types and sizes of enterprises, publicly funded or privately owned, cooperatively-run, big and small. Workers in the sector tend to have different contractual arrangements, from open-ended, part-time contracts to project-based and freelance arrangements. This diversity in the organization of work is compounded by the diverse nature of activities performed by workers in the sector, these include artistic or talent-based occupations, as well as technical and IT occupations (sound-engineers or technicians in audio-visual production, etc.).

## Decent Work Deficits in the CCS

While CCS is a key contributor to countries' economic growth, its contribution needs to go hand in hand with decent jobs and sustainability targets identified in the Agenda 2030. In particular, Goal 8 calls for "**development-oriented policies** that support productive activities, **decent job creation, entrepreneurship, creativity and innovation**, and **encourage formalization** and growth of micro-, small- and medium-sized enterprises".

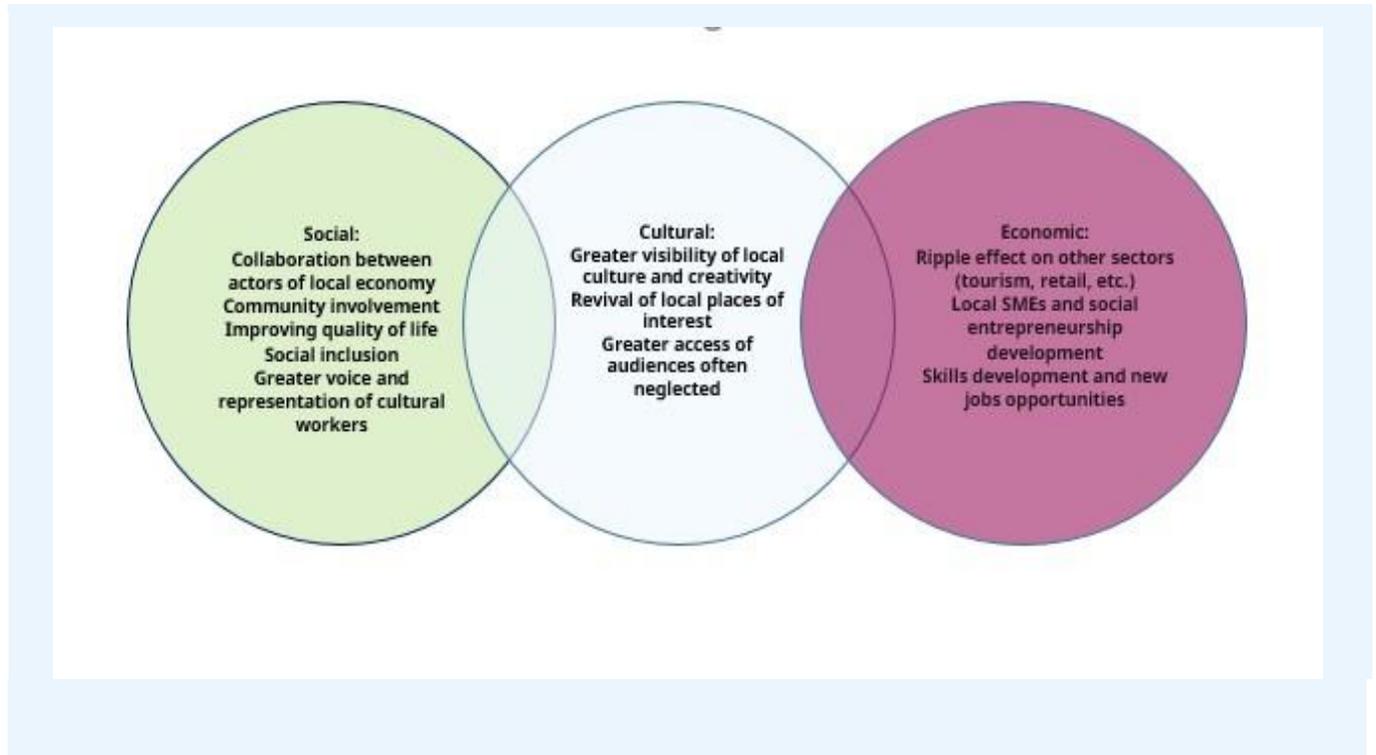
Measures related to COVID-19 pandemic have negatively affected the sector, with many workers and enterprises hit hard by unemployment, closures and unable to continue activities under confinement measures. For instance, recent estimates point out that the music sector has lost US\$10 billion in sponsorships due to the shutdown (Hall, 2020). Countries data show: the Philippines saw the number of employees in arts, entertainment and recreation services fall by 55 per cent in April 2020, in comparison with April 2019; and the revenues of the Brazilian audio-visual, editing and news agency sector decreased by 14.8 per cent during March 2020 (ILO, 2020a).

The global pandemic has exposed existing vulnerabilities in the sector, with many artists working in the informal economy, especially in developing countries, not always properly recognized, and often operating on the margins of financial sustainability (OECD, 2020a).

While the diversity in the working arrangements offers independence, and flexibility with respect to employment opportunities, they also pose a challenge vis à vis adequate access to social security, and workers' capacity to have a voice and enjoy freedom of association. Such deficits may lead to unstable working conditions or remuneration systems. Some of the decent work challenges faced in the CCS include (Galian, Licata and Stern-Plaza, 2021):

- **Uneven access to innovation**, including technological innovations, among workers and enterprises in the CCS, when it comes to independent artists or small productions. While the sector is both a driver and source of innovation, not all of the stakeholders in it benefit from access to the tools and knowhow to understand and operate new business models, nor have the appropriate skills needed to use new technologies, and to benefit from new forms of co-production. This can have indirect negative effects, not only on employment creation in the sector, but also on the viability and sustainability of enterprises operating in the sector.
- **Inadequate access to social protection schemes**. In most countries, contributory schemes cover formal employees with employment contracts. Most people working in the sector are independent contractors or self-employed. As a result, they may not be covered by social security mechanisms. Even when they are not excluded from social protection schemes, low or irregular income, it may often be difficult for these workers to adequately contribute to social security schemes.

► **Figure 1. The multiple impact of SSE units in the cultural and creative sector**



- **Irregular flow of income.** Workers usually have irregular flows of income, paid at the end of a project or performance, settled at irregular intervals, or one-off payments, when their pieces of art are sold. Income tends to fluctuate according to demand for the artist's work and come from multiple sources, such as "royalties" for authors, and "neighbouring rights" royalties for performers.<sup>1</sup> These are paid depending on the systems in place, and may not always generate revenues. These systems are also changing with the new streaming models.
- **Idle time in creative occupations.** Artists invest significant time conducting research for their projects, practicing with their instruments, working on their upcoming shows or rehearsing for their performances. This "hidden working time" is considered inactive from a traditional labour market perspective, and they are therefore not remunerated for the time spent.

- **High risk of employment injury.** Because of the type of work they do, and the economic value placed on their physical or mental skills, CCS workers are particularly vulnerable to work-related injuries. For example, a leg injury for a dancer or a hand injury for a musician could have negative consequences on their income security.
- **Uneven union representation.** Given the employment status of many CCS workers, trade unions may face challenges in organizing workers in the sector, and in ensuring their access to specific services (skills development, innovation, funding, and social security).

## The role of Cooperatives and the Wider Social and Solidarity Economy in advancing decent work in the CCS

Over the years, the social and solidarity economy has played a key role in advancing economic growth and in

<sup>1</sup> **Royalties** are payments made to individuals or company for the ongoing use of their work: e.g., payment made to musicians, which have produced music, to play the song in public or for a commercial use; payment made to book authors by publishers for the right to sell and distribute their books. Neighbouring Rights is a term to indicate the royalties earned from the public performance of a sound recording. They are royalties applicable to the performing artist (not the author). **Neighbouring royalties** for performing artists are the same as the performance royalties perceived by songwriters, authors and writers for their original work.

employment creation, but also in building resilience during difficult times. Cooperatives and the wider Social and Solidarity Economy (SSE) units<sup>2</sup> have promoted both social, cultural and economic changes within communities, countries and regions (Figure 1).

In 2017, 2.8 million SSE units operated in European countries, representing 6.3 per cent of region's employment. The data on other regions is less advanced, although some countries have relatively good data. In 2018 in Canada, employment in social enterprises accounted for only 0.2 per cent of the workforce. In Korea, SSE units accounted for 0.15 per cent of total employment. In 2017, in the United Kingdom, SSE units employed 5 per cent of the national workforce (OECD, 2020b). Globally, cooperatives provide jobs or work opportunities to 10 per cent of the employed population, and the three hundred largest cooperatives or mutuals make up over 2.1 billion USD in economic turn over (ICA and EURICSE, 2020).

The global pandemic has tested the fragilities of the countries' economies and highlighted existing gaps to decent work. In this context, the SSE can prove to be a means to address the pandemic effects on the economy and society (OECD, 2020b). In particular, the post-pandemic recovery requires a human-centred approach in terms of employment policies, skills development and social protection systems focused on investing in the people, while balancing the need for increased productivity, with inclusive growth and decent working conditions (ILO, 2020b).

Furthermore, arts and culture have been always at the forefront of systemic change, advancing efforts to promote inclusion, integration, seeking alternatives to business-as-usual and creating economic and racial justice in the sector and beyond (Linares and Woolard, 2021).

The characteristics and nature of cooperatives and other SSE units make them well-suited to implement a human-centred recovery, where quality jobs, inclusion through democratic governance and access to rights, and local and social development are at the centre of production of goods and services (UNTFSSSE, 2020).

Even before the global pandemic, SSE units in the CCS have been active in empowering workers, benefiting from enhanced knowledge and skills coupled with a safer and supportive work environment (Costantini, 2018).

Cooperatives and wider SSE units can be further strengthened in the CCS as business and organizing models of choice through worker cooperatives, artists' collectives, community land trusts, and mutual aid networks. These models benefit from community ownership and democratic governance that allow for sharing of political, cultural, and economic power.

In this context, some of the features of cooperatives and other SSE units make them particularly relevant in times of crises, but also in supporting a more resilient and inclusive future of work in the CCS (Borzaga et al, 2017; Birchall and Ketilson, 2009):

- SSE units have displayed significant growth even through phases of economic recession;
- they are employment-oriented enterprises and organizations, operating in labour intensive sectors, and sectors less prone to automation, with the ability to aggregate workers (including self-employed workers) to increase their voice and market power;
- they can offer an "employment infrastructure" for emerging forms of employment, often not regulated and not providing adequate benefits in terms of labour and social protection;
- they provide workers in the informal economy with different ways to associate and cooperate, strengthening their market power and facilitating access to finance and business support services; and
- their stakeholder-oriented nature make them more likely to adhere to decent work standards

In the context of the recovery from the global pandemic:

- SSE units can provide immediate innovative solutions as relief for enterprises and individuals; and
- In the long run, SSE units can represent a viable business model to build back better the economy through more inclusive and sustainable economic solutions.

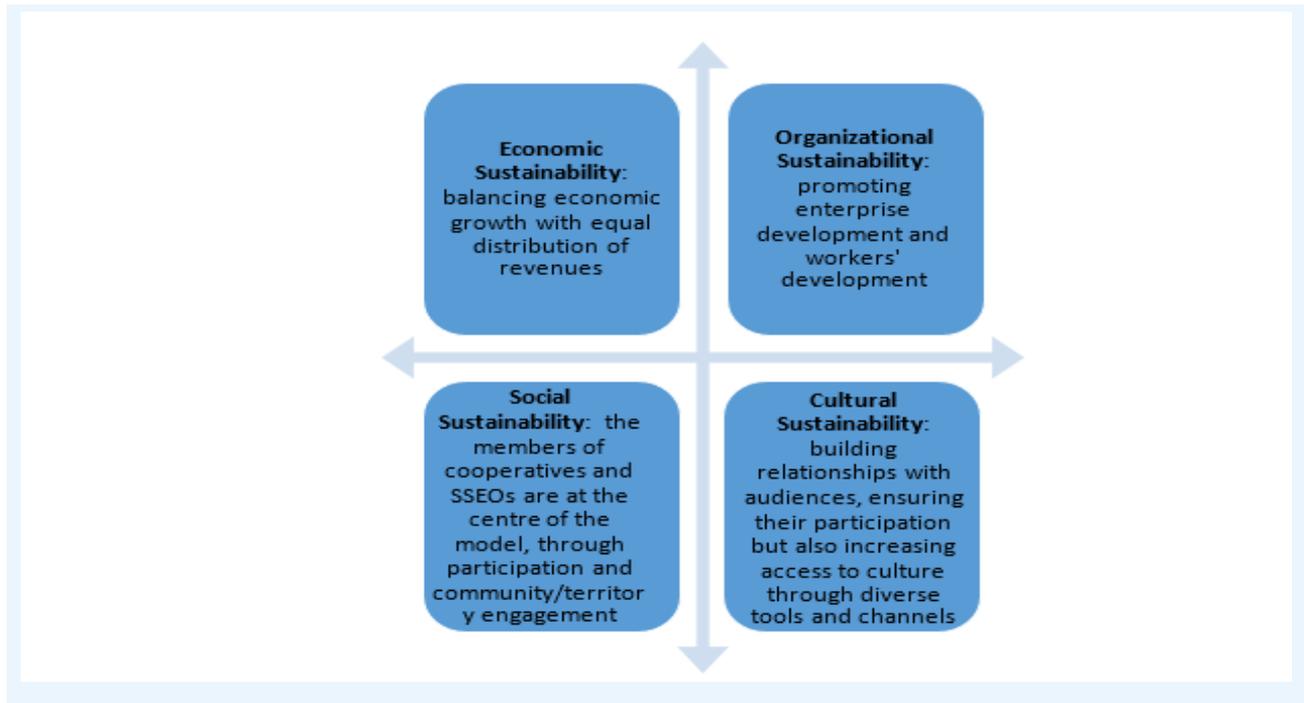
Cooperatives and other SSE units may be particularly relevant when operating in a context of limited resources, which is very common in the CCS, as they tend to focus on unmet services provision, benefits and risks distribution, promotion of employability, while reaching out to marginalized groups. Strategies devised for the recovery of the sector can therefore consider the formation of new, and the strengthening of existing cooperatives and wider SSE units to help foster the resilience of CCS.

<sup>2</sup>The use of SSE units adopted here is aligned with the [Transition from the Informal to the Formal Economy Recommendation, 2015 \(No. 204\)](#), which refers to "economic units" that include cooperatives and social and solidarity economy units (para. 3(c)), as well as the members of those units (para. 4(a)).

Furthermore, studies on cultural cooperatives have shown how they have been effective in reconciling the divergent views of work: “doing the work we love”; and work as business to secure livelihoods. Cultural cooperatives may

inspire a transformation in CCS where work shifts from a competitive model to one that puts co-operation and social change at the forefront, while supporting the

► **Figure 2. Reconciling the different dimensions of sustainability**



individuals to enjoy the economic benefits of their efforts, sharing technologies, skills and services (Sandoval, 2018).

This is particularly important, in the context of promoting youth employment in CCS, which has seen a growth of qualified young people wishing to enter the field. However, they often work under idle working hours, and irregular working conditions. The cooperative model can help young people to build a business based on networking and participatory self-management, while ensuring decent work and inclusive growth (Boyle and Oakley, 2018). The comparative advantage of cooperatives, more pronounced in employment intensive sectors where the human-focused provision of services prevails, is aligned with the nature of CCS, based on partnerships and founder-ownership (Boyle and Oakley, 2018).

Experiences of SSE units that build on the intersection between public health and creative and cultural activities have emerged during the COVID-19 pandemic (Box 2) (Costantini, 2018).

Cooperatives and other SSE units make culture and creativity not just about selling products or services (a music concert, a theatre play, sound recording, etc.). SSE units and the cultural sector share their proximity to the territory, to the needs and traditions of local communities. The intersection of the sector with this business model can help foster community engagement and local development, increasing social cohesion, and reconciling different aspects of sustainability (Figure 2). This is the case of creative hubs, developed through social enterprises, which have triggered infrastructure investment and the revival of local economies, encompassing other sectors, such as tourism and retail. These clusters may prove particularly important during recovery, helping in rebuilding the capacity within communities, sustaining economic activities in difficult times, also sustaining jobs and entrepreneurship within the CCS and beyond (Costantini, p.9, 11-12).

### Box 1. SSE and Cooperatives

Social and Solidarity Economy (SSE) encompasses organizations and enterprises that:

- Have explicit economic and social (and often environmental) objectives;
- involve varying degrees and forms of cooperative, associative and solidarity relations between workers, producers and consumers; and
- practice workplace democracy and self-management.

SSE includes traditional forms of cooperatives and mutual associations, as well as women's self-help groups, community forestry groups, social provisioning organizations or 'proximity services', fair trade organizations, associations of informal sector workers, social enterprises, and community currency and alternative finance schemes (UNTFSSSE, n.d.).

#### What is a cooperative<sup>3</sup>?

A cooperative is defined by both the International Co-operative Alliance (ICA) and the International Labour Organization (ILO) as "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"

## Examples of cooperatives and SSE units in the CCS

### Employment, capacity building and skills development

Cooperatives and other SSEOs play a key role in addressing capacity building and skills gaps, especially for young people operating in the culture or creative production, while ensuring a certain degree of security in terms of employment, more regular revenues, and working time organisation.

In Scotland, **Absolute Classics** is a social economy enterprise which aims at reaching out to rural areas and local communities, with high quality classical music

### Box 2. Cooperative society : « Culture et Santé en Nouvelle Aquitaine »

This is a cooperative society of collective interest (SCIC) created in 2011 in the region of "Nouvelle Aquitaine" in South-western France with the objectives of:

- building partnerships between the stakeholders of health and culture; and
- fostering debate on public policy issues and trends between civil society and state and local authority services in the two sectors.

The SCIC encourages innovation, both in health and medico-social organisations and in the field of artistic and cultural creation. During the pandemic, the cooperative society has been instrumental in addressing the psychosocial and health effects that impacted the cultural sector. Activities have been developed to support workers in the cultural sector to cope with the health impact of the pandemic and increase their resilience, guiding workers towards psychosocial wellbeing, new means creation and interaction with the public (Pôle Culture et Santé, 2021).

Source: <https://culture-sante-aquitaine.com/>

performances. The enterprise contributes to build the capacity of young people and develop their musical skills, by tutoring and mentoring young musicians, and establishing education and outreach programmes, including in schools. In 2018, they have reached 1,000 young people under 16 years of age, combining times, also sustaining jobs and entrepreneurship within the CCS and beyond (Costantini, 2018).

Another example is the **WHALE Arts** in Edinburgh, a non-profit community arts organisation established in 1992 that supports artists and creative entrepreneurs with tools (e.g. office space, open studios, arts centres, IT, etc.), funding, and skills development opportunities. It links them with other artists, and the wider community (e.g. poetry, performance and drawing sessions), providing them with jobs opportunities. Furthermore, it is part of a broader network as an accredited **Living Wage employer**, a living wage for all workers, either permanent employees or third-party contractors (Costantini, 2018).

<sup>3</sup> [ILO's Promotion of Cooperatives Recommendation, 2002 \(No. 193\).](#)

Cooperatives and other SSE units can help save traditional cultural enterprises or entertainment productions, and ensure business and job continuity. This is the case of the [Aron Theatre Cooperative](#), established in 2009 in Ontario, Canada to save a local movie theatre about to retire, and accounting for more than 450 members (Stories.coop, n.d.).

In Spain, the [Wazo cooperative](#) was founded to address challenges met by rural communities in Spain and to create economic and job opportunities for these communities. The cooperative has used the creative economy as vehicle to foster sustainable local development of rural and low populated areas. It has promoted access to innovation and digitalization to connect distant cooperatives and stakeholders, and promoted jobs creation, especially among youth and rural communities. One example is the EU Smart Composer programme, which is a methodology to support VET music educators to teach music students who compose new music and to enable VET Music Educators to acquire new skills in branding, entrepreneurship and digital marketing.

## Access to services and social protection

Innovation is at the core of the sustainability of cultural and creative enterprises. Cooperatives and other SSE units have supported access to specific services, such as creative hubs for sharing experiences and tools, provision of management assistance, administrative support, career development services, which have proven essential for workers and enterprises in the sector to thrive (Finely et al., 2017).

This is the case of [Smart](#), a cooperative, also defined as a “2.0 mutual benefit society” (Borzaga et al., 2017), based in Belgium, supporting artists and freelancers in the CCS. It covers more than 120,000 members in nine European countries. It facilitates risk-pooling and administrative simplification for these workers and freelancers. The cooperative has established a Mutual Guarantee Fund to help creative professionals to have regular salary payments within a fixed period independently from the client’s payment, as well as full insurance coverage.

In New Zealand, [Enspiral](#) supports its members to share performances with each other, to ensure more predictable incomes and opportunities, it provides a shared co-working space, and members act as lenders and investors in each other’s projects.

Based in Victoria, Canada, [Stocksy United](#) is an artist-owned photography and cinematography cooperative that accepts and provides royalty-free stock photography and stock video. The 900 member owners are artists from 65 countries around the world. The cooperative differs from other stock photography firms by its focus on fair pay. Members receive 50 percent of royalties on standard license sales, 75 percent on extended license sales, and year-end profit sharing in the form of patronage returns.

## Collective voice and representation

New technologies and innovation have shifted content production and consumption from large media enterprises to small innovative creators, often freelancers or self-employed. Also, in some instances, the costs of production have been reduced, not always requiring expensive equipment. This has provided a great opportunity to focus on the local content, developing entrepreneurship and giving the voices to the people in countries or regions that have a story to tell. At the same time this may require more collective systems for dissemination of ideas, and to represent the voices of people often left behind.

In Argentina, [Posibl](#) is a production and distribution media enterprise. It covers five continents and it is active in 161 countries. It is a secondary level social enterprise that brings together non-profit organizations, social enterprises and individuals that have the common aim to tell the stories of those in need, encouraging solidarity and giving a voice to humanitarian causes (Luzardo et al., 2017).

In Africa, music cooperatives are emerging to meet common economic and cultural needs of its members. These cooperatives help ensure a stronger voice and representation for musicians in contributing to local and young and emerging musicians to kick-start their career and give them an opportunity to show their talent, and provides registered artists with access to venues and equipment at subsidized rates.

## Formalization and local economic development

Cooperatives and other SSE units can help the CCS fully benefit from their linkages with the territory and the communities, ensuring their full contribution to the local economy, and investments in infrastructures and services. At the same time, as formal, and legally constituted organizations, as well as their capacity for

risk pooling, they can offer an alternative for many artists and workers in the sector, to operate out of the informality.

**DOC Servizi** is an Italian cooperative supporting workers in the entertainment sector, often freelancers or with no recognition within the traditional forms of employment. It has 20 branches across Italy, and more than 4,000 members. The cooperative manages the workers' contracts, taxes and social security contributions. Its collective strength allows the cooperative to negotiate decent working conditions, in terms of both remuneration and a safe and healthy work environment. The members also have a voice in the laws governing the entertainment and culture sector, and participate in the design of collective labour agreements concerning both the artists and the technicians operating in the sector (Constantini, 2018). This has been particularly relevant during the global pandemic, where the cooperative has negotiated conditions for its members, and leveraged its support through support of trade unions (Box 3).

In some instances, cooperatives and other SSE units can help ensure decent working conditions in a context of poor education levels, lack of investment in infrastructure and unemployment, all elements driving the informal economy. This is the case of the **television cooperatives** in Hungary. This cooperative came about as a result of a collaboration between local authorities, which supported the development and financing of cable TV, broadband internet and a telephone network, and the Association of Community Workers, which brought young people together to produce television programmes (Stories.coop, n.d.).

## Awareness, empowerment and advocacy

Because of its diversity and its creativity, as well as nature of employment in CCS, artists can find in cooperatives and other SSE units a vehicle to advocate on specific issues concerning their work, or to raise awareness on specific social issues. This could help them in collaborating with civil society organizations in advancing social and development goals or advance political ideas.

Cooperative bookshops have been an essential vehicle to create and disseminate content that encourages social transformation and to empower local communities to develop and advance political ideas. This is the case of two cooperative bookshops in Spain: **La Ciutat Invisible** and **Cannibal**. These experiences also combine local communities' empowerment with the aim of reviving in-store book selling (Costantini, 2018).

Cooperatives experiences around media production have helped to raise awareness around different social issues from refugees' integration, physical and mental disabilities, to violence and harassment. A good example is the **Media co-op** experience in Scotland, which is a workers' co-operative and a social enterprise. They promote a decent working environment, and the inclusion of LGBTQ+, migrant, and "neuro-diverse". The cooperative produces movies and animation, works on digital applications and design, as well as develops educational and training material. An example is "A strong Man" film produced to raise awareness around violence against women, using refugees and migrant men from various countries to advocate for this cause and at the same time challenging stereotypical beliefs in the host countries.

### Box 3. DOC Servizi support to entertainment sector workers during COVID-19

#### Staff and worker-members support:

- Redundancy fund for the administrative staff anticipating the payment of subsidies;
- 24 hour assistance to members to access health care, sick leave, unemployment benefits, COVID-19 support measures;
- Profile of members' skills to find new job opportunities for them (e.g. IT field);
- Free refresher courses for stage technicians; and
- Staff and worker-members support.

#### With the help of trade unions:

- Second-level agreement allowing members to work in areas other than entertainment at least during the period of the pandemic while remaining in the cooperative (e.g. as electricians or gardeners at high altitudes); and
- Agreement to activate between May and July 2021 a massive lifelong learning program partly funded by the state and with the characteristic to pay workers for each hour of training attended (27 training courses, 1,111 administrative staff, artists and technicians, 980 training hours).

Source: Francesca Martinelli, The reaction of entertainment workers to COVID-19, A cooperative case study, 7th Conference of the Regulating for Decent Work Network, ILO, Geneva, 6-9 July 2021.

## Key issues for Cooperatives and other SSE units in the CCS

The discussion on the issues to be addressed by cooperatives and other SSE units in the sector is linked to the broader obstacles faced by, and the inherent characteristics of, the workers in the CCS. In an evolving landscape, where innovation and technology applications are at the centre of the organization of work in this sector, artists, and in general workers operating in the sector, fit in with the profile of gig workers, as they:

- Have irregular incomes;
- Have limited unionization rates;
- Have multiple clients and multiple contracts;
- Move from one performance to another in a short period of time; and
- Are in emerging and new forms of employment with inadequate access to social protection.

The global pandemic has highlighted existing gaps in the coverage and protection of this category of workers in terms of lack of eligibility to recovery measures, lack of entitlement to economic, social and labour rights, which often leads to difficult access to ordinary social protection schemes, but also opportunities in terms of flexibility, access to innovation and new business models.

However, these issues need to be analysed in the context of broader systemic barriers related to policy and economic frameworks put in place at country level to regulate their organizing practices and business operations.

### Economic, market-related issues

One issue for cooperatives and other SSE units is the viability and the capacity to reach scale, as existing financial tools and intermediaries are inadequate to understand and to effectively support the expansion and replication of good practices. This is particularly important in the context of post-COVID-19 recovery in the sector, to avoid that new and emerging organizing practices and business models in the arts and entertainment sector lead to unwanted negative effects on decent work.

There is still the need to build a comprehensive ecosystem approach, which would strengthen the cooperatives' links with government institutions, including education, as well as business services and innovation hubs. This may help in increasing resilience,

overcoming challenges to sustainability and reaching scale.



Image credit: [Pixabay](#)

### Policy-related issues

Notwithstanding the surge of cooperatives and SSE units in the CCS, the broader regulatory environment for cooperative and other SSE units is inadequate in many countries, because of narrow or outdated legal frameworks, which do not always reflect the transformations in the world of work. There is still some tension between the representative role of trade unions and cooperatives in specific sectors, including the CCS. In reality, a stronger collaboration between cooperatives and other SSE units, and trade unions would help, on one hand, cooperatives and other SSE units' models to access policy negotiations and contribute to decisions making processes pertaining to the rights of workers in the CCS. On the other hand, unions may find a bridge to access those workers, whose uncertain status (emerging forms of employment) makes it difficult for them to be unionized.

### Internal issues

Key internal challenges is that lack of governance know-how, often linked to the limited institutional infrastructure on cooperative education and training in most countries, makes it difficult to create an understanding around cooperative enterprises.

Unreliability of funding sources is another barrier to scaling up and replicating good cooperatives and other SSE units' practices, as traditional financing sources may not have the tools to recognize and deal with new cooperative and other SSE units' models.

## Conclusion

Cooperatives and other SSE units offer an alternative business model for the CCS, especially in the context of non-standard forms of employment that characterize the sector, and that often do not allow these workers to be adequately represented. Cooperatives have already proved a viable means to ensure the representativeness of workers in the informal economy and in areas where other organizational forms are limited.

New technologies are changing the way work is organized and governed. They are redefining the relationships between workers and employers especially in emerging sectors like the platform economy. Cooperatives and other SSE units can be a tool to fully realize viable digital platforms in the CCS, while ensuring decent work through collective ownership and democratic governance.

In the context of service provision, in particular social protection, cooperatives and mutual insurance providers can fill the existing gap by ensuring workers in the CCS are adequately covered. Experiences of

cooperatives providing such services to people in rural and informal economies using the cooperative model to access health insurance could be scaled up in the sector.

Securing sustainability and reaching scale requires financing. The CCS could benefit from a number of financing tools that are part of the cooperatives ecosystem: social finance tools and institutions including ethical banking, financial cooperatives, credit unions, community development banks, community-based savings schemes, in order to address cuts in government funding. Investment in infrastructure and networks supporting the CCS, including the development of creative hubs in cities is key to foster broader local development.

Last but not the least, in order to ensure cooperatives and wider SSE businesses present a viable model for the CCS; there is the need to include these models in education and training curricula taking into account national settings and regulations, as well as the national business and cultural environments.

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