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WOMEN AND CO-OPERATIVISM IN LATIN AMERICA

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Introduction

Two factors have determined the framework of the reflections set out in these notes on the participation of women in co-operatives in Latin America and the Caribbean: the crisis, whose impact is so deeply felt by the region and the Nairobi Forward-Looking Strategies for the advancement of women 1/ which mark the close of the decade and open up a new cycle of action to more actively incorporate women into society.

Against this crisis, new light is shed on co-operativism as one of those social agents with greatest potential for helping to revive Latin America's economic and social development. Co-operativism appears in connection with the Nairobi Strategies as a potentially suitable means of incorporating women on an equal and participative footing.

These pages provide a brief summary of the factors underlying the crisis and the Nairobi Strategies, together with a synthesis of a number of ideas on the development and most significant characteristics of present-day Latin American co-operativism. It also sets out a more systematic, albeit incomplete picture of women's participation in co-operativism in the region. Emphasis is placed on a number of hurdles, areas of priority for action together with a number of innovative or striking illustrations. Finally, an outline is made of a number of future orientations within a framework of development where equity and political will are essential factors. In order to consider this topic, the document also incorporates a number of regional guidelines which were the subject of debate at the Interregional Consultancy Meeting "Women in Co-operatives: Implications for Development", organized by the International Research and Training Institute for the Advancement of Women (INSTRAW), in June 1988 in Plovdiv, Bulgaria.

1. The crisis

During the 1980s, a process of stagnation and regression began in Latin America, thereby marking the close of virtually three decades of growth and transformation of Latin American economies and societies. Although these changes were of varied origin and depth and differences remained in respect of productivity, underemployment of labour and the persistence of conditions of extreme poverty for broad sectors of the population, many countries achieved considerable progress in the field of industrialization, modernization of major areas of the agricultural sector, urbanization and the expansion of education, all of which allowed considerable intermediate strata to emerge. In spite of the undeniable development which the region has experienced, there are still considerable areas of backwardness, which are reflected in huge differences in income, standards of living and opportunities.

Mention is frequently made of its concentrative and exclusive style as being one of the principal shortcomings of Latin America and the Caribbean's development.^{2/} The crisis has had a clear impact on economic growth. It has furthermore aggravated the problems of unemployment and underemployment, brought about an even greater deterioration in income distribution, hindered access to social services and reduced the levels of consumption of medium- and low-income sectors. The persistence of these circumstances destroys expectations of social mobility and of integration into society. The concentrative and exclusive trends in the economic process have, in some countries of the region, given rise to inequality of such a scale that it transcends the sphere of consumption and is apparent in all aspects of social life thereby creating the image of distinct and superimposed worlds. The outlook for the future is gloomy. After analysing the factors determining the lack of growth, some studies come to the conclusion that they are likely to persist and that the painful consequences of the crisis, whose scale and scope would have been hard to imagine but a few years ago could persist, and in some cases even worsen.^{3/}

In order to come to grips with these circumstances, the region must marshal all of its assets. Essential among these are the regional market, its human and natural resources, its creative capacity as well as intra-regional co-operation and the subregional integration processes.

The challenge facing the region is daunting and its commitment to tackling it unavoidable. The region's economies must ready themselves to compete on international markets, to increase the absorption of labour in production and to transform the productive structure, so as to respond to the demands of the world economy; on the other hand, it is necessary to achieve a fairer sharing out of the fruits of development and of economic opportunities and to ensure the broadest possible participation in all strata in decision-making.

Among other things, this requires that attention be focused on the countries of the region as a whole, that development be redirected with equity as its key concern, and that a quest be undertaken for an integrated approach to social policy which must in turn be integrated with economic policy.

In this setting, it is not only for ethical reasons that equity is a priority objective, but also because at the present time consensus is required if governments are to be able to lead countries for sustained periods, and the restoration of democracy is compatible with a moderate rate of economic growth provided the social actors representing the majority of the population share a national commitment. Furthermore, in order to carry out the reassessment of issues which the crisis compels, it is necessary to broaden the dialogue between co-operativism, social movements, specialists and government officials, and to tackle it with more imagination. It is also necessary to delve deeper into a number of issues and aspects of society, as a possible contribution to the formulation of future models.

A consensus would appear to exist, even among the principal leaders of the Latin American co-operative movement, that it is not itself capable of becoming an agent of change, although it does have a major role to play in the sphere of social and economic democracy.^{4/} It is also capable of bringing into

existence new forms and new spheres for the incorporation of women, as active members and participants in the generation of the required development. This sector, which in recent decades has witnessed the expansion of its educational spheres, the diversification of its job opportunities and the broadening of its social roles through modernization, is particularly vulnerable to the impact of the crisis on account of its tenuous foothold in the labour market and its recent insertion within society at large. This concern is taken up, among other issues, by the Nairobi Strategies.

2. The Nairobi Strategies

The Nairobi Strategies make no special reference to co-operativism, nor do they include any specific individual mandates regarding the participation of women in co-operatives. On the contrary, this issue is dealt with from the angle of global and integrated development, offering manifold alternatives in accordance with each region's specific circumstances.

This explains why the Strategies emphasize women's participation in a variety of organizational structures in the field of water management, trade unions, co-operativism, industrial democracy and others, in respect of their role as a factor of development.

One major issue raised by the Strategies is the need for economic self-sufficiency. In this connection a proposition is made regarding the formulation and implementation of programmes to permit, on the one hand, access by women's organizations, co-operatives, trade unions and associations to credit and financial assistance, and on the other, to incorporate the preoccupations of women into the programmed activities.

With regard to poverty and unemployment, co-operativism is considered capable of helping to incorporate women, particularly from the informal sector, into income-producing activities.

The sector deserving priority is that of rural women. In this connection, the strategies envisage fomenting the organization of women by means of associations, co-operatives and intermediate savings institutions, assigning priority to food production, an area in which women play a key role.

An important issue in the region is the need to improve conditions in the informal sector. Industrial development through small-scale industries and traditional craft activities with the support of co-operatives appears as a positive factor.

The Nairobi Strategies adopt a global and integral view. It places stress on the key issues of development and, against the setting of the crisis, casts co-operativism in the role of an actor with potential for achieving objectives. Promoting women in organizations and their participation in employment, income and in designing means of helping to increment their autonomy is of fundamental importance.

3. The background to Latin American co-operativism

There is consensus that "in their day and age the forbears of co-operativism confronted the nascent development process of capitalism. The critical stance they adopted towards this process sprang from a concept of specific standpoints in respect of development and of the class struggle, which were reflected in the organization of trade unionism and of co-operativism as specific forms of struggle in that period. Similarly, they left as their legacy ideas which are considered to be utopian, regarding a society based on principles of justice and equity".^{5/} From this angle, solidarity finds its concrete expression in mutual assistance, another of the central tenets of co-operativism.

The principal problem envisaged by most thinkers at that time was the existence and persistence of social injustice. In addition, this proposal implicitly carried the need to reconstitute its essential humanity to a gradually depersonalized society. For this reason, a deeply anti-authoritarian stance was adopted, the idea of a strong central State was rejected and it was proposed to replace it with the alternative of a voluntary union of individuals grouped in small associations. The forbears of co-operativism were not so much concerned with governmental efficiency as with liberty and the fulfilment of man.

At the present time, co-operativism constitutes a varied phenomenon, current in all political and economic systems. In the countries of the Third World, the phenomenon has acquired common characteristics on account of the implications of underdevelopment and dependence. The fundamental theoretical idea that "co-operativism constitutes a way of life" is maintained, and, for their part, researchers continue to consider as essential factors, the combination of self with mutual help, oriented towards instituting universal human values. As far as the ideas promoted by co-operativism are concerned, the founding principles would seem to have been maintained, and the heterogeneous nature of Latin American co-operativism is frequently stressed. It is worth recalling that although co-operative ideas in Europe seem to be predominantly linked to anarchism and utopian socialism, they have also been marked by significant differences through the course of history.

The actual development of European co-operativism is barely 100 years old. In its beginnings, it adopted an orientation based on the great principles of solidarity, democracy and permanent education, and while these have not been explicitly relinquished, a number of studies have revealed far-reaching changes in the system: co-operative societies based on shares in Germany, a trend towards concentration in the Netherlands, co-operatives for the purpose of using agricultural machinery in France, their politicization in Italy, among others.^{6/}

While Latin American co-operativism has not undergone such profound change between its early years and the present, it is undeniable that problems have become more complex. Indeed, nowadays, issues relating to democracy and participation are posed in its very bosom, and it has to face heterogeneous situations reflected, on the one hand, in the large-scale entrepreneurial organizations, and on the other in small groups of worker-producers which may pursue subsistence strategies.

In analysing co-operativism, it is impossible to disregard study of the overall environment within which they exist. The environment may either promote or fail to stimulate the development of co-operatives, and will necessarily mark the process with certain specific features, thereby imbuing co-operatives with characteristics of the environment within which they are located. This does not prevent them from endeavouring to survive, in specific cases, as "islands of sanity in a world which is growing insane",^{7/} or to set up areas of liberty, under specific conjunctural circumstances.

4. Some diagnostic data

There is scant data available on the development of co-operativism in Latin America. Although some knowledge exists of the co-operative movement on its thought and ideas together with reports from meetings and forums, information on co-operatives from those responsible for running them or from government sources is fragmentary, rarely up to date and the methods of compilation have varied considerably from one country to another.

There are also considerable divergences of opinion depending on the different periods of analysis, the standpoint of the authors and the type of information available. These differences are particularly marked between the 1970s and the 1980s, during which the approaches, assessments and consequently the alternatives put forward differ.

During the 1970s, credit, retail and agricultural co-operatives were apparently those which found broadest acceptance in the region.^{8/} It is generally agreed that Latin American co-operatives mainly grew as a result of the flows of European migration towards the end of the last century, and that they have sprung from specific projects for social and economic management, particularly of German, French and Italian origin. This phenomenon spread through the intermediate and poorer sectors of the middle class, and acquired, depending on the type of emigrant and the society they encountered, different forms as far as depth of insertion, expansion, economic success and other kindred features are concerned. However, many authors consider that the forms of community which emerged in Latin America actually constituted a type of co-operative structure; for example "during the pre-Columbian period, the people of Tauantinsuyo lived under a co-operative type of organization characterized by collective ownership of arable land... of water... of grazing land and woodland; work was carried out in common while the harvest and fruit were individually appropriated".^{9/}

Similarly, other authors have observed that "the mode of organization of the primitive community clearly corresponds to a collective form of production...". In respect of the "calpulli", a communal form of ownership in Mexico, it has been observed that "this land does not belong to any particular individual in the district, but is under the common ownership of the calpulli".

among the Araucanos in Chile, although data is scarce, as well as among the Chibchas, Incas and Tupiguaranies.^{10/}

This is perhaps why Latin American co-operativism is even more heterogeneous than European, with specific trends in groups of countries and within each country. For example, in Argentine society ^{11/} the establishment of autonomous co-operatives free from State intervention was sponsored by small-scale rural producers, who laid the foundations of agricultural marketing co-operatives, as well as by politically conscious industrial workers and other urban workers, who organized consumer co-operatives to protect their purchasing power. In Brazil, co-operativism appeared an essentially urban phenomenon until the 1970s, despite the predominance at that time of an essentially agrarian economy and a markedly rural society. Middle-level social sectors, made up of government employees, the military, liberal professions and urban workers linked to political and union movements were responsible for expanding the spheres of participation and management, one of which was the co-operative. In rural areas, with their rigid structure and concentrated pattern of land ownership, co-operatives were set up at the initiative of local leaders, who adopted what was a rather paternalistic approach, or alternatively, in the three southern states of the country, mainly organized by small and medium-scale German, Italian and Polish settlers.

In Colombia, co-operativism was mainly established by the State, the Catholic Church, political parties and unions. Following the 1929 crisis, the system was established, its legal structure laid down and co-operativism began to be promoted, initially on a pragmatic and local basis, as appropriate in a country with a predominantly artisanal and peasant structure, and subsequently on a developmentalist basis, in connection with the State's development plans.

In Chile, the first co-operatives in the strict sense of the word emerged at the beginning of the present century, mainly centralized in the cities of Santiago and Valparaiso, and oriented towards consumption, services, savings and housing credit. During this period agricultural co-operatives were linked to medium- and large-scale properties within a structure considered to provide vertical complementarity for latifundismo.

In Ecuador, the co-operative movement seems to have been initially influenced by two currents: that sponsored by the Catholic Church, particularly in the Sierra, and that inspired by socialism and anarchism on the coast. However, the movement evolved slowly in the country; between 1919, when the first co-operative was set up, and 1937, when a law was passed, only four new co-operatives were established. The boom occurred in the 1960s under the impulse of the Alliance for Progress.

In Paraguay, the roots of co-operativism lay in Japanese and German, and subsequently Mennonite immigration. These experiments, which covered the whole range of the communal and social life of these groups, failed to spread to the rest of society. Co-operativist thought in Paraguay emerged later during the 1930s out of a concern over the development of the rural sector. Steps taken by the Catholic Church to organize co-operatives as a means of contributing towards improving the standard of living of peasants have

achieved partial results, highly dependent on those responsible for carrying them out, and have consequently died out with the disappearance of their sponsors.

Uruguayan co-operativism grew out of the vigorous process of organization of labour and professional relations which took place in some branches of the public administration and of sectors of activity in which the State was deeply involved. Initially, savings and credit as well as consumer co-operatives were established. The former were based on the Italian co-operative model, under the impetus of the Catholic social movement, with a religious bent and mainly with working-class members. The consumer co-operatives, organized by textile workers, railwaymen, factory workers and employees in other companies grew slowly and became firmly established towards the 1950s.

Generally speaking, in the countries considered it is apparent that co-operativism has acquired significance and established itself, although its significance in proportional or absolute terms differs considerably. Thus, during the decades of greatest development the movement involved between 15 and 20% of the economically active population of Argentina, Chile and Uruguay, while in Brazil it covered 6.5%, although it nevertheless included more than three million members; it is undoubtedly in Paraguay that its impact has been most marginal. These figures endow co-operativism with a potential which is not reflected by the actual power of its organizations. A variety of factors have contributed to the emergence of an extremely fragmented process, which can hardly be incorporated into an overall experience. The process is marked by the different size of each organization, the representation of the interests of different sectors, the varying degree of insertion and economic power, the area of the economy within which they operate, the ethnic origin of the members, the different operating modes, and the greater or lesser dependence on the State or on firms.

However, it is possible to identify a number of principal trends or orientations in Latin American co-operativism. One of them concerns the make up of co-operativism, which seems to be constituted by migrants who set up co-operatives which expanded in the urban sector in the fields of consumer co-operatives, savings and credit and which took root in the country's population, or alternatively constituted genuine islands normally based on agriculture or livestock raising-- within culturally and ethnically distinct closed communities, with scant links with national society.

Another distinguishing feature concerns the type of thought which underlay the creation of the co-operatives; in this connection, mention should be made of the initiatives taken by the Catholic Church, those of local leaders (of a paternalistic nature), anarchist and socialist doctrine and State projects with a developmentalist bent.

Another type of group was based on considerations of motivation; some groups were set up "for their own benefit" while others were established "for the benefit of others". In Europe, for example, the Rochdale Society was established "by its own means and for its own benefit" while other founders of co-operativism set out to improve the standard of living of others. Thus, Robert Owen was deeply affected by the living and working conditions in

textile factories and founded colonies which formed a type of integrated co-operative; Fourier, "desired to solve the social problem by establishing groups who would organize their life in common... taken from members of all classes of society", and King asserted that "workers would be better off if the money they spent organizing strikes was employed for the creation of consumer co-operatives". It was his conviction that co-operation "offered the possibility of leading an independent life and achieving an excellent state of physical and moral well-being".^{12/}

In Latin America, for example, there are groups in the middle-income strata in Argentina or the Japanese and Mennonites in Paraguay who organized themselves "for their own benefit". In contrast, large enterprises in Brazil have organized co-operatives for their employees; as part of their policy, some governments have promoted the establishment of co-operatives through agrarian reform, the implementation of agricultural export policies or the introduction of alternative solutions to the housing problem. In addition, this type of approach has been promoted by religious, local, State or private institutions as a means of improving the living conditions of "others".

Co-operativism has taken on different forms in countries, depending on the socioeconomic stratum involved. While there is no doubt that its form has to a large extent been determined by its underlying ideological model, the type of activity carried out or strategy pursued, as well as the interests and needs of the different social sectors have left their stamp on it.

On account of both its initial model and educational and organic background, co-operativism originally emerged in some countries among middle-income, particularly urban sectors. At the lower end of the scale, it grouped skilled and other urban workers (particularly in Argentina and Uruguay, and to a lesser extent in Chile). Its ranks include unionized workers, small traders, public officials and artisans. It is particularly oriented towards consumer co-operativism, savings and loans (occasionally as in Chile, with the support of the Catholic Church), and towards the formation of production or worker co-operatives, especially in the case of workers and artisans. The middle-income sector itself, which is made up of port and transport employees, of teachers, police and army officers, industrial employees, traders and public officials, has normally been involved in consumer co-operatives. Some of these are restricted in their membership, and linked to the institutions in which the members work; others are in the field of services, insurance and housing co-operativism, while another group are of a professional kind, such as those in the transport, dairying and other sectors. At the top of the middle-income urban sector co-operativism appears more closely linked to associations of liberal professions: doctors, lawyers and others, as well as some co-operatives linked with information science, communications, etc. These are co-operatives made up of professionals who provide services to their own profession or to other sectors of society. They occasionally appear linked to productive spheres of the economy and in this sector it is frequent for urban co-operativism to overlap with rural, on account of its links in some countries with the agricultural sector.

The links between low-income urban sectors and co-operativism were forged through social work carried out by the State or by religious or charitable institutions, normally in connection with satisfying basic needs, and

marginally in connection with emergency policies, programmes for the construction of housing by the beneficiaries, allotments, and certain basic health or infrastructure services.

The survival of co-operatives in this sector depends, quite naturally, on external financing and technical assistance. At the present time, and in particular on account of the impact of the crisis on low-income urban sectors, and above all in the outskirts of large cities, a number of programmes of a co-operative nature are under way to provide assistance for these groups, although they are inadequate and of limited impact.

In rural and agricultural areas, co-operativism initially emerged in most countries in connection with middle-, higher-middle or high-income groups. In some countries, it groups together the main agricultural co-operatives; in others, it constitutes the traditional structure of agricultural co-operativism while in others it is linked to cereals production.

There are also cases in which co-operativism in the rural sector is linked to different social sectors. A distinction is consequently made on the basis of the social stratum, and, for example, savings and loans co-operatives are very different in Colombia from those in Bolivia. In some cases, specific policies have established links between co-operativism and agricultural production, as is the case of wheat and soya in Brazil. In other cases, it has matched the approach adopted by national agricultural reform, in respect of alterations to the structure of exploitation of the resources or credit support for organizations aimed at improving the sector's standard of living. The strongest co-operatives in this sphere nevertheless correspond to the agricultural sphere, and frequently receive State support, or establish links with traditional upper-middle and high sectors. This is essentially due to the land ownership pattern in these countries. Similarly, foreign co-operatives constituted by settlers, which have achieved considerable efficiency in the productive sector, have corresponded to middle-income sectors. The most underprivileged rural sectors have only gained influence within co-operativism when agrarian reform has taken place, either through emergency programmes --as is the case of fishing in Chile-- or as a result of specific survival strategies, adopted by the State or by other, usually religious institutions.

In addition, the development of co-operativism in the rural area is connected with the social and political status of farmers within society, which generally determines, on the one hand, the level of priority of the sector within the political sphere, and on the other, the characteristics of the structure of land ownership, the financial structure of agricultural enterprises and of co-operatives as well as their connections with the banking system, with fiscal policies and with the development of other forms of organization or association, either as a stimulus or in competition.

There are undoubtedly close links between the development of co-operativism and the structural changes affecting Latin America. The rapid rate of urbanization, of modernization, migration from the countryside to cities and social and political changes are some of the key phenomena underlying the changes which have affected co-operativism in recent decades, in contrast with Europe since the end of the Second World War, where the spread of agricultural co-operativism was largely attributable to the adoption

of strongly protectionist agrarian policies in circumstances of rapid economic expansion, thereby making it possible on the one hand to gradually phase in changes and on the other to provide farmers with the possibility of earning a similar income to that received by workers in other productive sectors. It should also be mentioned that "differences mainly bear on the diverse geographical conditions, different levels of economic development, productive and land-ownership structures and demographic density".^{13/}

In contrast, in Latin America the main differences lie in government policies, which normally lack continuity, and which range from a keen desire to promote co-operativism to indifference or rejection. Apparently more co-operatives are being created at the present time in the developing countries than in the rest of the world, and this will probably remain the case for the coming two decades.

It is also possible to observe a trend among the members of present-day co-operatives to set aside theoretical and ideological issues in order to pursue economic benefits. This is the case both in co-operatives established or started by the State as part of its economic policy, and in the private sphere, where the dividing line between the co-operative and the capitalist firm is frequently hard to discern or virtually inexistent. However, in the studies available it was also possible to observe other orientations, at least two of which are significant enough to deserve mention. The first of these is to seek, through co-operativism, an appropriate organizational tool for improving the living conditions of low-income sectors, including their participation. The second is reflected in increasing concern with linking the issue of co-operativism with development, the extension of participation, the expansion of the boundaries of democracy, the promotion of structural reforms and equitable distribution of social wealth.

These trends basically reflect three characteristics of most countries in the region at the present time: a) pronounced social stratification, which was mentioned when illustrating the insertion of co-operativism into different socioeconomic groups; b) a philosophy which included global considerations regarding the process of re-democratization, an increase in participation, education and others and c) the relationship with the State, a key factor in the establishment, evolution and future development of Latin American co-operativism. It is sufficient to examine, for example, the diagnoses begun at the beginning of the 1960s and 1970s as well as those begun after 1980 to realize the decisive importance of State action and the political will of governments for the development of co-operativism of countries in the region. The relationship between co-operatives and the capitalist State is a complex one and it would seem to be in rural areas that the greatest number of ideological differences and controversies within the co-operative movement as a whole are to be found, as well as the broadest variety of approaches from one country to another. This diversity ranges from those countries in which co-operatives are relatively free from State control and political interference to those in which they are completely under government control. While generally speaking, European co-operatives have to a greater or lesser extent established links with the government and have solved in one way or another the problem of their relationship with the State and its recognition of their independence, in Latin America these problems still have to be solved.

The debate over co-operativism generally hinges on the issue of participation. Co-operatives have occasionally emerged as an alternative sphere for participation within models of an authoritarian type, under which co-operatives have frequently taken on new dimensions as an alternative social channel for action, precisely because of the unfavourable environment. A variety of factors determine the type of participation made possible by co-operatives. First of all, it will depend on the type of activities carried out by the co-operative which will clearly be more developed, the greater the interest of members in the result. Maximum participation will certainly be achieved by worker co-operatives which defend the income of their members, and in housing co-operatives, particularly those of the self-help and self-build type.

A high level of participation also seems to exist in those co-operatives made up of settlers of a different ethnic origin, in which community models linked to the system of co-operative production operate. Traditionally, in the initial phase, participation by members inspired by co-operative projects has been significant from the ideological, trade union and political angle, as was the case of those urban workers who set up the first co-operatives in countries. Generally speaking, it is possible to assert that there is greater participation in low-income co-operatives than in those made up of middle and high strata; smaller co-operatives favour greater participation than large ones, and in the latter a high level of participation is only to be found at the managerial level.

The role of education is generally considered as being important for effective participation and it is frequently asserted that the only way of achieving full participation is by raising the cultural and educational level of members.

Finally, participation is conceived as being the right of individuals to influence the decisions taken by society, through the institutions with which they are involved; similarly, the key problem in popular participation lies in the power exerted by some over others, which consequently leads to the concentration of both power itself and of resources.

"Generally speaking, it would seem that the more democratic and supportive the State system, the greater the development of co-operatives, which require a minimum degree of recognition of individual freedom."¹⁴ While this is undoubtedly true, there is no question that the role of the State in the development of co-operatives constitutes a key factor requiring more specific analyses.

At the present time, co-operativism, together with other alternatives, constitutes a means of seeking solutions for the most underprivileged groups, whose circumstances have continued to grow worse, particularly in urban areas, on account of the crisis, and as an efficient channel for integrating women.

5. Women and co-operatives

A review of the information available regarding the participation of women in co-operatives in Latin America and the Caribbean leads to extremely contradictory conclusions. The fact is that there is no organized global data, and it is necessary to work with data restricted to specific areas, which is also isolated, and corresponds to distinct and hard-to-compare circumstances.

Few countries possess data on their co-operative movements broken down on the basis of sex, and the definitions adopted are extremely varied. To give but one example, some agrarian co-operatives are considered to be "popular" and others "production". Industrial/craft co-operatives are generally designated as "production", "worker" or "industrial" depending on the country.

It would seem possible to make a first type of distinction between mixed co-operatives and those exclusively made up of women. Participation by women in mixed co-operatives is in most cases low and their representation at the decision-making level even lower. A number of studies indicate that even in those co-operatives with a majority of woman members, decision-making and management are, in the best of cases, shared.

A recent historical study into the participation of women in the co-operative movement states that "the first co-operative societies included women and one of them is mentioned among the Rochdale Pioneers".^{15/} However, from the very beginning there were differences between the regulations and practice which de facto prevented women from enjoying the equal opportunities set out as part of the principles of co-operativism. An admittedly brief review of studies on the topic leaves the impression that women were always present in the beginnings of co-operativism or at moments of great crisis or significance, and that their participation has subsequently declined. This is frequently because it is the family unit which is considered as belonging to the co-operative. In this case, it is the head of the family, usually a male, who takes responsibility for representing the family and plays an active role as a member. In addition, although virtually no data are available regarding their role in large co-operatives, with the possible exception of Manos del Uruguay, generally speaking, the presence of women is more tangible in the region in small associations, virtually restricted to remote outposts of the economy, within survival strategies and in less formal groups, which may be considered as being akin to pre-co-operatives. Nevertheless, women play an increasingly important role, particularly in the informal sector of the economy.

The greatest hurdles encountered in respect of women's participation in co-operatives in the region are constituted by the shortcomings of land and property laws, and more specifically, legislation, statutes and policies in respect of co-operatives. A second set of hurdles is connected with the role played by women in the home, which restricts her free time, lengthens her working day and compels her to adopt a timetable which is normally incompatible with regular organizational activities. This is further compounded by the lack of education, of management and professional training, and of specialized and organizational training. Finally, it is impossible to avoid mentioning the obstacle to the participation of women in the form of the prevailing values, customs and deep-rooted practices as well as the models disseminated regarding her role within society.

In a study of regional experience in the south of Latin America, it is observed that "the obstacles to participation are the same as those which prevent the full incorporation of women with equal rights to those of men into social activity, i.e., cultural patterns which discriminate against women, restrictions imposed by family living conditions and inadequate professional training".

If we add to these problems those arising out of the lack of logistic support, of co-ordination, of marketing and of intermediaries, the question immediately arises as to why women have increased their participation rather than remaining passive in comparison with men.^{16/}

The available data reveal that in most cases it is an external factor which motivates women to organize themselves into co-operatives. The main agents in this respect have been a number of government agencies, the Church, certain international and private non-governmental organizations, and voluntary women's organizations. It is extremely difficult to assess exactly how far such action has promoted self-management and organization and to what extent they have been responsible for maintaining centralized authority and external decision-making.

Generally speaking, where women's participation in co-operatives is concerned, it has been estimated that it is higher in the countries of the Caribbean, a fact which coincides with the existence of a high proportion of female heads of household. One study has indicated ^{17/} that the proportion probably reaches 50% in Grenada, 30% in the Dominican Republic (in credit co-operatives), 37.4% in Barbados (where 13.2% are apparently in managerial positions) and in Puerto Rico, where it probably fluctuates between 2.4% in industrial and craft co-operatives and 44.6% in savings and loans co-operatives; in the case of Belize the proportion has been estimated at merely 2.1%. In 1981, the same source estimated women's participation at 35.4% in savings and loans co-operatives, at 9.3% in consumer co-operatives, 4% in miscellaneous co-operatives and 2.4% in industrial or craft co-operatives. In 1980 it was estimated that women constituted 41.6% of the members of co-operatives in 1980 and occupied 33.6% of managerial positions.

There are a variety of areas in which women focus their activity in co-operatives. In first place we find co-operatives aimed at producing income. These are normally associated with small or medium-sized firms, small industries or craft workshops. Their output is generally traditional, although there are exceptions, and covers the manufacture of ornamental or utilitarian craft products, both traditional and modern, the manufacture of clothing, the production of bread, baskets and hammocks, and even, in at least one case, the construction and repair of fishing boats. In the urban sector co-operatives also exist in the services, hotel, secretarial evaluation and other areas.

Women play a major role in small and medium-sized commerce and are frequently organized into associations, pre-co-operatives and even co-operatives and play an important role in selling food.

In the social welfare and family spheres there are co-operatives organized into mothers' clubs, child-care centres, schools, communal gardens, horticulture and housing, although the latter appear extremely precarious.^{18/}

In some countries in the region women play a key role in savings and loans co-operatives. In developing countries it is frequently women who are in charge of managing joint funds intended to meet the needs of the family. In these cases, which are quite common in the Caribbean countries, women sit on co-operative's management and action committees in equal proportion to men in so far as the management of small savings is concerned. When analysing co-operatives from the angle of women's participation it should always be borne in mind that most of the cases mentioned in practice correspond to survival strategies adopted by low-income sectors or to social policies or measures aimed at improving living conditions in this sector. This does not mean that women do not participate in economically important co-operatives, but rather that it is difficult to obtain information on their actual contribution at this level. As the most obvious exceptions in which large co-operatives are made up of women, mention should be made of a craft co-operative in Uruguay, which was set up and is managed by women who are not artisans and who come from a different social and economic stratum, and teachers' co-operatives or co-operatives led by teachers.

In the rural area there are also agrarian co-operatives, although in most cases women's participation is dependent on a family strategy based on the system of land ownership, of work and of capital.^{19/} In this respect, policies normally encourage participation by men, who are considered to be the target of development programmes, and women as the beneficiary and target of social policies. An interesting exception is the case of Grenada, where 30% of heads of household are women; 50% of them participate in agrarian co-operatives and 38% occupy management positions therein.

It is habitual to mention the contribution of co-operatives to the creation of employment, the improvement of living conditions by increasing income, and the acquisition of new skills, as examples of the achievements of the participation of women in co-operatives in Latin America and the Caribbean. Attention is drawn to achievements in the area of community organization, the understanding of the principle of self-help, and changes in family attitudes.

However, attention is also drawn to the frequent persistence of traditional roles and even their reinforcement as a result of specific activities which in many cases correspond to a woman's role in the family. This is more pronounced in low-income sectors, particularly rural ones, where women must necessarily examine their role in the family and their relationship with men in any project in which they participate.

6. Future actions

In order to develop, the countries of Latin America must seek to articulate their domestic economies and to achieve a solid insertion in the international economy. In view of the prevailing circumstances it must be borne in mind that a better incorporation of women in economic and social development requires additional effort on the part of developing countries on account of international economic circumstances. Indeed, the crisis is taking place against a backdrop of profound changes and major technological advances on which global production relies. The development of human resources and the

acquisition of new technological capacities are increasingly replacing traditional resources and capacities, thus widening the gap between the developing and developed countries as well as within the developing countries themselves. Moreover, the main concern of the development that is proposed is equity. This must also be manifested in practical terms in processes that promote more balanced economic relations and greater participation of all sectors.

A study mentioned above,^{20/} emphasizes that the crisis necessarily leads to "the establishment of priorities regarding the value of solving the day-to-day problems of subsistence of individuals and of institutions. The scant resources available ... draw the attention of government authorities and those responsible for running economic and social processes away from issues such as the participation of women. The employment crisis also casts doubt on the opportuneness of providing employment for women".

It is impossible to predict whether co-operativism will be the most effective means of incorporating women in employment and in enhancing their participation. It is true that in recent years many new associative and organizational modalities have emerged in the region, which perhaps offer greater flexibility and greater prospects for outreach than co-operativism. However, it is also true that at the conceptual level, the co-operative movement has undergone changes that reflect a greater outreach towards society and greater concern for development.

It is clear that there are no "magic formulas". The co-operative model, however, does not have to be a cure-all. The attraction towards "smallness", whose limitations had already become clear by the 1950s, must be avoided and more attention paid to corporate trends, which are quite strong. In this regard, co-operativism does not offer any single solution either: large co-operatives run along strict business lines, with advanced technologies and exhibiting trends towards concentration coexist in the same countries with co-operatives that respond to the survival strategies of the popular sectors in areas which are marginal to the economy occupying instead the latter's interstices.

As regards women, the political will to promote the participation of women, if indeed it does exist, must be reflected in specific plans and programmes with an adequate allocation of resources. These programmes and projects must necessarily be linked with macroplans and must provide for proper articulation with the market. There is no sense in promoting production for which there is no demand or which is not accessible because of a lack of proper marketing channels.

It is not a question of promoting women's co-operatives but rather of adopting complementary measures to guarantee equality. This means that women must be given more training in the area of co-operative education, and specialized professional, leadership and financial training. Along with this, the possibility must be examined of establishing women's departments or units and encouraging the participation of women at all levels of co-operative organizations and of government co-operative departments. There is also need to build more awareness of the role of women in the economy.

At the Interregional Consultancy Meeting "Women in Co-operatives: Implications for Development", the experts acknowledged the potential importance of co-operativism and of other forms of associative activities based on solidarity in solving the serious social and economic problems affecting women in the region, which have been intensified by the crisis. It was considered essential, in order to reinforce this field of action, to prepare modules to provide suitable training for women on the topic, to strengthen the exchange of information making use of existing networks and to provide support for national activities in respect of co-operativism.

The participation of women in co-operatives and, generally speaking, in alternative social and economic organizations contributes to making reality of the old dream of the utopian thinkers of "restoring the human dimension to the development of society", by establishing links between the public and private spheres and by a more balanced articulation between the economic and social sectors.

If it is to play an effective role in development, co-operativism must be linked to the other social actors. This requires the development of the necessary flexibility to incorporate new participants (women, young people) and new issues (environment, ecology, inter alia). The achievement of these aims requires the promotion of new social, economic and cultural relations, better economic management and the promotion of women.

Notes

1/ Approved by the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace, Nairobi, 15-26 July 1985.

2/ In this respect, see ECLAC, América Latina en el umbral de los 80 (E/CEPAL/G.1106), Santiago, Chile, November 1979.

3/ For a more detailed analysis of this topic, see ECLAC, Restrictions on sustained development in Latin America and the Caribbean and the requisites for overcoming them (LC/G.1488(SES.22/3)/Rev.1), Santiago, Chile, 8 February 1988.

4/ ECLAC, Informe de la Reunión Técnica Subregional sobre Realidad y Perspectivas del Cooperativismo en Argentina, Brazil, Chile, Paraguay y Uruguay, Montevideo, 18-20 November 1985 (LC/L.379(Sem.28/7)), Santiago, Chile, 1986.

5/ Ibid., p.17.

6/ Luigi Varmini, La cooperación agrícola europea en su contexto histórico, socioeconómico y sus relaciones con el Estado, study presented at the National Seminar for Leaders of Co-operative Organizations in Latin America (ICECOOP), Santiago, Chile, September 1986.

7/ International Co-operative Alliance, Las cooperativas en el año 2000, Bogotá, Fondo Editorial Co-operativo, Ediciones Coo-centros, 1981, pp. 25 and 77.

8/ Dieter Benecke, "Sinopsis del movimiento cooperativo en América Latina", Las cooperativas en América Latina, Series Cuadernos Cooperativos, No. 6, Instituto de Estudios Cooperativos, University of Munster; Centro de Estudios Cooperativos, Universidad Católica de Chile, and Instituto de Cooperativismo, Universidad de Santo Tomás, Colombia, Zaragoza, Spain, pp. 21 and 25.

9/ Training Centre for Leaders of Co-operatives (COOPAS), "Formas primitivas de cooperación en América Latina", Manual de cooperativas agropecuarias, La Paz, 1974.

10/ Aldo Cardona, "Modos y relaciones de producción en comunidades indígenas en Colombia", Formas de cooperación en comunidades indígenas en Colombia, Bogotá, Ediciones Instituto de Investigación e Investigación Cooperativa, Universidad de Santo Tomás, 1974.

11/ Regarding the examples of countries mentioned in this part, see ECLAC, Proceso y significado del cooperativismo uruguayo (E/CEPAL/R.365), Santiago, Chile, 1984; Proceso y significado del cooperativismo argentino (LC/R.461(Sem.28/3)); El cooperativismo en el Paraguay (LC/R.467(Sem.28/4)); Las cooperativas en América Latina: el cooperativismo en Brasil (LC/R.468(Sem.28/5)); Evolución del cooperativismo en Chile (LC/R.470(Sem.28/6)), Santiago, Chile, 1985; El cooperativismo en el Ecuador (LC/R.499) and El movimiento cooperativo en Colombia (LC/R.514), Santiago, Chile, 1986.

12/ Gromoslav Mladenatz, "Los precursores", Historia de las doctrinas cooperativas, Buenos Aires, Ediciones INTERCOOP, 1969.

13/ International Co-operative Alliance, Las cooperativas en el año 2000, *op. cit.*, p. 16.

14/ Universidade do Vale do Rio Dos Sinos, Perspectiva económica, year XIX, vol. 15, No. 49, Brazil, 1985, p. 24.

15/ Raija Ikonen, "La participación de la mujer en el movimiento co-operativo internacional", in Mujer y trabajo, International Labour Organisation, Geneva, and Ministry of Culture, Instituto de la Mujer, Madrid, No. 1, 1987.

16/ Schujman, León, "Experiencias regionales en el sur de la América Latina", document presented at the Interregional Consultancy Meeting, "Women in Co-operatives: Implications for Development", held by the International Research and Training Institute for the Advancement of Women (INSTRAW), in June 1988 in Plovdiv, Bulgaria.

17/ D. Maurogiannis, La participation des femmes aux sociétés et groupements cooperatifs, Geneva, ILO, 1983 (unpublished manuscript).

18/ See, among others ILO, *op cit.*

19/ In this respect, see for example, Informe del Seminario sobre el Rol de la Mujer y la Juventud en el Movimiento Cooperativo, Cali, Colombia, 6-14 October 1980; Participación de la mujer en la economía campesina en Chile, Instituto de Promoción Agraria, Instituto Chileno de Educación Cooperativa, May 1985; Lilibana Barria, Maria Irene Ochoa, Mujeres rurales: una metodología de trabajo, Instituto Chileno de Educación Cooperativa, November 1986.

20/ Schujman, León, *op. cit.*, p. 8.

