APPROCHES COOPÉRATIVES

IN PARTNERSHIP WITH

Gsef Global Forum for Social and Solidarity Economy

Global organization of local governments and civil society networks

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BordeauxGSEF2025 exhibition hall. Photo : Thomas Sanson.

APAC

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Editorial Board

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Cover page: Ombeline Damestoy and the young people of the International Youth Declaration for the Social and Solidarity Economy, closing ceremony. Photo : Thomas Sanson.

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AN ISSUE OF APPROCHES COOPÉRATIVES IN PARTNERSHIP WITH THE GSEF

Gsef
Global organization of local governments and civil society networks

Global Forum for Social and Solidarity Economy

Founded in 2013 in Seoul, the GSEF—Global Forum for Social and Solidarity Economy—is an international network that brings together local governments, networks and organizations in the Social and Solidarity Economy (SSE), public institutions, youth organizations, social and solidarity finance actors, as well as universities and research centers committed to the development of the SSE.

With 94 members across 36 countries and 5 continents, the GSEF is founded on a strong conviction: solutions to major social, economic, and environmental challenges must be built from the ground up, through cooperation between local governments, civil society, the research community, and economic actors.

Over the years, the network has established itself as one of the leading international frameworks for dialogue, cooperation, and advocacy in support of the SSE. Its work is structured around several complementary dimensions: fostering continental initiatives, generating knowledge, developing international cooperation, and organizing the World Forum on the Social and Solidarity Economy every two years.

Organized on a rotating basis by a member city of the network, the GSEF World Forum has become a major event for the international SSE community. It brings together local governments, SSE organizations and networks, public institutions, researchers, social and solidarity finance stakeholders, youth organizations, and international partners to address the major challenges of regional transformation. Each edition also serves as a space for collectively developing proposals and advocacy aimed at strengthening the recognition of the SSE in public policies at the local, national, and international levels.

Following Seoul, Montreal, Bilbao, Mexico City, Dakar, and Montreal, the 7th edition of the Forum was held in Bordeaux from October 29 to 31, 2025. More than 10,000 participants from over 100 countries gathered to share their experiences, discuss contemporary challenges, and explore the SSE's contributions to social, ecological, democratic, and economic transitions.

This edition resulted in the adoption of three international declarations and reaffirmed the GSEF's role as a space for convergence among the various components of the global SSE ecosystem.

Follow the GSEF's activities: gsef-net.org

Follow the report on the BordeauxGSEF2025 Forum at: bordeauxgsef2025.org

THE FORUM BY THE NUMBERS

- **10,800 participants from 110 different countries**
- **802 young participants from 27 countries**

THREE PLACES FOR EXCHANGES

At Palais 2 l'Atlantique

- 13 plenary sessions
- 162 roundtables
- 7 thematic trails
- 86 plenary speakers
- 848 panelists
- 16 radio broadcasts

At Hangar 14

- 27 workshops
- 12 exhibitions
- 3 conferences
- 101 speakers

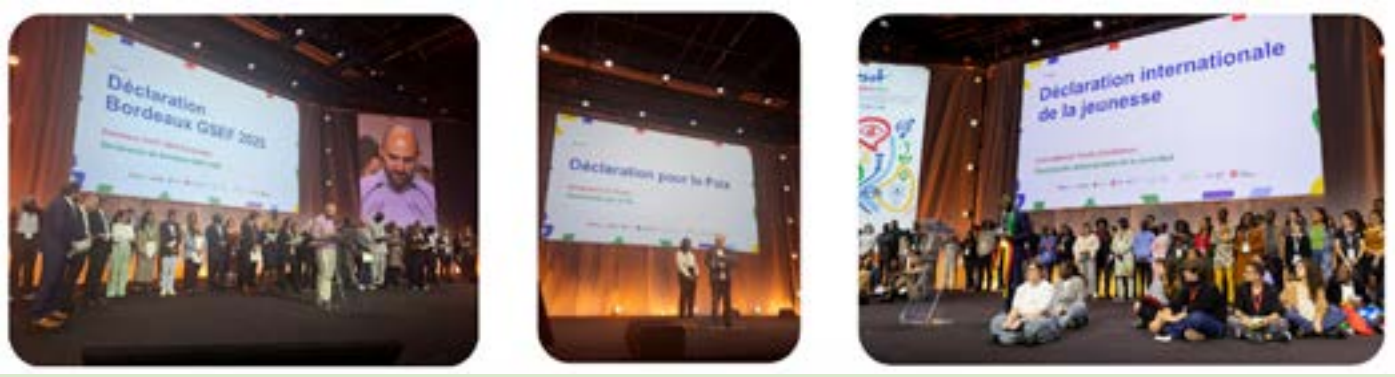
At the Cité Bleue

- 23 workshops
- 3 exhibitions
- 1 outdoor movie night
- 93 speakers

More than 200 volunteers present during the forum

THREE CLOSING STATEMENTS

- Declaration for lasting peace
- International Youth Declaration for SSE
- Bordeaux GSEF 2025 Declaration



Closing Ceremony of BordeauxGSEF2025. Photo : GSEF, Thomas Sanson

Dominique Lesaffre has been an active advocate for the Social and Solidarity Economy at the international level for over 40 years, notably by leading and chairing organizations dedicated to solidarity-based investment and the networking of its stakeholders across Africa, Latin America, Europe, and the Middle East. He initiated this special issue through his involvement in the governance of both the GSEF and Approches Coopératives.

EDITORIAL

GSEF 2025 IN BORDEAUX, A TRULY EXCEPTIONAL VINTAGE!

By Dominique Lesaffre

The Chorus of the Bordeaux National Opera, opening ceremony of BordeauxGEF2025. Photo : Arthur Péquin.

The entrance to the Forum. Photo : Arthur Péquin.

The GSEF is unique in that it fosters dialogue between local governments… private companies… and the myriad of stakeholders that make up the nonprofit sector.

Under the auspices of the Global Forum on the Social and Solidarity Economy (GSEFBordeaux2025), more than 10,000 people gathered—including 3,000 young people representing 101 nationalities—to celebrate the strength that the social and solidarity economy now represents everywhere, in France of course, but also across Europe and the five continents as a proven vehicle for justice and economic inclusion.

The GSEF is unique in that it catalyzes dialogue among territories, from municipalities and the local authorities that form coalitions, to regions and national governments, as well as private and public companies or those operating under public-private partnerships, and finally the myriad of actors that make up the nonprofit sector.

Added to this wealth and wide variety of actors is the cultural diversity of each of the five continents within the GSEF's sphere of influence, from Seoul in South Korea and Montreal in Quebec—which launched the GSEF in 2013—to Africa, where GSEFDakar2023 attracted over 6,000 people, Latin America and its major regions such as Mexico, the Andean region, and of course Brazil, where preparations are already underway for GSEFMaricá 2027, and Europe, where numerous inspiring public policies enable the SSE to bridge social gaps.

Indeed, from October 29 to 31, 2025, the 7th edition of the World Forum on the Social and Solidarity Economy was held for the first time in France, in Bordeaux, following editions in Seoul, Montreal, Bilbao, Mexico City, and Dakar. As a major biennial international event, it explored a wide range of themes related to major societal challenges and the values of the SSE, featuring 7 thematic tracks, 13 thematic and policy plenary sessions, and 169 roundtables that facilitated the exchange of diverse experiences across geographical and sectoral boundaries.

Approches Coopératives participated in GSEF Bordeaux 2025 and wished to report on this major SSE event, where numerous prominent figures—such as the Mayor of Ramallah, the President of ESS France, numerous ministers from around the globe, and the Mayor of Bordeaux—were also able to express their vision, their actions, and the meaning behind their work for the SSE.

The traveling totem of the BordeauxGSEF2025 Forum, Hangar 14. Photo : GSEF

Young people also held their own forum and outlined their expectations through their own statement. Similarly, current events serve as a constant reminder of the challenge of peace, to which the SSE also has a contribution to make.

This article also serves as an opportunity to pay tribute to the leadership and executive team of the GSEF for the success of GSEF Bordeaux 2025, but beyond this vibrant gathering, to deepen a deeply rooted agenda for the SSE worldwide; in this regard, Bordeaux has truly been a standout success!

This is the purpose of this special collaborative issue between the GSEF and Approches Coopératives, in which the floor will be given to numerous participants of this masterful event.

Through this publication, Approches Coopératives and the GSEF are launching a partnership that will continue to document the successes and challenges of the SSE around the world

We hope you enjoy reading it.

Dominique Lesaffre, member of the governing bodies of the GSEF and Approches Coopératives.


The path to the workshop rooms, Palais 2 l'Atlantique. Photo : GSEF

BORDEAUX, A GLOBAL HUB FOR THE SOCIAL AND SOLIDARITY ECONOMY

Pierre Hurmic, mayor of Bordeaux, stressed the urgent need for a paradigm shift in the face of a world that is "falling apart at the seams"…

Pierre Hurmic, Mayor of Bordeaux and Co-Chair of the GSEF, opening ceremony. Photo : Thomas Sanson.

The Global Social and Solidarity Economy Forum (GSEF) is an international network that fosters collaboration between social economy organizations and local governments to promote inclusive, equitable, and sustainable development. Established following the 2013 Seoul Declaration, the GSEF facilitates knowledge sharing and partnerships through its international forums and initiatives.

From October 29 to 31, 2025, Bordeaux became, for three intense days, the global capital of the social and solidarity economy.

The 7th edition of the Global Social and Solidarity Economy Forum (GSEF) brought together 10,800 participants, representing 907 cities and 109 countries. This figure alone speaks to the scale of a rapidly expanding movement and the growing legitimacy of the SSE as a response to the crises facing our societies.

This marks a historic first. Following editions in Seoul, Montreal, Bilbao, Mexico City, and Dakar, the Global Forum was held in France for the first time, co-organized by the City of Bordeaux, the Nouvelle-Aquitaine Region, the Gironde Department, Bordeaux Métropole, CRESS Nouvelle-Aquitaine, and ESS France. This biennial event, designed as a space for convergence among elected officials, researchers, grassroots actors, and representatives of international organizations, lived up to all its promises.

The overarching theme chosen for this Bordeaux edition—The SSE: A Prerequisite for a Just Transition Toward Resilient Territories and the Well-being of Their Residents—broken down into eight sub-themes across three main sections: Acting for Territories, Acting for Residents, and Future Outlooks—gave the Forum an ambition that was both political and practical. The aim was not merely to debate, but to collectively develop concrete responses to current challenges.

The three-day program featured: 13 political and thematic plenary sessions, 169 roundtables based on contributions from five continents, an exhibition area bringing together institutions, SSE networks, and partners, as well as a radio studio open for continuous discussion. Seven thematic tracks allowed participants to tailor their schedule to their interests, while nine regional tours

Benoît Hamon, President of ESS France, opening ceremony. Photo : Arthur Péquin.

were offered on the eve of the Forum to provide a hands-on look at grassroots initiatives in Nouvelle-Aquitaine.

From the opening plenary session onward, the tone was set forcefully. Pierre Hurmic, mayor of Bordeaux and president of the GSEF, emphasized the urgency of a paradigm shift in the face of a world that "is tearing itself apart on all sides," advocating for equity in public funding. At his side, Benoît Hamon, president of ESS France, situated this mobilization within the context of a global crisis, highlighting the threats posed to democracy and social bonds by new alliances between economic powers and states, and calling on the SSE to assume an "unprecedented responsibility."

The director of the Cooperative and SSE Unit at the International Labour Organization, for her part, noted that the current crisis is not merely geopolitical: it is also a profound crisis of confidence in multilateral institutions.

With 7,800 registered participants, including 4,500 from abroad, the Forum demonstrated the vitality of a global movement driven by a shared conviction: solidarity must be placed back at the heart of economic action. Even the visa denials that prevented several delegations, particularly from Africa, from traveling to Bordeaux, did not dampen this collective determination.

The Forum concluded with the presentation of an international youth declaration, delivered on stage by 50 young people from the participating delegations, followed by the adoption of the Bordeaux Declaration, a political roadmap that will guide the movement's direction until the next Forum in 2027.

It is in this spirit—rich with debates, encounters, and commitments—that this special issue of Approches Coopératives is published. The following pages capture its highlights, ideas, and voices—those of women and men from around the world who, every day, bring a different economy to life. An economy that puts people before capital, cooperation before competition, and the long term before immediate profit.

Timothée Duverger is a research engineer at Sciences Po Bordeaux, a project manager for the social and solidarity economy (SSE) and sustainable development, and a researcher at the Emile Durkheim Center. He directs the Chair in Social and Solidarity Economy Territories (TerrESS), the Master's program in Social and Solidarity Economy and Social Innovation (ESSIS), and the Executive Master's program in Strategies, Territories, and Innovative Projects in the SSE (STPI-ESS) . His research focuses on the dynamics of institutionalization in the social and solidarity economy. He chairs the GSEF's scientific committee. In this interview, he discusses the role that the SSE plays in today's world.

THE SOCIAL AND SOLIDARITY ECONOMY: BETWEEN PROTECTING SOCIETY AND TRANSFORMING THE WORLD

Interview with Timothée DUVERGER

By Dominique BÉNARD

Timothée Duverger, Chair of the Scientific Committee of BordeauxGSEF2025, opening address. Photo : Thomas Sanson.

Could you start by introducing yourself and describing your main areas of research?

I am the holder of the Chair in Social and Solidarity Economy (SSE) at Sciences Po Bordeaux and a researcher at the Émile Durkheim Center. My work focuses primarily on the institutionalization of the SSE. I wrote my dissertation on this topic, analyzing the evolution of the SSE in France and Europe since the 1960s. Today, I am particularly interested in SSE policies, as well as the intersections between social experiments and institutional changes, through examples such as universal basic income or the "Zero Long-Term Unemployment Territories" initiative.

In your view, is the SSE a genuine alternative to the dominant economy?

The answer is nuanced. The SSE is not a monolithic bloc. While some of its actors do aim to move beyond capitalism, others—particularly liberal or philanthropic sources—do not share this goal. For example, "social business" or philanthropy in the English-speaking world are part of the SSE without being alternatives to capitalism; they are sometimes its supporters.

I define the SSE rather as a set of institutions designed to protect society against increasing commodification. It reintegrates market logic into society, most often through institutional compromises: in the postwar period, mutual aid societies improved well-being and reduced inequalities without challenging the capitalist system. It is therefore a complex relationship: an emancipatory goal for some, a means of regulating capitalism for others, and a restorative approach for still others.

Are there marked differences depending on geographic regions?

Absolutely. In the English-speaking world, there is little talk of the SSE, but rather of the "non-profit sector" or "social enterprises." Conversely, in Latin countries like Spain or in Latin America, cooperative models often carry a stronger political weight. However, even major models like Mondragon in Spain must compete in the global market, which creates ambiguities. The SSE also remains highly dependent on institutional contexts, as seen in Brazil, where support for the solidarity economy fluctuated drastically between the presidencies of Lula and Bolsonaro.

Today, I am particularly interested in social and solidarity economy policies, as well as the intersections between social experiments and institutional changes

What role does the local community play in the development of the SSE?

The link is organic because the SSE emerges from society itself: these are collectives that come together to meet their own needs. This is necessarily managed at the local level, even though digital tools now enable action on multiple scales.

However, we must not "take this link for granted": some large agricultural cooperatives have lost their original territorial roots to focus on exporting low-end products. The Global Social and Solidarity Economy Forum (GSEF) emphasizes this criterion because it brings together both SSE networks and local governments that share common aspirations for their communities.

We often hear that "status does not make virtue." What do you think of that?

Mutuals, for example, are often constrained by regulations that push them toward consolidation and competition with the private sector. This can dilute their substance, but they retain specific characteristics: no shareholders, preventive measures, strong local roots, and medical-social support.

I'm not a status fetishist, but they do contribute to virtue. The SSE is based on clear principles: collective ownership, democratic governance, and a non-profit purpose (reinvestment of profits into the project). These principles are embodied in statutes, even if the latter can sometimes be undermined by socio-economic practices.

Opening Ceremony of BordeauxGSEF2025. Photo : Thomas Sanson.

The social and solidarity economy is based on clear principles: collective ownership, democratic governance, and a non-profit mission…

What are the paths for the development of the SSE today?

There are two major paths. The first is quantitative: the SSE must expand into new sectors such as the ecological transition (citizen-led energy, reuse, alternative mobility, etc.) or the digital sector. On this last point, the challenge is to offer an alternative to "uberization" through cooperative platforms.

The second path is qualitative: it involves exporting the principles of the SSE to the conventional economy. We can transform conventional companies into cooperatives, promote ownership transfer to employees, encourage social enterprises, or develop "shareholder foundations" as is done in Germany or Denmark.

You mentioned digital technology. Do you have any concrete examples of this alternative?

Take the European directive on platform work, which aims to establish a presumption of employment for workers currently exploited as independent contractors. In the ride-hailing sector, the model of Activity and Employment Cooperatives (CAEs) offers a protective solution. However, there is a risk of "fake cooperatives" that are merely disguised wage portage schemes. Conversely, initiatives like the international federation CoopCycle provide shared software to enable bicycle delivery SCOPs to expand across several countries in Europe, the Americas, and now even Africa.

How is the SSE structured on an international scale?

There was a remarkable acceleration between 2021 and 2024, with resolutions from the UN and the ILO, as well as recommendations from the OECD in support of the SSE. These are not just "pieces of paper." In Africa, the momentum is very strong: Senegal has declared 2026 the "Year of the SSE," and countries like Côte d'Ivoire, Benin, and Togo are actively mobilizing. The GSEF is also contributing its engineering expertise to help countries like Algeria develop their SSE public policies.

Pavlina Tcherneva, opening lecture at BordeauxGSEF2025. Photo : Laurent Estreboou.

Speaking of which, what is your perspective on the development of the SSE in Africa?

We need to move beyond our Western perspective that labels their economy "informal" when it actually accounts for 90% of their economic activity. The SSE can serve as a "converter" to transition from an extractivist, exogenous capitalist model to endogenous development rooted in local economic traditions. The key is not to simply copy and paste our European legal frameworks, which do not align with their realities, but to support local initiatives through access to financing, markets, social protection, and so on.

The GSEF also seems to be placing increasing emphasis on youth. Why is this a priority?

It is a long-term strategy. We are training today's leaders and building tomorrow's networks. The challenge is to ensure that the SSE is not just a list of statutes, but a genuine "framework for understanding the world" for these young people. It is about waging a cultural and economic battle to establish the SSE in both public debate and public policy.

Why does the SSE still struggle to gain significant media visibility, particularly in France?

This is linked to how the media operates; they prefer to report on trains that aren't running on time. Moreover, they are often owned by billionaires who have no interest in promoting the SSE. Finally, journalists often lack economic literacy. However, the rise of solutions journalism and alternative media is counterbalancing these trends.

The SSE is also covered more extensively by the local press, although it is often reduced to the story of a grassroots initiative without being placed within the context of a broader movement.

What are the two major challenges for the next ten years?

The first is democratic. The SSE can only flourish in democratic societies; it has every interest in defending these systems against authoritarian threats, lest it lose its autonomy.

The social and solidarity economy must expand into new sectors such as the green transition and digital technology…

Fadel Tchagouni, GSEF Youth Focal Point in Togo. Photo : GSEF.

The second is financial. We must move from grand international rhetoric to concrete resources for the development of the SSE. The battle centers on the redistribution of resources to finance what must become the economy of tomorrow.

Finally, Bordeaux seems to be a prime location for the SSE. How do you explain this success?

There is a rather unique alignment of forces between local governments, academic research, and SSE organizations. This is the result of a local political culture focused on openness and cooperation, but also of long-standing activist commitments. For example, the TerrESS Chair that I lead at Sciences Po Bordeaux, at the intersection of these different worlds, works to legitimize, frame, and equip the SSE. This dense network creates a very positive dynamic for the region.

Social and Solidarity Economy Marketplace, Hangar 14. Photo : CRESS Nouvelle-Aquitaine.

As president of Crédit Coopératif and Coop FR, the umbrella organization for French cooperatives, Jérôme Saddier is a leading figure in the social and solidarity economy (SSE) in France. He is a former president of ESS France and vice president of Social Economy Europe. In 2022, he published "Toward an Economy of Reconciliation," in which he advocates for the SSE as a desirable model for the economy. Amid his bank's centuries-old history, European regulatory constraints, and the urgent need for "climate mutualism," he calls for a return to long-term thinking and democratic deliberation.

MONEY IS NOT A NEUTRAL TOOL, IT IS A POLITICAL ISSUE

Interview with Jérôme Saddier

By Dominique Lesaffre

Crédit Coopératif in Bordeaux GSEF2025.

Mr. Saddier, you don't have a traditional background in banking. How would you describe yourself, and what led you to become president of Crédit Coopératif?

To begin with, there's one thing that didn't lead me there: I never studied finance. I see myself more as a "generalist of generality," with a history of commitment that has always shaped my career choices. I've been fortunate to be able to act on my convictions in my work—which isn't always easy—but I've tried to do things that make a difference. I began by studying political science in Lyon, a time marked by strong involvement in student unions and later in politics. My career then alternated between working with elected officials and ministers and holding executive positions in the corporate world, notably as CEO of several mutual insurance companies.

My arrival at Crédit Coopératif happened in stages: first, I was a long-time ally of Crédit Coopératif due to my union, political, and professional activities. I was CEO of the Mutuelle Nationale Territoriale in early 2015 when the president at the time, Jean-Louis Bancel, asked me to join him as a board member. I think Jean-Louis, whom I had known for a long time, had something up his sleeve; I hadn't a clue what it was, but I was brought onto the board of directors as a representative of the Mutuelle. And in 2017, he offered me the opportunity to join him in the role—one he himself had held—of Deputy Chairman, to prepare me to succeed him. This transition took place in 2021. From 2018 to 2021, I served as Deputy Chairman, which gave me the opportunity to learn the banking trade from the inside. I am fully committed to this role, because beyond the technical aspects, a bank like ours—which is committed, multi-affinity, and stands by its principles—must engage with all the ecosystems that contribute to the development of society.

Roundtable Discussion: African Dynamics of the SSE. Photo : GSEF.

You also served as president of ESS France until June 2024. What was the challenge of this unifying mission?

I've been fortunate enough to be able to stay true to my convictions in my work, which isn't always easy…

I served as president of ESS France from January 1, 2019, to June 2024, when Benoît Hamon succeeded me, and in fact I revived ESS France, which was not in very good shape. I had become familiar with the SSE ecosystem from the government side when I was in Benoît Hamon's office at Bercy and we were drafting the law on the social and solidarity economy. At the time, the SSE ecosystem was not in great shape, divided into numerous factions, with personal rivalries and even fundamental disagreements on certain issues.

When I joined Crédit Coopératif in 2018, since I didn't have any operational responsibilities, I had the time to focus on the goal I'd identified while in government: bringing people together. That's just my nature. So I rebuilt ESS France as the overarching umbrella organization for all sectors of the French social economy. We started from very little and have built a strong organization where, while differences remain, there are far fewer divisions. Today, I continue this work within Coop FR, which brings together all French cooperatives.

Hangar 14, the Forum's other venue at BordeauxGSEF2025. Photo : GSEF.

En 1893 l'origine du Crédit Coopératif, c'est d'être la banque doopérative des coopératives de travailleurs…

Crédit Coopératif has a very unique history. Why was it created at the end of the 19th century?

In 1893, Crédit Coopératif originated as the cooperative bank for workers' cooperatives. At the end of the 19th century, in many sectors of activity in France, there was a market failure. The major banks, represented at the time by the three "old guard" institutions we know today—BNP, Société Générale, and Crédit Lyonnais—did not lend to small business owners, much less to fledgling cooperatives, or even to individuals. Banking at the time was focused on wealthy families and industry.

In response, farmers created Crédit Agricole, and artisans created the Banques Populaires. For their part, workers' cooperatives—as well as consumer cooperatives—needed a credit mechanism to support their development. Jean Jaurès described these two movements—workers and consumers—as the "two pillars" of the future social republic. They had no other choice but to create their own credit institutions, which they would own as cooperatives, because it was, in fact, a natural step, and also because the cooperative bank status, pioneered by the Banques Populaires, already existed on paper. So, they adopted the cooperative bank status to create two institutions, one for workers' cooperatives and the other for consumer cooperatives. These two banks subsequently merged to become Crédit Coopératif. After that, we became the cooperative bank for most cooperatives, which means we have always played a structuring role in the cooperative world. That is why we created the representative organization for cooperatives, which for a long time was called the Groupement National de la Coopération. Now it is called Coop FR. It is also a tradition that the president of Crédit Coopératif chairs this organization.

And then we expanded; we played a major role in the reconstruction of France after World War II, because cooperatives had reserved markets, particularly in the housing, agriculture, and fishing sectors. Crédit Coopératif experienced a major boom at that time. Back then, politically speaking, the bank was actually quite close to communist circles.

You often mention a major turning point in the 1970s. How did it shape the bank as it is today?

In the 1970s, the bank hit a "slump" and was revitalized by Jacques Moreau, an intellectual close to Michel Rocard. He steered Crédit Coopératif in two crucial new directions, thanks to which we have achieved the position we hold today. First, he decided that we would become a universal bank, capable of serving not only businesses but also individuals. Second, he theorized the

concept of the social economy by expanding our scope of action to include mutuals and associations. He sought out this term, which had fallen into disuse, in the works of Charles Gide to describe both a market for Crédit Coopératif—encompassing cooperatives, mutuals, and associations—and our political positioning. He presented these ideas to Michel Rocard, and that marked the beginning of the new surge in the social economy. It was also at that time that Jacques Moreau, through various connections, set out to "raise funds," as they say in banking, because the banker's trade isn't very complicated: you have to raise money and turn it into something useful, while taking a small margin along the way to make a living.

It was also during this period that our commitment doctrine took shape, sometimes out of necessity. Catholic organizations, such as the CCFD, deposited large sums of money with us on the condition that we refrain from financing certain sectors, such as the arms industry. The Church was then engaged in a campaign against landmines. This laid the foundation for our current exclusions: we refuse to finance tobacco, synthetic pesticides, nuclear power, or carbon-based energy. On the other hand, we were pioneers in financing organic products and renewable energy. These principles gave rise to Socially Responsible Investment (SRI), traceable finance, and solidarity-based finance.

Today, many banks claim to be "committed." How does Crédit Coopératif distinguish itself from the competition?

We strive to remain fully true to our history and our origins, without limiting ourselves solely to the social economy. We believe that what we stand for should become the norm, so we need to convince others. I don't want Crédit Coopératif to be merely the bank of the vanguard. The vanguard must be part of us—that's fine—but we also need

SSE Marketplace, Hangar 14. Photo : CRESS Nouvelle-Aquitaine.

people who are open to being convinced and converted, and thus supported. We are therefore making an effort to expand without compromising our principles. Furthermore, we must recognize that we face increasing competition in the very areas that once set us apart. Today, everyone is engaged in socially responsible investing (SRI), and it is very easy to do so because the definition is quite flexible, even if it has been somewhat clarified. Today, everyone claims to be doing either SRI or impact finance. It's easy to find buzzwords that sound good for marketing, especially when there are no precise standards. Similarly, in the renewable energy sector, we were alone for years. But today, everyone is doing it. So our strategic question is how to remain committed, pioneering, and distinct, even as—and this is a good thing, by the way, so we're not going to complain—everyone else

We refuse to fund tobacco, synthetic pesticides, nuclear power, or carbon-based energy sources…

From left to right: Claudine Bichet, First Deputy Mayor of Bordeaux; Alain Garnier, Mayor of Artigues-près-Bordeaux and Vice President for the Social and Solidarity Economy (ESS) of Bordeaux Métropole; Jérôme Saddier, President of Crédit Coopératif; Pierre Hurmic, Mayor of Bordeaux and Co-President of the GSEF; Céline Papin, Deputy Mayor of Bordeaux.

is jumping on board. There are fads among certain players and sometimes a bit of hypocrisy as well. That's why our strategic plan is called "100% Committed"—our commitment isn't just a little extra to ease our conscience. We strive to be 100% committed with complete transparency. It's not easy in the banking world because competition and regulation obviously constrain us.

Doesn't current banking regulation penalize this specific model?

European regulation, particularly that of the European Central Bank (ECB), is extremely restrictive. Since the 2008 crisis, banks have been required to maintain such high capital ratios and provisions that, in theory, a bank should no longer be able to go bankrupt. This weighs heavily on our operations: we sometimes have more staff dedicated to compliance and IT security than to business development.

Furthermore, the ECB is pushing us to diversify our business lines and expand beyond the French market to "spread the risks." It views French-specific practices, such as fixed-rate mortgages, with disfavor, as they reduce banks' financial agility. In this context, we accept that we are the least profitable bank in the BPCE group, as we choose less profitable clients and refuse to engage in lucrative sectors out of political conviction.

For cooperative credit, what does the GSEF represent—an organization whose headquarters were moved three years ago from Seoul to Bordeaux, and which successfully demonstrated significant mobilization capacity at its forum held in France last October, with over 10,000 people representing 109 nationalities?

For some fifty years, Crédit Coopératif has been committed at the international level to the development of the social and solidarity economy, and has supported all kinds of initiatives through the banking sector or through social and solidarity economy networks. We have been active in Central Europe and the Mediterranean countries, particularly in the Maghreb and Palestine, to support actors in the social economy. To the best of our ability, we have always been active in developing solidarity-based finance and the social economy worldwide. We are present in almost all international networks, whether banking-related, such as FEBEA or GABV, or within international and European cooperative networks, the International SSE Forum, and the GSEF. Our involvement in the GSEF was more modest at first because it was initially a coalition of cities and local governments. We supported them, and we have been particularly involved since the GSEF came to Bordeaux, and we were an active partner in this edition of the international forum that took place in late October.

What do you take away from your time as president of ESS France, and how do you see the evolution of the social and solidarity economy and social finance in France, in particular?

From my time as president of ESS France, on a personal level, I take away the feeling of having achieved something, and it feels good to achieve things from time to time. Obviously, the work is unfinished; the diversity of the social and solidarity economy remains a major challenge. It's not always easy to find common ground between, say, Emmaus and the Leclerc Group. How do we build an ecosystem that will support collaborative development among all SSE actors, who are so different from one another? Some are deeply committed to issues of ecological or democratic transition. Others run businesses based on a cooperative structure, the origins of which they have sometimes forgotten. I tried to make all of this coexist as best as possible without ever limiting myself to the lowest common denominator. Not all SSE actors want to take the leap into political analysis; those in the market sector do not always collectively feel comfortable discussing issues that go beyond their immediate business. Those in the world of community engagement sometimes want to reflect on other dimensions, to think about how to evolve over time. There are also people who become "entrenched" in their associative environment and do not want to look elsewhere. My role, as I had conceived it at ESS France, was to try to reconcile these different perspectives.

We accept that we are the least profitable bank in the BPCE Group because we choose less profitable clients and turn down lucrative sectors out of political conviction…

We must start by agreeing to understand one another. For Patrick Viveret, democracy is about agreeing to disagree. So, there you have it; I tried to start with that. Objectively speaking, I think we've made great strides, but there's still a long way to go before the SSE collectively feels it holds a stake in our country's future and is capable of acting accordingly. And particularly because not all the tools are being used—including, incidentally, in solidarity finance. We potentially have a lot of money to invest in social and solidarity infrastructure, but the pipes aren't fully connected yet—and they aren't even really the right size or diameter. We're not yet at the necessary level, and yet we're the leading country for the SSE in Europe, one of the leading ones in the world; we're respected for that.

You have often expressed regret that the SSE is excluded from major national initiatives such as France 2030. What can be

On a potentiellement beaucoup d'argent à investir dans l'équipement social et solidaire mais les tuyaux ne sont pas complètement branchés…

done to ensure that the SSE is no longer treated as a marginal or exceptional sector and gradually becomes the norm for the economy as well?

The first thing to do would be to ensure that people stop talking about us in terms of a sector. There is no "SSE sector." With diverse legal structures and forms of engagement, the SSE is present in most of the country's economic sectors, sometimes even holding dominant positions—as is the case in insurance, banking, agriculture, and commerce. Sometimes in marginal or pioneering roles, it is also present in the health and social services, sports, and cultural sectors. Given the diversity of activities in which the SSE is involved, we must stop thinking in terms of sectors.

I believe that the development of the SSE today should be justified first and foremost by the existence of major social challenges that need to be addressed. But some SSE actors are more interested in developing their sector-specific activities and somewhat less in the potential of their status—whether cooperative, mutualist, or otherwise—and even less in collective development. On the subject of ecological transition, in particular, I am convinced that we need a form of climate mutualism to ensure that commitments are made and upheld over the long term and that they mobilize the general public. If social protection in France exists primarily in a mutualist form, it is because at a certain point in history we felt the need to organize consent to solidarity in collective and democratic forms—which was not as natural as it might seem.

To build consensus on climate efforts at the national level, I believe we need a system of the same nature. This, it seems to me, is one of the current challenges.

Another very different challenge is that of business succession. In France, more than 500,000 businesses—of every type, in every sector—will have to change hands over the next 10 years. Capitalism in our country is becoming increasingly financialized; it is dominated by a few giants whose focus lies elsewhere, not in their own country. The risk of deindustrialization is already present, and it will only grow. At the local level, thousands of SMEs are threatened with extinction because they are family-run and there aren't necessarily successors within the family, or because there are no nearby competitors ready to step in and take over.

We need a major business takeover plan. I'm not talking about struggling businesses; I'm talking about healthy ones. The social and solidarity economy sector, particularly cooperatives, should be able to organize a major movement to take over or transfer businesses.

Another very important issue is the management of personal data. Social and solidarity-based enterprises should take charge of this issue to prevent the predatory use and commodification of personal data.

To achieve all this, we need project leaders who know how to structure legal and financial arrangements, who are capable of raising funds and forging alliances among SSE actors, of course, but also with other types of stakeholders. Unfortunately, this is something the SSE sector struggles with due to a lack of adequate structure and entrepreneurial culture. And this is precisely why the SSE is not eligible under the France 2030 plan. In the SSE, we are unable to present projects of sufficient scale to qualify for the France 2030 framework.

The Bordeaux Forum emphasized territorial cooperation; it was one of the main themes of the Forum. How can the cooperative banking sector foster territorial alliances, using new financing tools that combine market-based resources with cooperative financing?

Signing of the agreement between the Forum's co-organizers and Crédit Coopératif. From left to right: Stéphane Pfeiffer, Deputy Mayor of Bordeaux; Sophie Piquemal, Vice President of the Gironde Department; Maud Caruhel, Vice President of the Nouvelle-Aquitaine Region; Jérôme Saddier, President of Crédit Coopératif; Pierre Hurmic, Mayor of Bordeaux; and Alain Garnier, Vice President of Bordeaux Métropole.

The first point to consider is that the cooperative banking sector is the only banking system present in local communities. The major banking networks have, in fact, left these communities, with the exception of the postal bank, which remains tied to local communities through its public service missions. At Crédit Coopératif, our goal is to support our clients at the local level, because we know them well. Furthermore, the advantage of the cooperative banking model is that it has local governance. Crédit Coopératif is a national bank, but it nevertheless has local and regional branches that allow its clients to get to know one another and potentially build projects together. We encourage them to do so and support them in this endeavor. The great strength of the social economy, in the broadest sense of the term, is that it accounts for a much larger share of jobs in rural areas than in metropolitan centers. In rural areas, the social economy accounts for 25% of jobs. The challenge of revitalizing rural areas is fundamental today in the context of deindustrialization. That is why I raised the issue of business takeovers, because what drove the development of small provincial towns and county seats was the transformation of crafts into small-scale industry at the end of the 19th century.

At the BordeauxGSEF2025 Village: SSE Organizations Meet with Participants. Photo : CRESS Nouvelle-Aquitaine.

We need to set out once again to win back new territories. Of course, Crédit Coopératif would like to support this effort, but to do so, we need project leaders..

This was followed by the establishment of public services and rail transport, because goods and people had to be transported. All infrastructure was linked to small-scale industry. The demise of small-scale industry in France—due to flaws in our industrial organization, which is not the case in Italy or Spain—has accelerated the decline of these regions.

We must set out once more to revitalize these regions. Naturally, Crédit Coopératif would like to support this revitalization, but to do so we need project leaders. We must encourage organizations or individuals capable of spearheading initiatives to revitalize these regions. And we must partner with others for financing, as Crédit Coopératif cannot fund everything. I hope we'll succeed in the coming years.

And on a similar note, there's the issue of young people, the younger generations, and young entrepreneurs. We know that among the young, there is creativity, a desire to innovate, and dreams of forging new socio-economic ties.

What is Crédit Coopératif's interest in this demographic?

Not all young people are innovative, committed, entrepreneurial, or socially conscious. The reality is a bit different from all that. But it's true that there's always been—and especially now—a significant portion of young people who want to change the world. When I was young, I wanted to change the world. I never imagined that could be done by starting a business. I thought it was the role of politics to solve problems. Things have changed a bit: many young people today want to create economic and social initiatives. In fact, there have never been so many new social and solidarity economy (SSE) enterprises.

The major nonprofit networks we know are struggling to renew themselves. On the other hand, many young people are starting their own businesses, so we'll have to build

on that. Many young people feel a sense of urgency due to a form of eco-anxiety, which is on the rise and isn't always easy to manage. The issue of our relationship to the climate emergency is complex. It is a scientific reality—even a scientific truth—but the timeline of the climate emergency does not align at all with the timeline of public decision-making, even when that decision-making is determined. I explain to young people who are getting involved in these issues that they will need to be both determined and patient because change only becomes apparent after several years. I even tell them that their children will barely begin to see the effects of the decisions they may have helped make.

I am deeply concerned about the state of democracy in our country. I would not want those young people who are deeply committed to environmental issues to turn their backs on democracy by accusing it of being ineffective. That is why I try to link issues of political democracy to issues of economic and social democracy. Everything is connected, and we need to demonstrate that democratic processes can be effective. We can clearly sense that dark winds are blowing around the world and in our country. The question of democratic effectiveness is fundamental today.

We must offer frameworks for engagement to the younger generations who have decided that the fate of the world concerns them. We must also allow them to create these frameworks themselves, because they will not simply blend into existing organizations that do not meet their expectations. We can give them the means to do so.

We have never had this much money in our country, never. And never before has so much money been earmarked for the social and solidarity economy (SSE) and for solidarity. I'm not talking about public money; I'm talking about private money. As I said earlier, the problem is one of access to this funding—the issue of the pipes, the diameter of the pipes, and the connections. We're not very good at that yet. There has never been so much money in so-called "impact" funds. Millions and millions of euros are announced, but since the plumbing is a bit complicated, it always goes to large organizations and doesn't trickle down. So we need to overhaul the plumbing, connect the big pipes to the smaller ones, and so on.

Je suis très soucieux de l'état démocratique de notre pays. Je ne voudrais pas que ceux parmi les jeunes qui sont très engagés sur les enjeux écologiques renient la démocratie en lui reprochant d'être inefficace…

In the face of the rise of speculative finance, how can French cooperative banks—and particularly Crédit Coopératif—continue to offer educational, transparent finance based on the real economy? In other words, how is it possible to develop an alternative banking system with positive effects on democracy, the local economy, regional development, and so on?

This is not the simplest question. I think we need to make money a political issue. We have to stop acting as if money were neutral. Money and money creation are political because they depend on our behavior as consumers, taxpayers, entrepreneurs, and so on. And consequently, this requires banking institutions to play an educational role. That is what we are trying to do. It is not simple: the greatest danger, in my view, does not come from traditional banks. What profoundly threatens our societies and reinforces speculative finance is not the behavior of the largest, most well-known banks—and certainly not French banks, for that matter. It is everything happening outside the realm of traditional banks. Today, the financial sector seeks to free itself from regulatory constraints and, in doing so, evades public oversight. This also manifests in new forms of currency. I'm not talking about local currencies; I'm talking about Bitcoin. This is what is known as dark finance, which operates through direct money exchanges on the dark web, without any oversight or regulation, and accounts for half of global financial transactions today. That is the greatest threat.

The BordeauxGSEF2025 poster on the streets of Bordeaux. Photo : Arthur Péquin.

Today's financial sector seeks to free itself from regulatory constraints and, in doing so, evades public oversight.…

Mr. Saddier, what message would you like to share to conclude this discussion?

I advocate for slowing down. Humanity can only take control of its future at an acceptable pace. If everything moves too fast, we no longer see events unfolding and we no longer have time to act.

Cooperative governance is sometimes perceived as difficult or tedious because it requires listening to others, seeking compromises, and deliberating. But this slowness is essential; it is the art of deliberation. If we no longer have time to talk to one another, power inevitably concentrates in the hands of a few.

Slowing down does not mean giving up on the world; on the contrary, it means giving ourselves the means to offer a sustainable future to this planet.

Benjamin R. Quinones Jr. is a member of the board of directors and director of organizational development at Livegreen International Inc., a social enterprise working to develop an integrated value chain for organic agricultural products in the Philippines. He founded the Asian Solidarity Economy Council (ASEC), the Asian continental network of the Intercontinental Network for the Promotion of the Social and Solidarity Economy (RIPESS). He established the Coalition of Socially Responsible SMEs in Asia, a pioneer in the development of social and community-based enterprises. He holds a Ph.D. in organizational development from the SAIDI School of OD and a master's degree in agricultural economics from the University of the Philippines in Los Baños.

THE SOLIDARITY ECONOMY

Interview with Dr. Benjamin Quinones

By Dominique Lesaffre

Dr. Benjamin Quinones at the roundtable discussion on the dynamics of the social and solidarity economy in Asia. Photo : GSEF.

My true theoretical "awakening" took place in 1999, when the Charles Léopold Mayer Foundation (FPH) invited me to join a working group on the solidarity economy. That was the first time I had heard that term.

Dear Ben, we're meeting today for a conversation that is particularly close to my heart. As we discussed during our meeting in Bordeaux, our friendship spans several decades of activism in support of global social finance. For readers of Approches Coopératives, it's essential to understand that you're not just a Filipino economist, but a builder of continental networks. You've agreed to structure our discussion around four main thematic pillars. Let's start with the origins: how did the Social and Solidarity Economy (SSE) take root in the Philippines, and how was its financial framework established?

To fully understand this, we need to go back a long way. Before the year 2000, the formal concept of the SSE did not exist in Asia. However, my involvement dates back to 1984. At that time, I was Secretary-General of APRACA (Asia-Pacific Rural and Agricultural Credit Association), a regional organization established by the FAO. I was already working with what we now call SSE entities: cooperatives, mutuals, NGOs, and farmers' organizations.

My real theoretical "awakening" took place in 1999, when the Charles Léopold Mayer Foundation (FPH) invited me to join a working group on the solidarity economy. That was the first time I had heard that term. I then actively participated in the World Social Forums in Porto Alegre and Mumbai in 2004. Drawing on these experiences, I identified seven key processes for institutionalizing the SSE in my country.

These seven processes form the backbone of your work. Could you describe them in detail, since they serve as a model for other regions?

Absolutely. The first process was developing the concept (the "mindset"): after Mumbai in 2004, I established a working group in the Philippines to promote this vision of a human-centered economy.

The second was continental networking through the creation of the Asian Solidarity Economy Forum (ASEF). The first forum in Manila in 2007 attracted 700 participants from 33 countries. Then came Tokyo in 2009 with 1,000 participants, and finally Malaysia in 2011, where we officially founded and registered the ASEC (Asian Solidarity Economy Council).

The third pillar was education. In 2020, we launched the ASEC Online Academy to offer certificate courses to senior executives. The fourth pillar, essential for sustainability, was academic integration: we convinced the University of the Philippines to incorporate the SSE into its doctoral program in social development.

The fifth process is the creation of a national roadmap through the Bayan Family Foundation, which is now the leading SSE organization in the Philippines. We established a National Council composed of six sub-councils representing all sectors: cooperatives, NGOs, microenterprises, local governments, universities, and the private sector. The sixth process was the adoption of the SSE as the overarching framework for development in the Philippines. Finally, the seventh step is the establishment of an integrated support platform to help small businesses access financing, technology, and markets, thereby providing them with the services normally available to large companies.

In your presentations, you often use a forest metaphor to explain this systemic vision. Can you explain it to us?

Yes, it's crucial for changing policymakers' perceptions. If you focus solely on the individual business, it's as if you're looking at a tree but ignoring the forest. The tree is the business, but the forest is the entire economy. The forest includes the trees, but also the soil, microorganisms, and birds. The social and solidarity economy (SSE)

Young Kim, Director of SSEGOV and GSEF Co-Chair for Asia. Plenary session on financing the SSE. Photo : GSEF.

Trop souvent, on pense que le développement vient de la solidarité du Nord. C'est un non-sens…

is that forest: an ecosystem where each element supports the others.

Let's turn to a point that's close to your heart: resource mobilization. You argue that labor must be recognized as the primary source of capitalization, rather than relying on external aid. How does this work in practice, particularly based on your experience in India and Indonesia?

This is at the heart of financial sovereignty. All too often, people think that development comes from charity from the North. That's nonsense. I developed a program to connect banks with grassroots communities. In Indonesia and India, we're talking about millions of marginalized people. I asked a simple question: "Can you set aside one rupee a day? Or a week?" Everyone has a rupee.

The idea is to collect these tiny surpluses. By depositing them regularly in a commercial bank, we build a track record of financial discipline. I convinced the central banks to allow the opening of collective accounts for these groups. After one or two years, the bank agrees to grant a loan equal to twice the accumulated deposits. Today, 300 million people in India use this system. A World Bank study has also confirmed the effectiveness of this program in lifting people out of poverty. This is how we transform the effort and discipline of micro-saving into a lever for massive investment.

This approach seems to have evolved into what you now call the "Bayanihan Solidarity Fund." Can you explain this innovation and how it involves private sector players such as Ayala or Microsoft?

"Bayanihan" is a Filipino term meaning mutual aid and solidarity. Our current innovation involves creating a national fund funded by the grassroots. In the Philippines, microenterprises account for 95% of the economic fabric. If we can mobilize

People living in poverty are often so focused on their immediate survival that they find it difficult to reflect on their practices.

300,000 people who each contribute just 100 pesos a month (about 1.50 euros), we'll generate 30 million pesos a month—or 360 million a year.

Some people say to me, "Well, 100 pesos is too little—why not 500?" I respond with the analogy of a jump rope: the lower you set the rope, the more people can jump. I want 100% participation, not just from the wealthiest 10%. This fund is then invested in mature, profitable social and solidarity economy (SSE) entities or in infrastructure projects.

In addition, we're in discussions with the government and major private foundations like the Ayala Foundation. Instead of providing non-repayable grants, we're asking them to use that money as matching funds for the Bayanihan Fund. This creates a virtuous cycle where the capital grows each year instead of being depleted.

You also place particular importance on young people. Your Youth Entrepreneurship Program (PEJ) seems to be a pillar of ASEC.

Absolutely. In 2021, together with Dr. Rosalinda Ofreneo, we launched the mentoring program for young entrepreneurs. We encourage them to move away from the idea of a sole proprietorship toward that of a collective SSE enterprise. An SSE enterprise must provide for the needs of families and neighbors (people), preserve the environment (the planet), and generate profit to be sustainable. We teach them practical tools such as community mapping to identify their future local customers and partners. The goal is for young people to no longer be merely a labor force, but to hold a share of economic power through the creation of cooperatives.

Ben, your journey shows that innovation isn't about technology or AI, but about the human will to break down social barriers. You demystify finance to turn it into a tool for protecting human rights in the face of international capitalism. To conclude, what do you expect from your collaboration with the Global Social Economy Forum (GSEF)?

My main expectation is systematization. People living in poverty are often so focused on their immediate survival that they struggle to theorize their practices. We need the GSEF to document and institutionalize this knowledge accumulated over 40 or 50 years of commitment.

I hope that my experience will serve as a basis for reflection for other regions, particularly in West Africa, where similar dynamics of territorial resilience exist. By formally joining the GSEF Council, I want to ensure that we continue to produce relevant knowledge that empowers people rather than making them dependent on artificial solutions. Solidarity finance is the best protection for human rights, because it creates a solid economic foundation that no one can take away from them.

Thank you so much, Ben. Your story will be at the heart of our special report on SSE financing. It's an honor to walk this path alongside you.

Preparation of the International Youth Declaration. Photo : GSEF.

Eugénie Bardin is responsible for public affairs within Enercoop's Cooperation Division, a position she has held since April 2019. Her mission is to raise awareness of Enercoop's project among public decision-makers (government officials, lawmakers, etc.) in order to influence regulatory changes and ensure that the model of energy and citizen-led transition advocated by Enercoop can be replicated.

ENERCOOP: REGAINING CONTROL OF OUR ENERGY THROUGH THE COOPERATIVE MODEL

Interview with Eugénie Bardin

ByDominique Bénard

To start, can you explain what Enercoop is and why it chose the cooperative model to enter the energy market?

Enercoop was founded in 2005, when the European Union opened the energy market to competition. Our founders—like Nef, Greenpeace, and Biocoop—wanted to offer an alternative to for-profit companies in the energy supply market. The central idea is that energy is a common good.

Enercoop's traditional business has been supplying electricity. It now also generates electricity from renewable energy sources. It also offers engineering services to support local projects and promote renewable energy in society

We chose the SCIC (Société Coopérative d'Intérêt Collectif) legal status for two main reasons: the principle of limited profit-making and the requirement to reinvest profits in the energy transition (1), and transparency in governance (2). Unlike a traditional company, our customers and employees can become members and participate in strategic decisions.

What happens to the profits generated by a cooperative like Enercoop? Are they distributed as in a traditional company?

Not at all, and that's where the SCIC (Société Coopérative d'Intérêt Collectif) model really comes into its own. We operate with limited profitability.... This means we have a legal obligation to reinvest our profits in the organization's mission.

In practical terms, the money earned is used to finance new local renewable energy projects, carry out awareness campaigns, or support the energy transition on the ground.... The money remains in a virtuous cycle serving the common good.

You often talk about a "decentralized" model. How is that organized on the ground?

At first, there was only one cooperative in Paris. Today, we are a network of 13 cooperatives: a national organization and 12 regional cooperatives spread throughout metropolitan France. This structure allows us to be as close as possible to local communities, particularly when developing green energy projects with local stakeholders. Each cooperative is independent with its own governance.

In practical terms, how does your "multi-stakeholder" governance work?

That's one of the strengths of the SCIC model. We have six stakeholder groups that hold equity and voting rights: employees, renewable energy producers, customers, local governments, Enercoop Locales, and finally, founders and supporters. This allows citizens and local stakeholders to move beyond being mere consumers and become "shareholders" in their energy provider.

Let's talk about a sensitive topic: price. Enercoop is often considered more expensive than its competitors. Why?

It's true—we are currently the most expensive provider on the market, and we acknowledge this in the interest of transparency. This is due to our rigorous procurement policy: we purchase our energy from socially conscious producers, often through long-term contracts at fixed prices, to ensure the stability of their projects.

Furthermore, our status as a cooperative entails costs that others don't have, such as public education and awareness campaigns to help our customers reduce their consumption. We're not here to sell as many kilowatt-hours as possible, but to promote energy conservation.

Do you still have programs for people in need?

Absolutely. We offer "solidarity" plans for recipients of the energy voucher. We've also set up a micro-donation system through the

Enercoop was founded in 2005, when the European Union opened the energy market to competition. Our founders... wanted to offer an alternative to for-profit companies... The central idea is that energy is a common good.

Launched in 2002, the Béganne site (8 MW – Morbihan) became, in 2014, the first community-owned wind farm built in France (Photo Thomas Louapre. Enercoop)

The economic and social aspects are linked… When you're involved in the project and see the benefits it brings to your community, you no longer view wind turbines the same way.

Energie Solidaire solidarity fund: customers who can afford it can help those in need.

Can you give us a concrete example of a community project you've supported?

The Andilly-les-Marais wind farm in Nouvelle-Aquitaine is a prime example. It's a 16-megawatt project that powers 10,000 households. It was developed through a collaboration between citizens, local authorities (the region and the department), and a private developer, Valorem. Enercoop signed a 25-year power purchase agreement.

Another, smaller example is the Pouse-pisse solar farm in Occitanie, built on a former gravel pit. It's a collective self-consumption project: the energy produced is shared among neighbors, businesses, and the town hall.

Are citizens really willing to invest their own savings in these projects?

Yes, we're seeing very strong interest, especially when the project is geographically close by. People like knowing that their money is funding a facility they can see and that benefits their own community.

Does this model also help make the projects more acceptable to residents?

Absolutely. The economic and social aspects are linked. Take the example of the Andilly-les-Marais wind farm. Because citizens and local authorities were involved from the very beginning in discussions about the site and the financial structure, the project was very well received.... Local residents even came out to applaud the arrival of the blades on the night of installation. When you're a stakeholder in the project and you see the benefits it brings to your community, you no longer view the wind turbine in the same way.

If I want to support the energy transition in my local area, how can I actually invest my money?

There are several very concrete ways to do this. The first is to become a member of a cooperative like Enercoop. As an SCIC (Société Coopérative d'Intérêt Collectif), we allow citizens to purchase membership shares. This means you're no longer just

a consumer paying a bill—you become a shareholder in your energy provider and have a stake in its capital and strategic decisions.

Beyond the supplier, you can invest directly in energy production projects (wind farms, solar installations) located in your region. To do so, you can purchase shares or equity in the organizations that manage these local projects.

Are there specific tools to facilitate this investment in energy production?

Absolutely. In 2010, Enercoop co-founded Énergie Partagée, which is both a nonprofit organization and a citizen-led investment fund. This fund collects savings from citizens to invest in renewable energy production projects (wind, solar, hydroelectric, biomethane) led by local stakeholders. It's an excellent way to ensure that your money directly funds new green energy production facilities in France.

Are we necessarily talking about large sums of money?

Not at all. Investment can be financial, but it can also take the form of donations or volunteer time. For example, we offer our customers the option to make small donations to help people facing energy poverty pay their bills.

Investment also means volunteering. Many citizen-led projects rely on groups of people who aren't energy professionals—a teacher, an accountant, or a former business owner—who pool their skills to launch a local project. It's a way to build expertise on technical topics and take back control.

How can I find a project near me to get involved in?

It's very simple: there are now more than 600 citizen-led projects in France. There's bound to be one near you. You can get information from our network of 13 local cooperatives or check the Énergie Partagée network to identify initiatives underway in your department....

Finally, the simplest way to get involved is to switch energy providers. By signing up with Enercoop—which takes just five minutes—you directly support this model of citizen-led, decentralized energy production. It's a consumer choice that becomes an investment in the future.

You mentioned the Pousse-pisse solar project in Occitanie as a model of collective self-consumption. Can you explain the practical benefits of this system?

Collective self-consumption is a very innovative way to share energy locally. Unlike the traditional production model, where electricity is fed entirely into the national grid, here the energy produced by a facility (such as the Pousse-pisse solar farm) is consumed directly by stakeholders in the immediate vicinity—particularly those participating in the collective self-consumption (ACC) initiative: households, businesses, and the town hall.

The primary advantage, therefore, is proximity. A local loop is created between production and consumption, which generates highly localized community dynamics.

Does this mean we disconnect from the national grid?

Not at all. We are not creating an isolated island; the project remains integrated into the national grid, and the connection with Enedis is essential. For this to work, a "managing legal entity" (PMO) is required—a legal entity that distributes energy among the participants. In the case of Pousse-pisse, the regional cooperative Enercoop Midi-Pyrénées serves as both manager and investor.

And in economic terms for the region, what difference does this make?

Investment can be financial, but it can also take the form of donations or time. For example, we encourage our customers to make small donations to help people facing energy poverty…

We're seeing citizens who aren't energy professionals develop expertise on technical topics.…

This is where the benefit becomes massive. Community-led renewable energy projects generate local economic benefits 2.5 times greater than those of a traditional industrial project.

There are two simple reasons for this:

1. Local service providers are used much more frequently for installation and maintenance.

2. The savings invested by local residents and the profits generated remain in the region instead of being siphoned off by outside shareholders.

It's a powerful tool for regional resilience.

Beyond the technical aspect, is there a democratic benefit?

Absolutely. It puts power back in the hands of the people. In Pousse-pisse, it was the municipality that identified the site and invited local residents and the cooperative to get involved. We're seeing citizens who aren't energy professionals develop expertise on technical topics. This also fosters acceptance of the projects: when you use the energy produced by solar panels on the roof of your town hall or at a former village gravel pit, you better understand the value of these installations.…

Isn't this too complex for people who aren't in the field?

That's the whole point of the approach. In the collectives setting up energy production projects, you'll find teachers, accountants, and former business leaders. No one is an energy expert to begin with, but everyone contributes their own expertise. By working together on a concrete project, they learn technical concepts that might have seemed daunting and find new meaning in them.

You've mentioned Énergie Partagée several times. How does this organization actually help finance energy production projects?

Énergie Partagée is a long-standing partner that we co-founded in 2010. It's a unique organization built on two pillars: an association for coordination and, most importantly, a citizen-led investment fund.

In practical terms, this fund collects savings from citizens to invest directly in renewable energy production projects (wind, solar, hydroelectric, and biomethane). These projects are led by local stakeholders, such as citizen groups or local governments.

How does the investment process work for an individual or a city government?

It's very simple: as a citizen or local government, you can purchase shares in Énergie Partagée or directly in the legal entities created to carry out the projects.

Photo Enercoop

Thanks to Energie Partagée, we can mobilize socially conscious savings that do not seek to maximize profit…

The advantage of going through this fund is that it provides equity capital to local projects, which makes it easier to secure bank loans. We've also noticed that citizens and city governments strongly prefer to invest in projects located geographically close to home. It's a way for them to see firsthand where their money is going.

Why is this an essential tool for your model?

Because citizen-led energy initiatives are not on a level playing field with the giants of the capitalist sector. Citizen-led projects need financing tools tailored to their size and values.

Thanks to Énergie Partagée, we can mobilize socially conscious savings that do not seek maximum profit but aim to support the local energy transition. This enables projects to emerge that would otherwise never see the light of day due to a lack of capital. Today, with more than 600 citizen-led projects identified in France, we can see that this model of financing by and for citizens is growing rapidly.

We often hear that citizen investment is a "good deed" for the planet, but does it have a real impact on our regions' economies?

It's much more than just a symbolic gesture. It's a powerful economic driver. As I mentioned, citizen-led energy projects generate local economic benefits 2.5 times greater than those of traditional industrial projects. This makes a massive difference to a region's vitality.

How do you explain such a disparity? Where does this money actually go?

Lassicourt Solar Power Plant (Aube)

Community-led energy projects generate 2.5 times more local economic benefits than traditional industrial projects.

This comes down to two main factors. First, a project led by citizens or local governments will prioritize using local contractors and businesses for the installation, construction, and maintenance of the facilities.

Second, there's the issue of capital flow. In a conventional project, profits often go to distant shareholders or corporate headquarters based in major cities. Here, the savings of local residents—which are invested in the project—stay in the region. The profits go back to those who live near the wind turbines or solar panels, which strengthens local economic resilience.

You've mentioned the importance of "community education" several times. Why is an energy provider involved in education?

Because for us, energy isn't just a technical issue—it's a social project. Being a socially committed cooperative involves roles that don't exist at our competitors: we have teams dedicated to cooperative life (engaging with our members), awareness-raising, and training. The idea is to create a "snowball effect": when citizens take ownership of energy issues, they build their skills and regain control over their consumption.

In practical terms, how does this translate for your members?

We don't want our general meetings to be mere "rubber-stamp sessions." We therefore offer a variety of educational content, such as:

- Webinars and training series to explain strategic resolutions before voting.
- Site visits to production facilities (wind or solar farms) to see firsthand how energy is generated.
- Training initiatives conducted directly in the field by our 12 regional cooperatives.

You also have a unique program to involve producers in this educational effort. Can you explain it to us?

Yes, we offer producers from whom we purchase electricity a financial bonus. In return, the producer commits to using this money to carry out awareness-raising initiatives in their own community. These initiatives focus, for example, on the following topics: energy conservation, energy efficiency, and the fight against energy poverty. It's a very powerful tool for spreading the culture of the energy transition as close as possible to residents.

In summary, what is the ultimate goal of this education?

It is to move beyond the mindset of being merely a passive consumer. By better understanding the issues at stake, citizens become capable of making informed choices and taking concrete action to reduce their consumption. We follow the Negawatt Institute's three-pronged approach: energy conservation, efficiency, and renewable energy. Public education is the key to making this three-pronged approach a reality shared by all.

We sense that the citizen movement is dynamic, but what are the main political obstacles preventing you from moving faster?

The first obstacle is historical and structural. France is an extremely centralized country, marked by EDF's historical monopoly and an energy policy heavily focused on nuclear power.... This culture of centralization makes it difficult for decentralized public policies to emerge. Unlike countries such as Germany or the Scandinavian nations, where local initiatives have long been established, France struggles to delegate authority to the regions.

Is French law suited to your projects?

Not enough. In fact, that's part of my job: advocating with public authorities to adapt regulations. Today, there's a lack of genuine political will to facilitate these projects. Citizen-led projects are not on a level playing field with the capitalist giants of the energy sector. We need specific rules that take into account our limited-profit model and our local roots, rather than subjecting us to the same constraints as large traditional companies.

France has been waiting for its new Multi-Year Energy Plan (PPE) for two years now. This document is essential because it sets development targets for each energy source (renewables, nuclear, etc.) and defines the means to achieve them. This lack of visibility is highly problematic for the entire sector, and particularly for community-led renewable energy projects. Without specific targets and dedicated resources enshrined in law, it is difficult to plan the development of new large-scale projects.

Ultimately, what specifically do you expect from policymakers?

We are calling for community-led energy to be recognized as a public policy tool in its own right. It addresses major challenges: it improves project acceptance by involving local residents and strengthens regional resilience by keeping economic value within the local community.... This isn't just a technical issue, but a genuine societal project based on sustainability and citizen empowerment. Policymakers must stop viewing this as a marginal initiative and provide the regulatory framework for it to become a dominant model

This isn't just about technology; it's a genuine social initiative based on simplicity and citizen empowerment.

Finally, what would you say to a citizen who wants to get involved?

There are more than 600 citizen-led projects in France today. My message is simple: do some research—there's bound to be one near you. You can get involved by donating time, money, or simply by switching providers. Signing up with Enercoop takes five minutes—there's no power outage—and we'll handle canceling your old contract. It's a concrete step toward supporting an economy that respects both the environment and people.

Gado Bemah is a Togolese entrepreneur specializing in the sorting, collection, and recycling of plastic. Born in northern Togo, he studied at the University of Lomé, where he earned a master's degree in environmental geology. At 36, this geologist by training heads the NGO STADD and the company Green Industry Plast-Togo; he has become a leading figure in the Social and Solidarity Economy (SSE) in Togo. From cleaning up the Lomé campus to creating a national recycling network, he shares his journey and his vision of an economy that serves people.

RECYCLING AS A SOCIAL LEVER IN TOGO

Interview with Gado Bemah

By Michel Tissier

Togo: The Volunteers for Civic Engagement (VEC), in collaboration with the NGO STADD, conducted a public awareness campaign on waste management in the Avenou neighborhood of Lomé.

The Journey of a Social Entrepreneur: From College to the National Stage

Gado Bemah, could you introduce yourself and tell us what led you to become a social entrepreneur?

I'm an environmental geologist by training. It all began in 2011, when I was a sophomore at the University of Lomé. I was struck by how unsanitary the campus was: trash littered the ground and the lecture halls. Rather than simply calling out the authorities, I thought we needed to take action from within, together with the other students. We founded the STADD association (African Sciences and Technologies for Sustainable Development) to raise awareness among our peers and install makeshift trash cans made from recycled oil drums.

It wasn't without its challenges. I was even nearly reprimanded by the university's sanitation department because my map of illegal dumps had "exposed" their inefficiency to the university administration! But that experience was the turning point. Seeing that the same sanitation problems affected the entire city of Lomé, we decided to move beyond the university setting to take action on a national scale.

Today, what does the NGO STADD actually do?

STADD is now active throughout Togo with about sixty members and thirty employees. Our missions are wide-ranging: sanitation, environmental protection, reforestation, and access to drinking water through the construction of wells in rural areas. We also have a strong educational component, with textbooks that we distribute to more than 300 schools to educate eco-responsible citizens.

From Activism to a Business Model: The Birth of Green Industry Plastogo

How did you transition from community activism to founding a full-fledged industrial company?

It was a matter of survival and efficiency. At first, we raised awareness and collected waste, but we didn't know what to do with it. Moreover, as young people, we had a hard time securing grants. We needed to find a self-sustaining business model. I recognized the potential in plastic recycling, particularly the "pure water" bags that were everywhere on our streets.

As young people, we had a hard time getting grants. We had to find a self-sustaining business model. I recognized the potential of plastic…

In 2013, we began by collecting and reselling this raw plastic to neighboring Ghana. Then, in 2016, as volumes increased—we were reaching 30 metric tons per month—I decided to found Green Industry Plastogo (GIP) to process the waste ourselves in Togo. The company allows us to secure bank financing that would be inaccessible to an NGO. Today, the company employs about 80 people, and its revenue has grown from 30,000 euros in 2018 to approximately 530,000 euros (350 million FCFA) currently.

Why do you consider these two entities to be part of the Social and Solidarity Economy?

It's a matter of mission and value sharing. Our goal is not pure profit, but rather creating jobs for the most vulnerable and improving the quality of life. We practice a "shared economy": households that make the effort to sort their waste receive income by selling it to us.

Furthermore, we transform this waste into useful and affordable products. For example, we manufacture crutches for people with disabilities from recycled plastic. (see box) Finally, a portion of the company's revenue directly supports the NGO's awareness-raising efforts.

Green Industry Plast-Togo : Plastic Waste Recycling

The Manufacture of Crutches

The recycling and upcycling of crutches are based on a circular economy model aimed at making this medical equipment accessible to the most vulnerable people.

Manufacturing from waste: The crutches are manufactured using recycled plastic waste. This process significantly reduces production costs compared to imported crutches. While conventional crutches cost between 25 and 30 euros in Togo, those produced by Green Industry Plastogosont sell for between 10 and 15 euros.

Repair and reuse of aluminum: The system is designed to be durable through repair. If a crutch is damaged (for example, if the plastic part is worn out or broken), the user can return the aluminum shaft to the center.

Reduced maintenance costs: Once the aluminum shaft is returned, the center can replace the "handle" (the ergonomic part or support) for less than 5 euros.

This model not only recycles plastic waste that would otherwise have ended up in the environment, but also offers a sustainable and economical solution for providing assistive devices to people with disabilities..

What are your sources of funding?

The NGO STADD had to develop an innovative self-financing model out of necessity, because in its early days, partners did not trust the young founders, and the Togolese government lacked the financial resources to support them.

Here are the pillars of the business model that allows the NGO to operate without relying on grants:

- ***The resale of plastic waste***: Initially, to fund its social activities (cleanup, awareness campaigns), the NGO established a program to collect and resell raw plastic waste (particularly "pure water" bags) to processing companies in Ghana. This

system generated direct revenue while encouraging the population to sort waste through a financial incentive.

- *Synergy with the company Green Industry Plastogo (GIP)*: I created a separate commercial entity, GIP, to manage the industrial processing of waste and access bank loans that would otherwise be unavailable to a nonprofit organization. A portion of the revenue generated by this company is used directly to support the NGO's awareness-raising and outreach activities in schools and communities.
- *80 to 90% financial autonomy*: Unlike the French model of the Social and Solidarity Economy (SSE), which relies heavily on public funds, the organizations I created in Togo are almost entirely self-sufficient.

This self-sufficiency, born of necessity, has become a source of resilience, enabling the NGO to continue its missions of reforestation and access to drinking water even in the absence of donors.

In summary, STADD operates according to a shared economy model in which the value created by industrial recycling funds the association's social and environmental impact.

The Social and Solidarity Economy (SSE) in Togo: Between Informal Tradition and Legal Framework

What is the political and legal situation of the SSE in Togo?

It's important to understand that the SSE has always existed informally in our country: more than 80% of our economy is based on small-scale exchanges, barter in rural areas, or tontines. The government already supports some of these vital activities through tools such as the National Fund for Inclusive Finance (FNFI), which provides small loans to women for their income-generating activities.

Togo recognizes this model, but the legal framework is still under development. Since 2016, we have been working on a framework law. The formalization process began in 2016 with the organization of international conferences.

In 2018, Togo officially began drafting the framework law. This bill was reviewed by the Council of Ministers on two occasions, but subsequently encountered a "slight setback." The current government has now established a ministry specifically responsible for the Social and Solidarity Economy (SSE). One of this ministry's major objectives is to bring this framework law to fruition in order to structure the sector. There are several key challenges:

- *Moving out of the informal sector*: Although more than 80% of Togo's economy relies on SSE practices (tontines, barter, rural mutual aid), these activities are not yet legally structured. The law must allow for the integration of this national reality.
- *Tax and Legal Recognition*: In the absence of this law, social enterprises such as Green Industry Plastogo are currently classified as traditional for-profit entities. They therefore pay the same taxes as an ordinary business (such as a brewery) that is solely profit-driven, without benefiting from advantages related to their social mission.
- *Access to support*: The framework law would enable SSE actors to be better organized to support the government and to benefit from specific advantages or support, similar to what is done in other countries such as France.

The social and solidarity economy has always existed here in an informal way: more than 80% of our economy is based on small-scale exchanges, bartering in rural areas, or tontines…

You have also engaged in discussions with French stakeholders. What insights have you gained from these comparisons?

We collaborated with the Xylm association to compare our ecosystems. It's fascinating because the dynamics are reversed. In France, the SSE is highly structured but depends on

Company Tour in Lot-et-Garonne. Photo : GSEF.

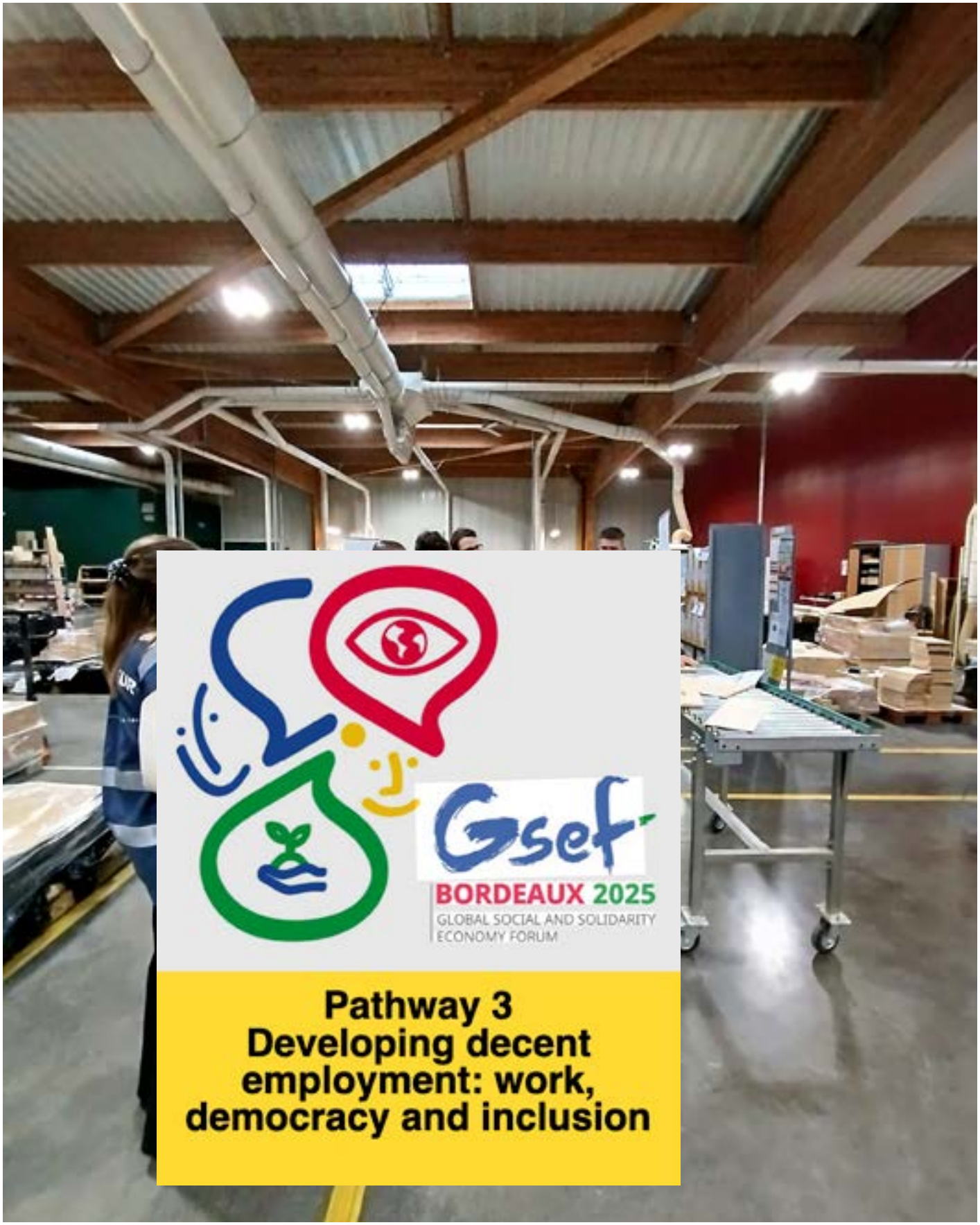
The world has come to realize that pure capitalism can no longer meet all basic needs, especially in times of crisis…

public subsidies for 60–80% of its funding. In Togo, the informal sector accounts for 90% of the economy, but SSE structures are 80–90% self-sufficient out of necessity. With public resources becoming increasingly scarce, French stakeholders are also interested in our ability to be resilient without subsidies.

A Message for the Future

You attended the SSE Forum in Bordeaux. What message did you convey there?

The world has come to understand that pure capitalism can no longer meet all vital needs, especially in times of crisis. My message to policymakers is clear: don't stake everything on large-scale capitalist infrastructure while neglecting the local economy. Social and solidarity-based enterprises are what enable communities to withstand food and economic shocks. Resources must be redistributed so that everyone can live with dignity.



Company Tour in the Médoc. Photo : GSEF.

Samir got hooked on computer science when he was a kid. During his career as a research engineer, he explored some unusual topics: dynamic graphs, autopoiesis, and self-organization. His passions? The piano and the art of the Japanese sword. What drives him? Working to create social impact that unleashes positive and harmonious energy. This drive, combined with his deep interest in self-organization, led him to found Babel.coop as a self-organized community… Understanding in order to act, and acting in order to understand: that's the kind of reflexive loop he loves.

BABEL.COOP: A COMPANY WITHOUT A SUBORDINATE RELATIONSHIP

Interview with Samir Saidani

By Dominique Bénard

Hello, Samir Saïdani. We are delighted to welcome you to our pages for this special issue dedicated to the World Forum on the Social and Solidarity Economy (SSE) in Bordeaux. For our readers who may not yet know you, could you tell us a bit about your background? It seems you have many strings to your bow.

Hello. Indeed, I often describe myself as having a three-pronged background: research, community education, and engineering. I consider myself first and foremost a "citizen researcher" who wants to make a tangible contribution to society.

My academic career has focused on self-organization and collective artificial intelligence. I studied social insects—ants, termites, bees—to understand how decentralized systems can accomplish complex tasks. In robotics, I worked on "self-reconfigurable" robots capable of changing shape to adapt to their environment, for example, to slip under rubble after an earthquake. The idea was to move away from fragile "monolithic" robots toward distributed-intelligence systems capable of regenerating themselves.

At the same time, I've been deeply involved in community education since I was 18, first as a BAFA-certified youth leader and trainer, then as a BAFD-certified director. It was this passion for education that eventually created a conflict of values with the academic world.

So was it this disconnect between your educational convictions and the traditional system that pushed you toward collective entrepreneurship?

Absolutely. At the university, I was confronted with a top-down teaching approach that didn't suit me. I tried to incorporate educational research, but I became the "black sheep." I was eventually told to either conform to the top-down approach or lose my funding; I chose to leave without finishing my dissertation because I don't like blackmail.

Furthermore, my personal experience left a lasting impression on me: I was harassed at work when I was younger, which made me wary of hierarchical relationships. For me, work is first and foremost a collaboration among human beings, and the traditional hierarchical structure only makes sense in specific emergency situations, such as on a ship in the middle of a storm. In everyday life, this hierarchy is often unnecessary. That's how I came to found Babel.Coop.

Our mission is to help ensure that people are "free and enjoy lasting safety at work." We want to demonstrate that there is an alternative to the hierarchical organization of work.

Tell us about Babel.Coop. What is the concept behind this structure?

Babel.Coop is a "Democratic Commune" with its own constitution, just like a country. We incorporate the Universal Declaration of Human Rights into our constitution. Babel.Coop is founded on the freedom and legal equality of the citizens of Babel.Coop. From a legal standpoint, Babel.Coop is a Cooperative for Activities and Employment (CAE) combined with a Cooperative Society of Collective Interest (SCIC). Our purpose is to help ensure that people are "free and enjoy sustainable security at work." It's a kind of "action research." We want to demonstrate that there is an alternative to the hierarchical organization of work. In many cooperatives, only governance is democratic, but the organization remains pyramidal, with a director and employees. At Babel.Coop, we aim for full democracy, from top to bottom, by replacing the relationship of subordination with a "relationship of membership."

You use a specific legal status for this: that of entrepreneur-employee-member. Can you explain what this actually changes in practice?

This status, created by the 2014 Social and Solidarity Economy (ESS) Act, is a fascinating "legal oddity" because it falls into a gray area. As an entrepreneur, you are theoretically free from subordination, but as an employee, you are theoretically subject to it.

The principle is that of the "democratic common fund." Each entrepreneur runs their own business… and generates revenue. Of that amount, 10% is contributed to the cooperative's common fund…

At Babel.Coop, we elevate this relationship: we are our own employers. We are all entrepreneur-employees-partners. There aren't, on one side, "permanent" employees with job security and, on the other, "precarious" workers, as is sometimes the case in other CAEs. We are a micro-democracy where the rules are co-created. We are subject to our "constitution," but since we are its authors, we are ultimately subject only to ourselves.

How is the economic model of such a cooperative structured? How do you ensure members' compensation and social security coverage?

The principle is that of the "democratic commons." Each entrepreneur develops their own business—for example, training programs or instructional design—and generates revenue. Of this amount, 10% is contributed to the cooperative's common fund, and the remaining 90% is used to pay the entrepreneur's salary, expenses, and various contributions.

This 10% common fund is comparable to taxes in a state: it finances "shared services" (accounting, digital tools, administrative management, and support). The compensation for the entrepreneur-employee-partner therefore varies depending on the business, but they enjoy all the benefits of salaried employment: social security, a works council, and even a value-sharing bonus.

We often hear that entrepreneurship is a solitary journey. Is that the case for you?

Not at all—it's quite the opposite. The idea is to work as a team. Instead of trying to be the goalkeeper, the forward, and the defender all at once, we divide up the roles according to our strengths. We have "hubs" (or circles in sociocratic terminology) that manage their own budgets. For example, a group of instructional engineers might have its own shared fund for its specific needs.

This provides stability. If a member is struggling, the collective is there to support them through co-development or training. We've come to understand that entrepreneurship is a profession in its own right, distinct from our core technical work (such as being a trainer), and we support our members as they build these skills.

Roundtable on

Babel.Coop does not receive any subsidies. How do you manage to thrive in a market dominated by traditional capitalist companies?

At the very beginning, we tried to secure a grant from the region, but our application was rejected. This forced me to design a non-subsidized business model. Ultimately, a grant can be seen as a "poisoned gift" that prevents one from becoming self-sufficient. To survive, I had to study how capitalism works.

Financing the Social and Solidarity Economy. Photo : Arthur Péquin

Nous sommes comme des dauphins nageant parmi les requins : il faut comprendre les requins pour ne pas se faire dévorer.

My analysis is as follows: capitalism has extremely powerful "lighthouses" (marketing, communication) that attract all the ships, while the social and solidarity economy (SSE) often has only "candles" to make itself visible. To grow, we must equip ourselves with our own beacons to become visible, while remaining grounded in cooperation and collective intelligence. We are like dolphins swimming among sharks; we must understand the sharks so as not to be devoured. I have nothing against sharks per se; the problem, in my view, is the dominance of this species in our global economy.

You mentioned a "constitution" and a "High Council." That's very political terminology for a business.

Because Babel.Coop is a political entity. We are founded on the rule of law, not on hierarchy. Our Constitution rests on three pillars: freedom, equity, and sharing.

The High Council is our Constitutional Council. It has the power to repeal any internal rule that would violate our fundamental principles. For example, if a collective decision were made that discriminated against a portion of the members, the High Council could overturn it in the name of equity. It's a "political immune system" that's essential for growing without losing our soul.

How are decisions made on a day-to-day basis? You reject majority voting—why?

Majority voting is, in my view, the "zero degree" of collective intelligence. Mathematically, it aggregates individual preferences

To me, majority voting is the lowest form of collective intelligence….

that are often irrational and creates a collective entity that is no less so.

We use decision-making by consent. We don't ask if everyone is "in favor," but rather if anyone has a substantive objection—that is, if the proposal causes harm to the organization or its members. It's a highly structured process: a round of clarification, a round of feedback, amendments, and then a search for objections.

This transforms the company into a "learning organization." Let's take a simple example: if I find that the images on the cooperative's blog are of poor quality, I don't issue an order. I propose a policy to the General Assembly: "Anyone publishing an article must use high-definition images." If there are no objections, it's accepted; it becomes a shared rule that encapsulates collective know-how.

Shared go

You attended the World Forum on the Social and Solidarity Economy in Bordeaux. What are your thoughts on this major gathering?

My feelings are mixed. On the one hand, I was moved by the wealth of international initiatives, such as the speech by the mayor of Ramallah. But on the other hand, I got the impression that we were scattered "oil slicks" rather than a truly unified field of flowers.

I was also struck by some inconsistencies: there was a "VIP area" with separate meals for officials. At a forum that champions the SSE, this shows that we are still living in a society of privilege rather than one of equal rights. My dream would be for the GSEF itself to become a "democratic commons" governed by the rule of law.

You seem to perceive a political urgency behind your approach, particularly in light of the rise of the far right.

It's a race against time. We're seeing the rise of populism and "illiberal" democracies that amount to the law of the jungle rather than the rule of law. For me, majority voting inevitably leads to populism because it isn't sophisticated enough to handle the complexity of today's world. It's like trying to manage a complex world with a computer from the 1960s.

We must engage in "resistance" by proposing a powerful alternative model.

France has a special responsibility because it is the cradle of human rights. We must demonstrate that it is possible to self-organize in a fulfilling way. That is why I advocate for the proliferation of "micro-democracies" like Babel.Coop to experiment before scaling up to the national or global level.

You talk a lot about "consent" as a tool for personal and social transformation.

vernance

Consent is a "diamond." It's a gentle revolution that begins in private, within the family, with children. Today, our society systematically tramples on consent: women bear the brunt of it, but so do children who are asked to raise their hands just to go to the bathroom.

By practicing consent at work, we learn to stop disregarding others' opinions. We increase not only collective intelligence but also "collective sensitivity."

In closing, what message would you like to share with our readers, many of whom are cooperative members or teachers?

Let's move away from the military model! Our schools and businesses were built on the model of barracks during the Industrial Revolution. Let's create democratic schools where children and adults collaborate to learn how to be the "representatives" of their own education.

Democracy is not a fixed answer or an ideology; it is an ongoing "research program" for the human race. We're still "babies" when it comes to democracy—perhaps even in its "Middle Ages." Babel.Coop is a humble contribution aimed at trying to move beyond this prehistory and prove that freedom and safety at work are not incompatible.

Thank you, Samir Saïdani. We'll be following the development of Babel.Coop with great interest.

Our schools and businesses were modeled after barracks during the Industrial Revolution. Let's create democratic schools where children and adults work together to learn how to be the "representatives" of their own education.

Federico Parra Hinojosa: An urban anthropologist with a master's degree in anthropology and a Ph.D. in political science and international relations from the National University of Colombia, and a member of the Research Group on Collective and Environmental Rights (GIDCA) at the university's School of Law, Political Science, and Social Sciences, Federico Parra is a leading advocate for informal workers. As a specialist in the social and solidarity economy (SSE) at the international organization WIEGO, he is based in Bogotá, Colombia. His background, which combines anthropology and political science, has led him to support waste pickers in their struggle for official recognition.

WIEGO: DEFENDING THE RIGHTS OF WORKERS IN THE INFORMAL ECONOMY

Interview with Federico Parra Hinojosa

By Michel Tissier

The Wiego team

Tell us about your career path. How did an anthropologist by training end up leading programs at an international organization like WIEGO?

My career path is closely tied to the issue of recognition for "invisible" workers. I began my studies with a bachelor's degree, followed by a master's in social anthropology. I then went on to earn a Ph.D. in political science and international relations. Throughout my academic journey, my work has always been rooted in the reality of recyclable waste collectors—those we call "recyclers."

My commitment has not remained purely theoretical. In Colombia, we fought to have these waste pickers recognized as official providers of public recycling services, which now allows them to receive payment for their work. We first promoted this organization at the national level, then through a continental network, and finally established an international network in 2024. Since 2023, I have served as a specialist in the social and solidarity economy (SSE) at WIEGO. My work involves sharing all the lessons we have learned about creating grassroots organizations in local communities, whether they are associations, mutual aid societies, self-help groups, or cooperatives.

Speaking of which, can you tell us about WIEGO? What is the organization's mission?

WIEGO stands for "*Women in Informal Employment: Globalizing and Organizing*." It is an international nongovernmental organization (NGO) dedicated to addressing informal employment in various parts of the world. Our headquarters are in Manchester, United Kingdom, but we have a direct presence in 52 countries through professionals working on the ground with local organizations.

WIEGO's goal is to create opportunities and raise the visibility of women's work, particularly for those in the informal economy who are engaged in forms of the social and solidarity economy. We want to show that they are not a problem to be solved, but an essential part of the solution to local challenges. For us, the informal economy is not a precarious or marginal form of economic activity, but a living expression of the social and solidarity economy (SSE). All over the world, millions of people are already organizing collectively to secure their livelihoods, whether through recycling cooperatives, street vendor associations, or solidarity-based savings systems.

Waste pickers in Bogotá (Colombia).
Photo : Juan Arredondo/Getty Images/Images of Empowerment.

What is your vision of the social and solidarity economy in relation to the dominant economic model?

The SSE is not just an abstract idea or a project for the future; it is an economic reality that already exists…

Our approach is fundamentally political. For us, the SSE is not just an abstract idea or a project for the future; it is an existing economic reality that enables people to generate income, gain access to a certain level of protection, and strengthen collective organization. We seek to challenge the conventional understanding of "decent work" and "formalization."

Instead of viewing the informal economy as a sector in need of correction, we see workers as actors capable of building solutions based on their own organization. WIEGO collaborates with global networks such as the Global Social Economy Forum and the International Labor Organization (ILO) to share these concrete experiences.

Our message is simple: the social and solidarity economy is built on the realities of its users, not on theoretical concepts.

WIEGO is organized around five major programs. Could you tell us about them?

Absolutely. To carry out our mission, we have structured our work into five specialized programs:

1. *Organization and Representation*: This program promotes the creation of associations, cooperatives, and mutual aid societies, as well as unions, to ensure the political representation of informal workers in decision-making bodies.

2. *Human Rights (Law)*: This program conducts research and seeks to influence global and national policy and regulatory frameworks. It analyzes how legal systems restrict or promote workers' rights. For example, we are working with the Inter-American Commission on Human Rights on the specific rights of waste pickers in Latin America.

3. *Statistics*: This is a fundamental tool for raising visibility. This program collaborates with the United Nations Statistics Division. It is thanks to this work that we can state that 58% of the world's workers are in informal employment. Making this sector visible through statistics is a crucial step toward political influence.

4. *Urban policies*: Our premise here is that informal workers, such as waste pickers, are essential actors in urban management. They ensure the continuity of the waste management system and are an integral part of the recycling value chain, even though they are often overlooked by urban planners.

5. Social protection: We believe that the first step toward formalization must be expanding access to healthcare, pensions, occupational risk coverage, as well as childcare and elder care.

Members of the USME ARAUS, a branch of the Bogota Recy
Images R

yclers Association in Colombia. Photo Juan Arredondo/Getty
Reportage

Which worker networks do you collaborate with in practice?

WIEGO does not work with individual workers, but with established organizations. We serve as a technical and policy support organization. We are affiliated with four major international networks that represent millions of people:

- *StreetNet*: Represents more than one million street vendors in over 50 countries.
- *The International Alliance of Waste Pickers*: Brings together approximately 400,000 waste pickers in 46 countries.
- *The International Federation of Domestic Workers*: Represents more than one million women workers.
- *HomeNet*: The international network of home-based workers.

We must also mention our founding organization, SEWA (Self-Employed Women's Association), established in India, which alone represents more than three million women workers. WIEGO bridges the gap between these grassroots networks and global decision-making forums, such as the ILO, because informal workers—although they make up the majority—often lack a voice of their own in these forums, unlike traditional unions.

WIEGO does not work with individuals, but with established organizations. We serve as a source of technical and policy support…

You express a certain skepticism toward "social entrepreneurship." Why do you find this concept dangerous?

This is a crucial debate. Social entrepreneurship is often presented as a miracle solution: a family or an informal worker is told that by acquiring individual skills, they can escape informality by becoming competitive in the market. For us, this is a flawed and even dangerous assumption. In the capitalist system, the promise of becoming an individual entrepreneur does not hold true for these populations. Governments sometimes create microcredit programs or small support initiatives, but once the aid stops, people cannot compete with large companies. They end up back where they started.

Instead, we believe in self-managed social organizations rooted in the local community, family ties, ethnic identity, or class. The collective interest takes precedence.

Without collective organization, formalization is impossible. Empirical evidence shows that only through organization can we redistribute income, reduce production costs, bypass intermediaries, and gain access to social protection. We advocate cooperation, not competition.

How, then, would you define the production model you advocate?

Social entrepreneurship is often presented as a miracle solution… For us, this is a mistaken—and even dangerous—assumption.…

There is no single model; it adapts to specific contexts and local value chains. Sometimes governments try to impose a rigid cooperative or entrepreneurial model, and that doesn't work. In Colombia, associations and cooperatives have been a great success for waste pickers. In India, unions tend to predominate.

The challenge is to self-manage one's productive activity through practices of redistribution and collective ownership. It's about fighting exploitation by managing one's own production. This is a constant tension, because even if a cooperative is redistributive internally, it must sometimes face competition from the external market—often with public policies that are not in its favor.

The issue of social protection seems central. How can this be ensured without resorting to traditional formalization?

The question is not "*should we formalize?*" but "*who defines the process and based on what reality?*" We use a bottom-up approach. For example, in Africa, about 80% of social protection systems are already self-managed by the workers themselves, because the state is absent.

For us, formalization must be a gradual, differentiated, and rights-based process. It only makes sense if it genuinely improves living conditions: more rights, more protection, and greater capacity for representation. If it is merely an administrative burden, it reinforces exclusion. We are working to build bridges between what is already working on the ground and public systems, as we have seen with the Federation of Women's Cooperatives in Thailand.

You participated in the Global Social Economy Forum (GSEF) in Dakar and Bordeaux. What is your perspective on these major gatherings?

WIEGO is not an official member of the GSEF, but we actively participate to amplify the voices of informal workers. Often, the world of large industrial or financial cooperatives in the Global North ignores the reality of "small" workers in the Global South.

Our participation in Bordeaux was very important in gaining recognition for the Social and Solidarity Economy (SSE) as a vehicle for "decent work" in the Global South. This helped broaden the discussion to include forms of economic organization that emerge from the grassroots and are often invisible in international debates. It is politically essential that workers speak out directly in these forums to defend their priorities. This makes the SSE more democratic and connected to the realities on the ground.

Could you give us a concrete example of success? The case of Colombia seems emblematic.

It is indeed a textbook case. In 1990, waste pickers in Colombia were living in appalling conditions, marked by systematic killings. In a small village, waste pickers were being killed so their bodies could be sold to medical schools for student dissection. It was an absolute horror that drove the waste pickers to organize to fight discrimination and ensure their survival.

WIEGO arrived ten years later to support this fledgling organization. We helped develop a strategy focused on legal advocacy and shaping public opinion. After ten years of legal battles, Colombia's Constitutional Court recognized waste pickers as "*subjects of special protection by the State*."

Today, the results are incredible and unique in the world:

- Waste pickers receive an initial payment for the sale of recyclable materials.

Work-at-home worker.
Photo: Paula Bronstein/Getty Images Reportage

- They receive a second payment from the government as official providers of the public recycling service.
- They now have special access to social protection, supported by the government.

Today, these cooperatives are so strong that they no longer need direct support from WIEGO; they have become an international source of inspiration for waste pickers in Argentina, Brazil, and India.

What exactly was WIEGO's role in this Colombian victory?

We acted as "organic intellectuals" for the organization. We provided legal support for their appeals to the government and conducted crucial research to quantify the value of their work. For example, we developed a calculator to demonstrate how many metric tons of greenhouse gases are avoided thanks to the work of waste pickers. This scientific data was a powerful tool for securing political recognition. It is this combination of research, grassroots training, and legal advocacy that transformed a situation of persecution into a model of worker-managed public service.

The interview ends on a hopeful note despite the international crises. Federico Parra emphasizes that, despite the uncertainties surrounding the funding of international cooperation, grassroots worker networks continue to resist and organize to defend their rights and dignity.

Roundtable Discussion Organized by the International SSE Coalition. Photo : GSEF.

While pursuing a university degree in economics and finance—a field that seemed to him far removed from the real concerns of people and communities—Stéphane Montuzet turned his attention to local development and participatory methods. The Social and Solidarity Economy (SSE) seemed like a natural fit for him, both as an activist and a professional. Today, he chairs the Regional Chamber of the Social and Solidarity Economy of Nouvelle-Aquitaine and serves as vice president of ESS France for European and international affairs. He was elected co-president of the GSEF in October 2021.

THE SOCIAL AND SOLIDARITY ECONOMY: A MODEL FOR REGIONAL TRANSFORMATION

Interview with Stéphane Montuzet

By Dominique Bénard

Stéphane Montuzet, president of CRESS Nouvelle-Aquitaine and co-president of GSEF, opening ceremony. Photo : Arthur Péquin.

For CRESS, changing practices and bringing about change is not just about supporting social economy organizations, but also about transforming conventional businesses and influencing public policy…

Nouvelle-Aquitaine is often cited as a region of excellence for the Social and Solidarity Economy (SSE). Could you tell us about CRESS Nouvelle-Aquitaine and explain what makes this region unique in this field?

CRESS (Regional Chamber of the Social and Solidarity Economy) Nouvelle-Aquitaine is a particularly dynamic organization with approximately 100 direct members, but which, through its member networks, brings together nearly 900 organizations across the entire region. What sets us apart is our long-standing commitment to working closely with local communities—whether in cities, towns, or rural areas—to promote and develop the SSE in close collaboration with the conventional business sector and local governments. Within this large region, we maintain a presence across all of the former regions through three regional offices (Bordeaux, Limoges, and Poitiers), a strategy designed to ensure local accessibility.

It is important to understand that the socio-economic landscape in these areas is multifaceted and involves a multitude of actors, both public and private. For CRESS, changing practices and driving transformation involves not only supporting SSE organizations but also transforming conventional businesses and influencing public policy, regulatory frameworks, and the practices of local governments. Our activities are deeply rooted locally among citizens, service users, and members. We are advancing a comprehensive cooperation initiative that includes public authorities—municipalities, intermunicipal bodies, departments, the region, and even the national government—as well as businesses in the conventional sector.

A project by PTCE Sud-Aquitaine: the Eole community restaurant (work integration enterprise)

This regional excellence is supported by a long-established, structured support ecosystem comprising incubators, solidarity-based finance networks, and structures to assist in business creation—which can be considered the "backbone" of the SSE in Nouvelle-Aquitaine. Furthermore, the Regional Council was a pioneer in establishing a dedicated SSE department very early on, even though this department has recently been weakened by the financial constraints imposed on local governments.

Could you illustrate this capacity for transformation with concrete examples from the region?

Absolutely. The SSE in Nouvelle-Aquitaine is not an abstraction; it manifests itself through emblematic and transformative projects.

First, I'll mention the Regional Economic Cooperation Hubs (PTCE), a model that's been in place for about twelve years and was formalized by the 2014 law. Taking the example of the South Aquitaine PTCE (southern Landes and the Basque Country), which I know particularly well, we've succeeded over the past 20 years in structuring entire industry sectors. In the agriculture and food sector, we have established Cooperative Societies of Collective Interest (SCICs) that produce between 7,000 and 8,000 meals per day, more than 80% of which are made from local and organic products. In the field of green building, we work with social housing providers to construct sustainable social housing. This ecosystem supports more

than 400 jobs and brings together numerous conventional businesses around themes such as training, sustainable food, and the energy transition.

Other flagship projects illustrate this momentum, such as the conversion of the barracks in Poitiers or the Ikos project in Bordeaux. Ikos is highly significant in terms of reuse and environmental management. This type of project demonstrates that when the social and solidarity economy (SSE) is given financial and land resources equivalent to those of the conventional economy, it is capable of radically transforming our consumption patterns, reusing resources, and bringing stakeholders together around a vision of positive impact. The social and solidarity economy is not just an activity; it is an approach that breaks down the barriers between the public and private sectors to create shared synergies.

Bordeaux recently hosted the Global Social Economy Forum (GSEF). What role did local realities play in this international event?

The establishment of the GSEF headquarters in Bordeaux and the success of its forum (which brought together more than 10,000 people) demonstrate the strength of the social and solidarity economy in Nouvelle-Aquitaine, in France, and around the world. An international organization cannot establish itself in a vacuum; it must take root in fertile local soil and an existing culture, otherwise it may face rejection. If CRESS Nouvelle-Aquitaine did not have the strength it is known for, we would never have been able to join forces with the GSEF, at both the national and international levels, around this project. This international recognition is the result of concrete action and the ability to foster synergies among all stakeholders.

How does CRESS take concrete action to support this movement on a daily basis?

CRESS's work revolves around four key functions:

- *Advocacy or "building consensus"*: This involves lobbying to bring SSE issues into the public discourse and convince decision-makers of their relevance.
- *Local engagement:* We work with local governments to conduct assessments and territorial analyses, and assist them in drafting their roadmaps and implementation guidelines. We also support SSE stakeholders to help them form networks, grow, and develop projects to secure funding.
- *Innovation and research*: Through our observatory, we conduct studies on specific sectors to envision the development projects of the future, often in collaboration with national networks such as ESS-France.
- *Education on the Social and Solidarity Economy*: We carry out a very proactive outreach program with young people in elementary and high schools to raise their awareness of collective entrepreneurship and cooperative models. The goal is to promote these models among the young people who will shape the future of our region.

You mentioned growing difficulties in your relations with public authorities. What is the nature of this problem?

We are facing a paradoxical and worrying situation. On the one hand, the wealth produced in France is captured by very large multinational corporations or private fortunes and is not redistributed locally. On the other hand, the government claims to be financially drained and is cutting its budgets, which directly undermines local authorities and, ultimately, the SSE, since these authorities are essential partners.

This is a true "scissors effect."

But beyond the purely financial aspect, this is a genuine ideological and societal debate. Some policymakers believe that the solidarity and social cohesion promoted by the social and so-

Some policy-makers believe that the solidarity and social cohesion promoted by the social and solidarity economy no longer have a place in the world of tomorrow, equating the social and solidarity economy with welfare dependency.

These themes are intrinsic and historic to the SSE. The founding project of the SSE is one of emancipation. Cooperatives did not arise from a mere economic idea, but from the desire of people suffering from industrial alienation or poverty to take back control of their means of consumption, production, healthcare, and financing in order to live better lives.

Today, we face new forms of alienation, such as "uberization," which exploits self-employed workers without real social protection. In Bordeaux, the experience of delivery worker collectives symbolizes this struggle against the deregulation of labor law.

At the international level, institutions such as the UN and the ILO are being undermined by authoritarian countries seeking to dismantle mechanisms of solidarity. In my view, Europe is missing a historic turning point by failing to step up and support these institutions of social cohesion. We cannot meet geopolitical or environmental challenges without sustained social cohesion; demanding it without nurturing it only leads to radicalization and a shift in votes toward the far right. In response, the GSEF recently amended its bylaws to welcome more networks and become an even more unifying space alongside local governments and on-the-ground actors.

You are also carrying out concrete cross-border cooperation initiatives, particularly with Navarre. What do they entail?

Cooperation with Navarre and the Spanish Basque Country has a long history for us. Currently, we are leading a project focused on youth entrepreneurship. The goal is to offer young people real-world experiences within cooperatives so they can discover the social and solidarity economy (SSE) and, potentially, develop a new perspective on their future careers.

This project is managed in a participatory manner: the young people are members of the steering committee, which concretely illustrates the principle of "empowerment." We work across borders because this is a real living and employment area that extends beyond administrative boundaries. In the

lidarity economy no longer have a place in tomorrow's world, equating the social and solidarity economy with welfare dependency. There is a concerted effort by a segment of the ruling class and the ultra-rich to deprive citizens of access to wealth.

Weakening the SSE is not just an attack on organizations; it deprives thousands of citizens of access to essential services: healthcare, home care, early childhood care, public housing, and environmental and cultural services. Social cohesion itself is being undermined, and we are seeing this trend intensify with budget amendments deliberately aimed at eliminating social and solidarity economy networks and democratic forums such as the CESERs. We must fight against this erosion, which is not only a national but also an international issue.

Does the social and solidarity economy also suffer from a lack of visibility or a communication problem?

Absolutely. We have significant room for improvement in communication. Our topics are often perceived as tedious or "drab" because they address fundamental issues, sometimes related to poverty or the environment, which can turn off a portion of the general public.

However, there is also an issue with media coverage. For example, during the GSEF in Bordeaux, even though we brought together 10,000 people—which is exceptional in France—some of the press chose to focus on controversies rather than highlighting the scale of the event. We need to strengthen the media specific to the SSE, which are often politically attacked, particularly by the far right.

Yet the SSE is everywhere: there isn't a single resident who doesn't use an SSE organization at least once a week, if not every day. To address this lack of recognition, we are currently working with ESS-France on an "SSE brand" to better unite our efforts and make our actions visible to the public.

The project led by the GSEF is eminently political: just transition, decent work, and the power to act. How do these themes resonate at the regional and international levels?

We are living in a time when capitalism, unable to adapt to society, is seeking to change society itself in order to make it less democratic and facilitate the accumulation of wealth.

longer term, our goal is to convince local authorities to implement a genuine strategy for developing the social and solidarity economy at the Euroregional level, moving beyond one-off projects and establishing a long-term approach with stable support. A cross-border observatory for the social and solidarity economy will be explored and established in the coming years.

How do you fund all of these public interest initiatives?

Our model relies primarily on public funds, which makes sense given our missions. Our primary funder is the Nouvelle-Aquitaine Regional Council, whose support remains proactive despite a decline in recent years. The national government also provides funding, but we face the constant threat of a funding freeze.

We are increasing the number of agreements with departments and intermunicipal associations. It's a complex undertaking because we manage a multitude of small grants for very broad initiatives, which puts our teams under constant strain. We also respond to calls for European projects to diversify our funding sources. In the future, we plan to further leverage our expertise in engineering and training to generate our own revenue, while remaining true to our model.

To conclude on a more personal note, what path led you to the presidency of CRESS?

My journey began as a form of rebellion. I studied economics and finance, which quickly seemed very detached from the real concerns of people and communities. So I turned to local development and participatory methods. Back then, the social and solidarity economy (SSE) wasn't part of top-tier university curricula, though fortunately that has changed today.

For me, the SSE seemed like a natural fit, both as an activist and a professional. I began my career by explaining to elected officials that the "trickle-down theory" didn't exist and that, to take control of a region's future, we needed to regain control of essential functions like food and education through collective efforts.

Today, I accept these responsibilities as long as I have the energy to do so, because the fight is more important than ever. We are living in a time when capitalism, unable to adapt to society, seeks to change society itself to make it less democratic and facilitate the concentration of wealth. In the face of this drift toward autocracy and these political compromises, the Social and Solidarity Economy (SSE) must stand firm, reject bad alliances, and remain united to maintain collective resilience. This is a struggle for civilization.

FemuQui is a regional social and solidarity-based investor, deeply rooted in Corsica's history and geography and an integral part of the Corsican economy—one that creates jobs through local initiatives. With more than 4,600 contributors, all of whom are solidarity-based investors, FemuQui is also part of the European movement for ethical and solidarity-based investment. As such, FemuQui represents Corsica within the European Federation of Ethical and Alternative Banks (FEBEA), which is itself a member of the GSEF. Ghjuvan'Carlu Simeoni, the president of FemuQui, agreed to answer our questions.

FEMUQUI: INVESTMENT TO SUPPORT INNOVATION AND DEVELOPMENT IN CORSICA

Interview with Ghjuvan'Carlu Simeoni

By Dominique Bénard

General Assembly of FemuQui

Capital is not an end in itself, but rather the fuel or water that allows seeds (entrepreneurs) to sprout…

To begin with, could you remind us of the spark that gave rise to FemuQui?

The founding of FemuQui was directly inspired by the "Herrikoa" project, a concept that emerged in the early 1980s and was discovered during a study trip to the Basque Country. The central idea was to mobilize savings from the general public to enable Corsicans to regain control of their economy.

FemuQui's work can be compared to that of a gardener in an arid environment. Capital is not an end in itself, but rather the fuel or water that allows the seeds (the entrepreneurs) to sprout. The gardener does not grow the tree in its place, but prepares the soil and installs the necessary irrigation systems so that, in 20 or 30 years, a forest (a diversified economy) can finally protect the land from the scorching sun of immediate profit.

All these principles were enshrined in a founding charter, drafted collaboratively even before the company was established.

The project really took off in the early 1990s: we grew from just a few people in 1990 to 900 shareholders by 1992. At the time, the context was difficult, with the collapse of regional development agencies and a banking sector in crisis. There was a fierce determination to create tools for a "normal economy" in Corsica.

Looking back over the last three decades, what have been the most significant milestones in FemuQui's development?

We can identify three major phases:

1. *The first decade (1990–2000)*: This was the "proof of concept" phase. We operated exclusively with private capital from small investors—individuals. It was during this period, in 1997, that the pivotal investment in Brasserie Pietra took place.
2. *Institutionalization (2001)*: We opened up our capital to institutional investors such as the Territorial Collectivity of Corsica and the Caisse des Dépôts. Technically, our capital increased from 3 million francs to 3 million euros. The region became a key shareholder, while maintaining a governance structure in which private shareholders retain a majority on the board of directors.
3. *Professionalization (since 2016)*: We created a portfolio management firm, FemuQui Ventures, to manage funds on behalf of third parties. Today, we manage approximately 50 million in assets across various funds such as Soumina (FIP), Alsa (seed funding), and Travalca (growth funding).

So you have various investment vehicles. Can you tell us about them?

Since professionalizing its structure in 2016 with the creation of the management company FemuQui Ventures, the organization has relied on three main fund lines or "brands" to support the Corsican economy:

- *Soumina*: This line comprises Local Investment Funds (FIP). This vehicle is aimed exclusively at individual investors and helps mobilize private savings.
- *Alsa*: Created in 2021, Alsa is the organization's seed fund. It is specifically dedicated to financing Research and Development (R&D) and early-stage technology companies—a stage often overlooked by traditional financiers.
- *Travalc*a: This is the most recent fund, specializing in growth capital. Unlike FIPs, Travalca is a fund intended for institutional investors.

This structure, organized into different product lines, enables FemuQui to increase its assets under management (currently around 50 million euros) and to support companies at every stage of their growth, from startup to maturity.…

You can think of FemuQui as a multi-fuel gas station for Corsican companies. Alsa is the high-performance fuel needed to launch technology "rockets" (seed funding); Soumina is the standard fuel provided by local residents for short-distance trips; and Travalca is the powerful diesel engine used by major carriers (institutional investors) to support companies that are already traveling long distances and wish to scale up.

Can you give us concrete examples of investments that illustrate your local impact?

First, there was the investment in the Pietra brewery, which I've already mentioned. It's a pivotal investment, both financially and symbolically.

Here are the main lessons we can draw from it:

- *A symbol of bold risk-taking*: FemuQui stepped in at the riskiest moment—the start-up phase—when the Pietra founders' ambition seemed counterintuitive: getting Corsicans to drink beer in a land of wine. The success of this venture, which has now expanded internationally, illustrates FemuQui's mission to support entrepreneurs where traditional financiers hesitate.

- *Survival and Financial Return*: From a purely pragmatic standpoint, the brewery's success has provided the financial return essential to FemuQui's survival and long-term viability. This support enabled the organization to weather its first decade, a period fraught with opportunities for failure.

- *Industrial and Heritage Impact*: Pietra is considered one of the few major Corsican industrial successes of the past thirty years. Its success is such that it is often compared to that of the Mattei establishments of the late 19th century, a major historical landmark in Corsica. The brewery has since acquired the Mattei brand, thus completing a significant chapter in its heritage.

The Pietra Brewery

- *Validation of the Model and "Proof of Concept"*: Pietra has demonstrated the viability of the FemuQui project. By succeeding in a sector where no one else was willing to take risks, this investment served as "proof of concept" and established the firm's reputation as an investor capable of identifying local gems.

You can think of FemuQui as a multi-fuel station for Corsican businesses….

Beyond its initial performance, Pietra represents a model of long-term success, having already begun its transition to the next generation. In short, the investment in Pietra was not only a successful financial transaction; it was the symbolic and economic fuel that enabled FemuQui to evolve from an experimental project into a recognized institution within the Corsican landscape.

We can cite three other examples in very different fields that demonstrate our ability to support innovation:

- *In technology*: The startup Agrid, founded by an Ajaccio-based engineer who graduated from Polytechnique. They use artificial intelligence to control the heating and cooling systems of buildings, particularly hotels.

- *In industry and agriculture* : Atelier Corse Fruits et Légumes. This is a factory in the eastern plains that transforms "sorting

Artificial Intelligence for Building Energy Management

rejects" from clementines (fruit that does not meet supermarket size standards) into juice, pulp, and sodas under the La Corsica brand.... This adds value to primary agricultural production.

- *In education* : The company Aflokka, which is leading the Mira engineering school project (Mediterranean Institute of Robotics and Automatism). This is essential for creating an ecosystem conducive to innovation in Corsica.

FemuWho identifies with the Social and Solidarity Economy (SSE)?

It's a complex question. On paper, we've held certifications such as the "solidarity enterprise" designation since 2003 and the Finansol label. However, we don't want the SSE positioning to serve as an intellectual justification for business models that wouldn't be viable without public subsidies.

For us, the act of solidarity lies in creating a standard investment fund within an economy as small as Corsica's. We seek real economic balance while using these labels to help our investors navigate a complex market.

What are the major economic challenges you're trying to address today for Corsica?

The reality is sometimes harsh: Corsica lags behind other French regions—and even other Mediterranean islands—in terms of per-capita Research and Development (R&D). Without R&D, we cannot prepare for the future.

We're trying to address this issue indirectly by supporting tech entrepreneurs and education. We strongly believe in indirect approaches and the transformative effect of capital over the long term. Another challenge is directing capital toward productive sectors rather than toward seaside tourism real estate "rents," which all too easily capture funds.

Why is research and development so important to FemuQui?

Here are the specific reasons behind this priority:

- Corsica ranks low in terms of R&D per capita. This level is lower than that of all other French regions, the European average, and even other Mediterranean islands such as Crete. We believe that, without R&D, it is impossible to prepare for the island's future.
- Each year, approximately 1,500 high school graduates leave the Corsican education system, many of whom have science backgrounds. However, the majority leave to work elsewhere because opportunities in technology in

Corsica are considered limited. Investing in R&D helps combat the brain drain by creating a favorable environment where these talented individuals can start businesses or work locally.

- Capital in Corsica naturally flows toward seaside tourist real estate, as it is an easy solution that requires no effort to structure. FemuQui sees its role as promoting economic diversification beyond real estate rents by directing capital toward productive and technology-based sectors (through tools such as the Alsa seed fund) to bring about lasting social transformation.…

- Supporting R&D also means supporting projects like the Mira engineering school to generate systemic and educational impact. FemuQui believes that the impact of such an institution is even more valuable in Corsica than elsewhere, as it fosters scientific vocations and changes society's perception of science to an "unprecedented degree."

- It is also about addressing the lack of interest from public and private stakeholders. R&D is currently not a top priority for Corsicans or their elected officials. FemuQui has therefore chosen to take action at its own level, both directly and indirectly, to champion this cause and demonstrate through investment that this field is viable.

One can compare a region's economy to a ship. Real estate and tourism are like sails: they allow the ship to move quickly when the wind is favorable. But R&D is the internal engine that is built piece by piece. FemuQui invests in this engine so that, even when the wind of tourism trends dies down, the Corsican ship can continue to sail under its own technological power and the intelligence of its crew.

In an environment like Corsica's, isn't your impact limited by the small scale of the projects?

Quite the opposite: small-scale action can be compared to a pebble thrown into a pond—in a vast lake (a large nation), the shockwave quickly dissipates and does not alter the state of the water. In a small pond (Corsica), the ripples created by the stone quickly reach every shore, setting the entire water surface in motion and thus transforming the entire ecosystem in a visible and lasting way. To illustrate this phenomenon, we can look at the example of chess education in Corsica, which today enjoys exceptional widespread adoption. Introduction to chess is integrated into the school curriculum starting in elementary school (CP or CE1). This has led to a situation where familiarity with the game is nearly universal among young people, with club membership rates far exceeding national averages.

Research and development is a strategic priority for FemuQui because it is the essential driver for shaping Corsica's future and breaking away from an economic model based on rent-seeking.

In a small area like Corsica, all it takes is a very small but extremely motivated group of people to "spread" a practice everywhere. On the scale of a country like France, such widespread adoption would require massive, costly, and potentially ineffective public policies, whereas in Corsica, local action has been enough to reach everyone. The impact has been such that Corsica's image has changed in the eyes of outsiders: it is now perceived by some observers as a "land of chess."

This success proves that a small scale can alter the "*normality of the educational landscape*." FemuQui, in fact, drew inspiration from this to attempt to replicate the model in the teaching of robotics and computer logic. This scale effect is also what makes certain projects—such as the creation of an engineering school—more "valuable" in Corsica than elsewhere. On a small scale, the leverage effect on scientific vocations and social fulfillment is amplified.

Vincent Marcadal, one of the partners at Atelier Corse Fuits et Légumes, outlines the company's national goals

In summary, the concept of scale is "consubstantial" with FemuQui's vision: acting on a small scale allows us to avoid replicating top-down (Jacobin) models and instead to develop local solutions that ultimately permeate the entire social fabric.

How do you identify the entrepreneurs you support? What criteria do you prioritize?

In a limited area like Corsica, this first requires a constant presence on the ground and the cultivation of local networks. For new entrepreneurs, we rely on an empirical and heuristic approach. The number one criterion is the entrepreneur's commitment. We look for people who want to bring about change, not "opportunists." We're not here to make decisions for them, but to guide their decisions as a "risk-taking" investor working alongside them.

How does FemuQui's governance structure ensure the independence of small shareholders?

FemuQui's governance structure was specifically designed to preserve its community-oriented identity, even after opening its capital to institutional partners. The fundamental objective is for the company to remain led by individuals rather than institutions.

To guarantee the independence of small shareholders, several mechanisms are enshrined in the articles of incorporation and the governance charter, particularly since the institutionalization phase in 2001:

The Reserved Chairmanship: The company's chairperson must be elected from among the small shareholders. This prevents a public institution or a large financial organization from taking the helm of the organization.

Majority on the Board of Directors: Private small shareholders must hold a majority on the Board of Directors. This rule ensures that final decision-making power remains in the hands of the general shareholder base, even if institutions sit on the board.

Maintaining the public sector as a minority shareholder: Although the Region (Corsican Local Authority) and the Caisse des Dépôts are "major shareholders," the public sector holds a minority stake in the company's capital. The central idea is to benefit from public leverage without the company becoming an administrative extension of these institutions.

Anchored in a founding charter: All of FemuQui's activities are based on a charter drafted collectively as early as 1981, which defines the long-term vision and the values of solidarity and responsibility. This document serves as an ethical compass and a foundation for sustainability policies, thereby protecting the original mission from external pressures.

In short, this structure makes it possible to manage a certain "complexity" associated with the mixed nature of its funding while ensuring that the project remains "in the hands of the people."

FemuQui's governance can be compared to a ship where, even though major ports (institutions) provide the fuel needed to cross the ocean, the helm and command remain exclusively in the hands of the local crew (small-scale operators). This ensures that the course remains true to the destination chosen by the residents, rather than to the administrative directives of port authorities.

Finally, how do you manage to maintain a "human-centered economy" in the face of pressure from global finance?

Our greatest safeguard is our scale. In Corsica, there is no anonymity. We run into entrepreneurs and our investors (who are sometimes our friends or relatives) in the village square or at the beach.

This closeness creates a sense of responsibility that encourages virtue. Unlike large commercial banks or Parisian investment funds that view small and medium-sized enterprises as a distant "province," we live in the very communities where we invest.... We do not claim to be virtuous on principle; we are virtuous as a result of this small-scale commitment.

Ajaccio: Mira, the new engineering school specializing in robotics and computer science, has opened its doors (Corse Matin)

Alba de la Cal and the young people from the International Youth Declaration for the SSE closing ceremony. Photo : Thomas Sanson.

Since 2015, MEDIABASK has been an independent media outlet based in the Northern Basque Country, now offering text, photographs, video, and audio in French and Basque. Mediabask provides in-depth reports on local life, interviews with key figures from the Basque Country, feature stories, and analyses, all with complete independence. As the leading media outlet in the Basque Country, it stands out for its commitment to the local community, its in-depth and authentic storytelling, and its critical yet constructive approach to regional issues. Jean-François Lefort, chairman of the media outlet's board of directors, answers our questions.

MEDIABASK: A COOPERATIVE MEDIA MODEL SERVING THE LOCAL COMMUNITY

Interview Jean-François Lefort

By Dominique Bénard

Photo Guillaume Fauveau

To start this interview, could you tell us about your career path at Mediabask? Are you the founder?

No, I'm not the founder of Mediabask. The publication was launched in 2015, and I joined the staff in 2018. However, I've been following this journey since its very beginnings. I was one of Mediabask's very first subscribers, as this project is part of a longer editorial tradition. Before Mediabask, there was a print daily called *Le Journal du Pays Basque*, which ran for about fifteen years. I was already an avid reader and a devoted subscriber. When that first newspaper was launched, a very strong grassroots movement had taken hold: neighborhood by neighborhood, village by village, groups of citizens had come together to support and launch this new media outlet.

We offer a different perspective on the Basque Country. Our "natural" territory consists of the seven provinces located on both sides of the border, which sets us apart from traditional local media outlets that focus on the French side.

So this is a project that, from the very beginning, was born out of a mobilization by the residents themselves?

Absolutely. I myself was part of a local readers' group, "Le Village," which worked to secure financial support and subscribers to make the project's launch possible. It's an adventure I've been involved in, directly or indirectly, from the very start. This grassroots initiative responded to a specific need: to break away from a kind of monopoly held by the regional daily press. Until then, the Sud-Ouest newspaper was the only one providing regional news in the Basque Country. However, a significant portion of the population did not identify with its editorial choices, particularly on issues related to the region's identity.

There was also the influence (I think the word "drive" is more appropriate) of a major media outlet based in the Southern Basque Country (on the Spanish side), which sought to extend its editorial reach into the Northern Basque Country, toward Bayonne. But in practice, it was the drive of local citizens that made the difference.

General Assemb

What are the fundamental differences today between Mediabask and the traditional regional press?

First, I'd like to clarify that we're not in direct opposition to other regional media outlets. We're partners, and we respect the work of their journalists. What sets us apart is that Mediabask is, by its very nature, a collective project. We are organized as a Cooperative Society of Collective Interest (SCIC). Currently, we have 237 shareholders, of whom approximately 210 to 220 are subscribers.

Our goal is for this news outlet not to be owned by a single person or a small group of individuals, but rather by a collective serving the region and fostering democratic debate. We are a media outlet driven by and for a collective. Under our model, any profits are systematically reinvested in the project or used to improve employees' working conditions.

ly of Mediabask

Why did you specifically choose the SCIC status? Was this an evolution of your initial model?

Yes, initially, we were a nonprofit association. However, after several years, the association's board began to show signs of fatigue. It was necessary to revitalize the model. Furthermore, employees had taken on an increasingly important role in day-to-day management without having a legal structure to formalize that authority. So in 2023, we took the step toward becoming an SCIC. This allows us to preserve the original collective spirit while giving employees control over the day-to-day management of the project. To validate this transition, we organized 20 local meetings throughout the Basque Country to engage with our subscribers.

Does this collective dynamism influence how you cover current events and local issues?

Absolutely. We offer a different perspective on the Basque Country. Our "natural" territory encompasses the seven provinces on both sides of the border, which sets us apart from traditional local media focused on the French side. We regularly cover topics close to our hearts: Basque identity, the Basque language, as well as the issue of migrants—which is crucial given that we're in a cross-border region—and the tragedies associated with it.

In our model, profits—when there are any—are systematically reinvested in the project or used to improve employees' working conditions.

We also advocate for human rights, gender equality, and public services. We strive to shed light on complex situations rather than resorting to oversimplifications or focusing solely on the symptoms. A key decision we've made is to avoid covering sensational news stories, unless they prompt reflection on issues of public interest.

How do you manage to reconcile this collective dynamic with journalistic independence?

This is a crucial distinction for us. The editorial staff is completely independent. There is an editor-in-chief and a team of journalists who carry out their daily work without shareholders or subscribers interfering in editorial decisions. My role, along with that of other non-journalist staff members and shareholders, is to develop the project's overall direction, organize public debates (on health, youth, etc.), and manage the platform's development—but never to dictate the content of articles.

People often talk about residents' "power to act." How do you see yourselves in relation to that? Are you an activist or a mere observer?

We are a media outlet, and we provide insights into the struggles shaping the region. For example, if farmers occupy a farm to prevent its sale and the loss of farmland, we cover the story extensively, featuring it on the front page for several days. That's a strong editorial choice.

The current system favors large media conglomerates owned by a handful of billionaires…

We are not a "neutral" media outlet—neutrality does not exist; all media outlets have their own editorial line—and we are a committed media outlet. For example, in the face of the rise of the far right, we decided not to invite candidates from the National Rally to our debates for the municipal elections in the ten largest municipalities of the Basque Country. We believe that the far right is a threat to democracy and that our role is to strengthen the defenses against these ideas.

What business model supports this mission?

Our main source of revenue is subscriptions. We have just under 1,800 paying subscribers for a region of 300,000 residents, which is a good proportion, even though we hope to grow further. In addition, we rely on advertising and legal notices, as well as some sales of merchandise such as our photos.

It's important to note that public subsidies are negligible for an organization of our size. For 20 employees, we receive just over 5,200 euros in direct subsidies from the Ministry of Culture. That's an extremely small amount. The current system favors large media conglomerates owned by a handful of billionaires who are already generating profits elsewhere. The allocation of public subsidies to the press is a major concern for us.

You publish your news online, but have you also kept a print edition?

Yes, we publish a 32-page weekly print edition every Thursday, available at newsstands throughout the Basque Country and even in Bilbao, San Sebastián, and Pamplona. Although maintaining a print newspaper is very costly (paper, printing, postage), we're very committed to it. About 1,000 of our subscribers receive the print edition. This format allows readers to take a step back from "breaking" news through in-depth features. Our older readers enjoy flipping through it on Sunday mornings at a café. At the same time, we're expanding our presence on social media platforms like Instagram to reach a younger audience that consumes news differently.

How much emphasis do you place on the Basque language in your publications?

Promoting the Basque language is essential. We believe it should have co-official status alongside French. Currently, only 20% of the population speaks Basque, and that number is declining despite language instruction in schools. To address this challenge, we have a website that's 100% in Basque: Kazeta.eus. In our weekly print edition, which is 95% in French, we include articles in Basque. One unique feature is that we categorize these articles by reading difficulty level to encourage those learning the language or at an intermediate level to give them a try. Mediabask aims to serve as a bridge between new residents and the region's culture.

Do you also participate in regional policy-making bodies?

Yes, we are members of the Euskal Hedabideak association and we sit on the Basque Country Development Council. This body brings together 400 stakeholders to discuss the region's future through 2040. In particular, we contributed to a white paper on what local media should look like in 2040. This council is an independent association, although it is funded by the Basque Country Metropolitan Area, which guarantees a certain degree of autonomy from political authorities.

Another major challenge today is media literacy. Do you have any initiatives in this area?

This is a growing concern in light of the fake news phenomenon. One of our journalists has just completed a certification course on media literacy. We want to develop programs in schools to help young people analyze information and understand why

reliable news requires qualified journalists. The goal is to rebuild trust between citizens and the media, which necessarily requires transparency regarding our governance and finances.

In conclusion, what impact do you think you've had on local life since Mediabask was founded?

It's hard to measure, but we've broken the monopoly on information. The simple fact that we cover certain topics from a particular angle forces other local media outlets to take an interest in them as well. Without Mediabask, many topics would likely remain in the shadows. We also encourage direct participation: every week, we dedicate three pages to the opinions of our readers, associations, and unions. As elections approach, we give a voice to civil society—housing advocates, language advocates, and experts—so that the debate is not solely the domain of the candidates, but truly that of the citizens.

Imagine a group of fifteen teenagers who, over the course of a summer, don't just look for a summer job—they start their own business. No boss looking over their shoulders, no orders from above: they decide everything, from accounting to marketing, including which projects to take on. That's the principle behind Youth Service Cooperatives (CJS). To get a behind-the-scenes look at this human and economic adventure, we met with Aurélie Lagarde, project coordinator at Co-actions and a key figure in the network in the Landes region.

Aurélie Lagarde

STARTING A BUSINESS AT 16: A CLOSER LOOK AT "YOUTH SERVICE COOPERATIVES"

Interview with Aurélie Lagarde

By Dominique Bénard

To start with, Aurélie, what exactly is a CJS?

It's a project that comes straight from Quebec! Over there, they're always a step ahead when it comes to active learning and youth movements. The concept is simple: during the summer, a group of 12 to 15 young people (usually between 16 and 18 years old) sets up a cooperative business from the ground up. Supported by two facilitators, they offer services to local residents and businesses. They handle everything: quotes, invoicing, scheduling, and in the end, they pay themselves from the profits they've generated themselves.

And what about Co-actions—what's your role in all this?

Co-actions is a Cooperative for Activities and Employment (CAE). Basically, it's a "shared enterprise" that allows self-employed individuals to test their business while enjoying the security of salaried employment. Within the CJS framework, Co-actions provides the legal and economic structure. Young people aren't left to fend for themselves in a vacuum: they use Co-actions' tools to prepare their quotes and invoices, we provide their insurance, and we issue their pay stubs at the end of the month. We make the experience secure so they can focus on learning.

We've heard of an organization with a rather unusual name, "Les Ploucs."[1] Who are they?

(Laughs) Yes, we fully own that name! Les Ploucs is an acronym for "Local, Open, Useful, Collective, and Solidarity-Based Projects." It's a social and solidarity economy (SSE) network based in the Landes region, which Co-actions co-founded with other local organizations. We added the "S" for "Solidarity" to make it "Ploucs," because we're in the countryside and we wanted to show that "ploucs" can do incredible things and make villages incredibly vibrant.

In organizing the CJS here, Les Ploucs handle the educational aspect and raising awareness about the SSE, while Co-actions manages the economic side.

In practical terms, how do you prepare for a CJS before summer?

It's a long-term effort! From February to June, my role is to lead a local committee. We bring everyone together: elected officials, youth leaders, town hall secretaries (who know everyone in the villages!), and local economic stakeholders like the Landes de Gascogne Regional Nature Park. The idea is to create a sense of community momentum. We ask partners to set aside their own interests to serve the interests of the young people. Together, we figure out how to communicate and what tasks we can assign to the young people so they can start working right at the beginning of summer.

The idea is to build momentum in the region. We are asking our partners to set aside their own interests and focus on serving the interests of young people.

How do you recruit young people? Are you looking for specific profiles?

Absolutely not! That's one of our core principles: we don't pick and choose young people—we let everyone know about the program. We aim for maximum diversity.

We don't just want young people facing difficulties, nor do we want only high-achieving students; we want a mix. We target 16- to 18-year-olds because at that age, it's really hard for them to find a summer job (since they're minors), but they're too old for youth centers, which no longer interest them.

To reach them, we use very direct methods: we send personalized individual letters (it works really well!), we send text messages, and we put up posters on the town's electronic billboards. We also rely on partners like the AEJ (Youth Employment Support) or the Mission Locale.

Once summer arrives, what do the young people do during the first week?

1. In colloquial French (slang), "Plouc" is a highly derogatory term for a peasant.

What are your plans for this summer?

The first week is crucial: it's dedicated to building group cohesion and helping them establish their identity. They don't necessarily know each other, so we hold workshops where they create their own cooperative name and logo. We've had some great names like Ovaos (We Help You, We Help Each Other), La COP coude, and even 4ZR.

We also have them do participatory mapping: they draw their ideal village, identify people's needs (such as a lack of bike paths or public transportation), and figure out how they can address them. That's when they realize that in the social and solidarity economy, we don't create artificial needs—we respond to real ones.

What are some typical projects they take on?

It's very varied! It ranges from mowing lawns at private homes to small painting jobs for social housing providers like XL Habitat. But they also take on much more ambitious projects. For example, they work for the Musicalarue festival in Luxey: they manage the signage to ensure the site's safety. It's a source of immense pride for them to participate in such an event.

They've also led workshops on reducing food waste at recreation centers and organized catered meals for 70 people. They've even served as greeters at the Marquèze Ecomuseum.

But how do they manage a business if they don't know anything about it?

That's where the "active learning" training comes in. We bring in professionals to teach them how to design a logo, communicate on social media (they discover that Facebook is for older people and customers, not for them!), or manage a kitchen with HACCP hygiene training.

They use our management tool, "Louty," to create quotes and invoices. We quickly introduce them to serious topics like sales tax, payroll taxes, and employer contributions. When they see that out of €7,000 in revenue, they have to give 20% back to the government, they immediately understand the reality of being a business owner!

Do they actually make any money in the end?

Yes, but it's not a fixed salary like in a typical summer job. It's a risk: they earn what they've managed to bill after deducting expenses. Last summer, earnings ranged from 400 to 1,000 euros for about 20 to 25 hours of work per week.

What's fascinating is that the collective decides how to divide the earnings. Some choose to pay in proportion to the hours worked, while others decide to split it equally because they believe everyone did their best given their circumstances (disabilities, fatigue, or unavoidable family vacations). It's a real lesson in democracy.

Don't the young people compete with local professionals?

That's a question we're often asked. The foundation of the cooperative is cooperation, not competition. We teach them that if there's already a snack bar in the village, they don't set up another one right across the street; instead, they go talk to the manager to offer a complementary service. Plus, since they're minors, they're limited in the types of jobs they can take on. We explain to local small business owners that the jobs these young people take on are often one-time tasks (like helping an elderly person weed a garden) and that this won't hurt their business—on the contrary, it sometimes creates new opportunities.

What skills do they gain from this experience?

They learn a great deal of "soft skills": calling a client (which often stresses them out at first!), writing a professional email, answering the phone, working as part of a team, and managing a schedule without making mistakes.

But it also has a profound impact on their career paths. Some discover a passion for business management and pursue those fields. Others realize that entrepreneurship, with its financial uncertainty, isn't for them and prefer to pursue salaried employment: knowing what you don't want to do is also a success! And then there are surprises: like Capucine, a young woman who only wanted to do office work but ended up loving hands-on field assignments.

What does the future hold for CJS in France?

Things are a bit turbulent right now. The national network, La Fabrique Coopérative, had to close at the end of 2025 for budgetary reasons.

A Youth Services Cooperative.
Photo Régis Tirlemont - Le journal de l'animation.

Fortunately, the Ligue de l'enseignement has taken up the torch to ensure national coordination in 2026 so that there is no disruption to projects on the ground.

We're also trying to advocate at the national level—for example, to have these educational projects exempted from VAT, since 20% is a huge burden for young people who are still learning. We're continuing to fight because we firmly believe that if this model were widely adopted, young people would take a much more active role in shaping their own lives and communities.

The CJS is about much more than just money or work. It's a human adventure in which young people realize that they have a place as full-fledged citizens…

Any final thoughts, Aurélie?

Simply that the CJS is about much more than money or work. It's a human adventure where young people realize they have a place as full-fledged citizens. When they present their report to elected officials and partners, they're proud, they've grown, and they've proven that young people, when given the tools and confidence, are capable of great things.

In short, the CJS is a real-life learning lab. As Aurélie says, we're not inventing anything—we're just putting young people in the shoes of those who get things done. And that completely changes their perspective on the professional world and on their own abilities.

Fatoumata Souaré and the young people of the International Youth Declaration for theSSE, closing ceremony. Photo : Thomas Sanson.

With more than 20 years of experience in the Social and Solidarity Economy (SSE), Florian Perret works to develop the SSE—as an employee, as a volunteer, and by promoting it to students in higher education. He is convinced that the SSE must take action to address the new needs of people and the planet, using a "One Health" approach that simultaneously improves the health of all people and the planet. He explains how, from this perspective, we can develop social innovations to make the right to health a reality.

VYV GROUP: COMBINING MUTUAL AID, SOCIAL INNOVATION, AND THE RIGHT TO HEALTH

Interview with Florian Perret

By Dominique Bénard

My personal involvement began on the ground, as a student activist with a student mutual insurance company, which served as my gateway to discovering the social and solidarity economy—and, more specifically, the mutualist model…

Caring for Everyone

To begin this interview, could you please introduce yourself, talk about your professional background, and explain your exact role within the VYV Group?

I am currently the Director of the Social and Solidarity Economy (SSE) and Social Innovation at the VYV Group. My role is at the group's executive level, which means I coordinate these initiatives across all business lines and entities within our organization. My background is closely tied to the social economy, as I began my career as a professor and researcher in economics, specializing in this very field. My personal involvement began on the ground, as a student activist within a student mutual insurance organization, which served as my gateway to discovering the social and solidarity economy and, more specifically, the mutualist model. I subsequently joined MGEN, where I worked for ten years, before helping to found the VYV Group in 2017. Originally, my role was not the one I hold today; I was recruited to design and structure the group's regional activist network, which was then a fledgling organization. I also worked to create what became the group's Activist University, our internal body dedicated to training our board members and activists.

It may seem surprising to have a department dedicated to the Social and Solidarity Economy (SSE) within a group that, by virtue of its mutual insurance status, already belongs to this sector. Why do you think this role is indispensable?

That's a legitimate question, but for us, this department is absolutely essential because it encompasses several strategic dimensions. Admittedly, we are a player in the SSE by virtue of our bylaws, like any mutual, but my role is to ensure that this identity is concretely embedded in all our internal business lines, as they are extremely diverse. It's about ensuring that our way of "practicing the SSE" is disseminated throughout the organization. Furthermore, this department serves as an interface with the outside world: we develop alliances and partnerships with other SSE organizations, whether they are associations or cooperatives. We are convinced that no single SSE organization can successfully meet the challenges of tomorrow on its own; the key is to break down historical silos and cooperate more effectively. Finally, my department drives social innovation—that is, the transformation of our three main business areas to go further in guaranteeing the right to health by changing our practices and improving our models. It is, therefore, a role that is both internal and external.

Could you tell us more about the VYV Group, its structure, and its core mission?

The VYV Group was founded in 2017 and will therefore celebrate its tenth anniversary next year. Despite our youth, we are supported by an extremely strong activist network. Our structure is inherently nonprofit, which is a key characteristic, and we operate according to a model of internal democracy. Our

board of directors is composed exclusively of elected members, supplemented by regional representatives. The group's central objective is to ensure the effective realization of the right to health. Although this right is enshrined in the French Constitution, the reality on the ground shows that there are profound inequalities in access to healthcare based on income, region, or background. To address this, the group relies on three complementary areas of activity.

- The first area, and the best known, is "*supplemental health insurance*." We bring together the major French mutual insurance companies, such as MGEN for the civil service, Harmonie Mutuelle for the private sector, the social and solidarity economy (ESS), and the self-employed, MNT for local government employees, and the Mutuelle des SCOP et des SCIC.

- Our second business area involves *healthcare services*. We directly manage a wide range of health and social care facilities, covering every stage of life—from daycare centers to nursing homes—including clinics, dental centers, optical care facilities, and ESATs.

- Finally, our third and most recent business area is *social housing*. We are the fourth-largest player in this field nationally, and we have pioneered the concept of "health-focused housing," which aims to build or renovate homes that promote the health of their occupants.

How do you explain the group's rapid growth and the significant position it has achieved in less than ten years?

This success is above all the result of a "mutualist revival." The major French mutual insurance companies realized they needed to join forces to remain strong and preserve their operating principles in the world of tomorrow. At the time, we were seeing many mutuals being absorbed by non-mutual groups. By choosing to cooperate with other organizations that share the same values, we are able to undertake projects on a scale that no single mutual insurance company could manage alone.

In what concrete ways does the VYV Group's mutual and nonprofit status make a difference compared to for-profit private healthcare providers?

Health is a right

The fundamental difference lies in the absence of pressure to generate profits. Unlike for-profit entities, we do not seek to maximize profits—a crucial distinction, especially when working with vulnerable populations, whether in early childhood, elder care, disability services, or even funeral services. Recent events, including scandals involving certain private nursing homes and daycare centers, have clearly demonstrated the limitations of the for-profit model in these sectors. For us, the nonprofit status is the only one that is perfectly aligned with the human purpose of our organizations. Furthermore, our model is rooted in the local community. We do not decide from Paris what a region needs; rather, it is local activists, on the ground, who run the organizations and set priorities in collaboration with the Regional Health Agencies (ARS) and local governments. We are also very open: since the 2014 Social and Solidarity Economy (ESS) Act, our regional unions have welcomed not only mutual insurance companies but also associations and foundations that manage healthcare facilities.

The major French mutual insurance companies have realized that they must join forces to remain strong and preserve their operating principles in the world of tomorrow.

Food is indeed our second major focus area after housing. We want to tackle the root causes, because what we eat directly affects not only our health but also the environment through agricultural production methods that impact the quality of water, air, and soil.

Can you illustrate this regional approach with a concrete example, particularly in areas affected by a shortage of doctors?

The example of Mayenne is very telling. In this region, we observed—in consultation with the ARS and local elected officials—that 5,000 residents no longer had a primary care physician. Yet the primary care physician is the essential gateway to the healthcare system. To resolve this problem, we mobilized our network and contacted retired doctors who had worked in our facilities in the past. They agreed to return to practice to open one, then two, and eventually up to four health centers in the area. This success demonstrates that what sets mutual insurance companies apart is their ability to cooperate with public stakeholders and to develop solutions based on real needs on the ground.

The VYV Group also appears to place a strong emphasis on prevention. Why is this so important, and how does it manifest in your activities, particularly in housing?

Prevention is a long-standing focus of mutual insurance companies that strongly sets us apart from traditional insurers. It's not just about reimbursing medical care, but about taking proactive steps to prevent health problems from arising in the first place. We seek to empower individuals to improve their own health through behavioral changes. This involves comprehensive support programs—for example, for people with Long-Term Conditions (ALD)—to address all aspects of their condition.

But we go a step further by focusing on "determinants of health." Housing is a major one: it's where we spend most of our time. Poorly insulated housing can harm mental health due to noise or disrupt sleep. Indoor air quality, influenced by building materials, is also crucial. By partnering with the Arcade Group to create "Arcade-VYV," we've developed certification standards for construction and renovation based on 40 criteria for overall health. We call this approach "One Health": by improving housing, we simultaneously benefit human health, the planet, and biodiversity.

You mentioned food as another major determinant of health that you're addressing through your social innovation lab. What concrete actions are you taking in this area?

Food is indeed our second major focus area after housing. We want to address the root causes, because what we eat directly affects our health, but also the environment through agricultural production methods that impact the quality of water, air, and soil. We have developed innovation programs for each of our three business segments.

In the field of supplemental health insurance, Harmonie Mutuelle now offers professional sectors the option to include a smartphone payment method in their group plans. This allows employees to purchase healthy and sustainable food each year from a network of 4,500 stores, while also receiving preventive health advice to help them change their eating habits. This addresses two barriers: the financial cost and behavioral resistance.

In our daycare centers, through our VYV Enfance network, we have partnered with the "Programme Malin" association. Together, we train our healthcare professionals on nutrition during a child's "first 1,000 days"—a critical period for the individual's future health. We have revised the menus served and provide financial assistance to low-income families through discount vouchers for purchasing recommended foods. This program, successfully piloted in the Pays de la Loire region, is being rolled out to 100% of our daycare centers by next year.

Finally, in the social housing sector, we have launched the "CoopératiOns" program with four social economy organizations: Programme Malin, the Réseau Cocagne, Vrac, and the Petites Cantines. We are piloting

solutions in six regions to provide residents with easier access to healthy and affordable food. It's a win-win cooperation model: residents gain access to a concrete social innovation, and the organizations use the group's infrastructure to grow.

Despite your successes, what are the main obstacles and challenges facing the VYV Group and, more broadly, the social and solidarity economy in healthcare today?

The first challenge is political: we need greater recognition for our unique mutualist characteristics. Operating under a mutualist structure imposes principles that do not grant us the same advantages as for-profit entities, particularly regarding financing, since we can only rely on our own resources to invest. This is, in fact, what justifies the consolidation of mutuals.

We have also faced legislative setbacks. For example, in the latest budget law, a one-time tax of one billion euros was imposed on supplemental health insurance providers to finance… the postponement of pension reform. It is paradoxical to siphon funds from healthcare to finance pensions while the cost of care is rising for the French people. Another cause for concern involves healthcare networks. We created these networks to ensure that our members pay as little out-of-pocket as possible by negotiating with dentists and opticians. However, a current bill threatens to ban direct billing within these networks. If our members have to pay upfront for expensive care, it will be a major barrier to access to healthcare.

How do you manage the constant tension between economic imperatives and your values of solidarity and community engagement?

This is the fundamental challenge facing any social and solidarity economy (SSE) organization. To ensure our long-term viability, we must have a robust business model and avoid operating at a loss; however, this economic performance is merely a means to serve our social mission. This is what makes our sector so rich: we move forward on "two legs." On the one hand, what we contribute to society and our members, and on the other, the performance needed, for example, to continue opening health centers and providing access to care for an ever-growing number of people.

In conclusion, what do you see as the major challenges for the coming years?

Serving Local Communities and Providing Solidarity-Based Services

The crucial challenge is to link the effective realization of the right to health with the challenge of climate change. We know that new health risks will emerge or intensify: epidemics, heat waves, etc. By taking action on housing and food, we achieve "co-benefits": what is good for health is also good for the climate. Our role in the future will be to lead collective and transformative actions in cooperation with a wide range of stakeholders to mitigate these anticipated risks and ensure the sustainability of our social protection system. We are beginning to be heard by public authorities, as the COVID crisis served as a catalyst. And above all, when we offer concrete solutions, the health argument often helps convince even the most skeptical of the need to take action on climate change.

Plenary Session on the Regional Economic Transitions. Photo : GSEF.

Ms. Denise Fatoumata NDOUR is the Executive Director of the Sen'Finances Foundation, an organization working to promote financial inclusion among the people of Senegal. She holds a Master's degree in Econometrics (Aix-Marseille University), a postgraduate degree in Management Information Systems (Lyon Institute of Business Administration), and the "Financial Institutions for Private Enterprise Development (FIPED) Program Grade" (Harvard University, USA), she is president of Inaise, the international association of investors in the social economy, and a member of the GSEF steering committee as a representative of the Social and Solidarity Finance College.

THE SOCIAL AND SOLIDARITY ECONOMY IN SENEGAL: A MODEL OF ENDOGENOUS DEVELOPMENT

Interview with Denise Fatoumata Ndour

By Dominique Bénard

Savings Group in Ndondol Samkhadan, Thiadiaye, Sénégal. Photo : Nathalie Brown

That's when I discovered the extraordinary potential of entrepreneurs who were often illiterate, yet capable of incredible achievements…

Could you introduce yourself and describe your career path in the field of the social and solidarity economy (SSE)?

My name is Denise Fatoumata Ndour. I am the Executive Director of the Sen'Finances Foundation, a Senegalese foundation that works on issues of financial inclusion, as well as on offering financial products and services and supporting people who are excluded from the traditional financial system.

My academic background didn't necessarily set me on this path. After earning a science-focused high school diploma, I studied applied mathematics in the social sciences, econometrics, and management information systems in France.

I returned to Senegal with the desire to serve my country. I first worked at the Dakar Chamber of Commerce on studies concerning the informal sector, which accounts for 90% of our economy. My first assignment was to set up a functional literacy program for workers in the informal sector. The second involved a formalization center designed to help businesses navigate the formalization process. I did a lot of fieldwork. That's where I discovered the extraordinary potential of entrepreneurs who were often illiterate but capable of incredible achievements—people mostly from very small businesses who had managed to accomplish extraordinary things without necessarily even having received basic literacy training.

It was as a consultant to the Chamber of Commerce that I helped set up a fund called the Senegal-Swiss Counterpart Fund, created as part of a debt cancellation agreement between Switzerland and Senegal to finance development projects. I was then hired to manage this fund. That's how I dove headfirst into social and solidarity finance, seeking solutions for rural communities and the informal sector.

The challenge was to set up something productive that would meet people's needs. We worked extensively on financial engineering and collaborated with microfinance institutions to offer financial services tailored to this target population. And this fund worked very well for about ten years, under what we might call a co-management arrangement with the Government of Senegal, but it also involved various private-sector entities, such as the two major organizations in the informal sector—UNACOIS and GES—as well as NGOs, rural producers' federations (CNCR), and other organizations.

After ten years of successful co-management between the government and the private sector, this initiative gave rise to the Sen'finance Foundation in 2007. Recognized as a public-benefit organization, the Foundation manages public funds while also opening itself up to other types of technical and financial partners, always with the same objective: to provide financing solutions for productive activities to populations who lack access to the traditional banking system. It is, in fact, the first Senegalese organization dedicated to supporting and financing the social and solidarity economy (SSE).

What is your role within this foundation?

I am the executive director of Sen'Finances. For public-benefit foundations, the governance structure consists of an executive board and a board of trustees. The executive board therefore serves as the foundation's senior management.

I am assisted by a team of five people, and the Foundation has a board of trustees that includes all the founding members, including the Government of Senegal.

This board is very diverse: it includes the Government of Senegal, as well as the various organizations that were already members of the technical committee of the counterpart fund, namely the Chamber of Commerce, UNACOIS (National Union of Merchants

and Industrialists of Senegal), and GES—organizations representing operators in the informal sector—CONGAD, an organization representing development support NGOs, as well as CNCR, the National Consultative Framework for Rural Communities, which brings together all producer federations. We also have AGETIP, the Agency for the Implementation of Public Works to Combat Underemployment, and a large women's association called RASEF.

That is how I found myself in the world of the social and solidarity economy. At first, people weren't really talking about the social and solidarity economy yet. The Foundation's goal was to support organizations and entrepreneurs who were not served by the traditional financial system—who were not necessarily formally organized but who, for the most part, operated either within economic interest groups (GIE), cooperatives, or were simply independent entrepreneurs. Nevertheless, their situation and needs aligned with the social and solidarity economy ecosystem.

How has Sen'Finances evolved?

Sen'Finances started with its own funds, which came from the matching fund, but we quickly had to seek out other sources of financing. That's how we entered into a partnership with SIDI, whose director was Dominique Lesaffre. SIDI was a member of INAISE, the International Association of Social Economy Investors, and Dominique Lesaffre invited us to join INAISE. Sen'Finances has been a member since 2013. As for me, I have been president of INAISE since 2022.

So you hold important positions at the international level. Can you tell us more about that?

Within INAISE, as part of our various initiatives, we have worked closely with the GSEF, since there was no funding structure within the GSEF. We began with a mutual

Cooperative of Women Who Process Local Products.
Photo https://www.solsoc.be/

membership arrangement: the GSEF joined INAISE, and INAISE joined the GSEF. We proposed addressing all issues related to social and solidarity finance at the GSEF level. In 2023, for the organization of the GSEF Forum in Dakar, Dominique Lesaffre and I, along with other INAISE members, organized all the panels, prepared the workshops, and drafted the conclusions regarding the theme of social and solidarity finance.

Over time, INAISE has become more international but has also seen many members leave, notably some European members who went on to found FEBEA. We took our collaboration with the GSEF a step further by deciding to integrate INAISE into the GSEF, which, at its General Assembly in October 2025, approved the creation of a "Social and Solidarity Finance" College to welcome INAISE members and all social and solidarity finance organizations wishing to join.

At the GSEF General Assembly on January 15, 2026, I was elected as the representative of the Social and Solidarity Finance College on the GSEF Executive Committee.

What is the current state of the Social and Solidarity Economy (SSE) in Senegal? Is this a new concept for the country?

The SSE is not a new concept for us; it is

The social and solidarity economy is no longer viewed as merely a social sector, but as a genuine economic model that places people at the center of its concerns.

rooted in our traditional values of solidarity and sharing, through practices such as tontines or solidarity gourd funds. Today, we are in a phase of structuring and modernization. There is a genuine political awareness: a dedicated ministry has existed since 2018—the Ministry of Microfinance and the Social and Solidarity Economy—and a law on the SSE was enacted in 2021.

The SSE is no longer viewed as merely a social sector, but as a genuine economic model that places people at the center of its concerns. For example, SSE focal points have been established in each sectoral ministry (agriculture, fisheries, crafts, etc.) to coordinate actions.

The social and solidarity economy addresses cross-cutting challenges that affect all sectors, whether it be access to basic services, health, education, energy, agriculture, or youth employment—a major issue in our countries. Women's economic autonomy is also a very important issue. Authorities, the public sector, the private sector, and civil society are realizing that these are challenges to which the social and solidarity economy can provide a solution.

In practical terms, many organizations, associations, and institutional mechanisms have been established to leverage the social and solidarity economy in order to address these various challenges. Numerous projects have also been launched, particularly regarding the formalization of stakeholders. The government is placing great emphasis on "Productive Solidarity Cooperatives" (CPS), which represent a first step toward organizing and structuring community-based enterprises operating within the social and solidarity economy. The goal is to create 5,000 CPSs by 2029 to structure community-based enterprises. Numerous programs and projects are being implemented to facilitate, in particular, the organization of women and young people and their access to income-generating activities, as well as to ensure risk coverage, asset security, and so on. There is, therefore, a whole movement aimed at helping them become better organized,

In practical terms, how does Sen'Finances support entrepreneurs on the ground?

We operate on two fronts: technical support and financing. Our core mission is truly to strengthen the operational capacity of microfinance institutions, particularly those located in rural and peri-urban areas. We focus on refinancing these microfinance institutions and on professionalizing them, because we have very remote areas where there are no banks, but where there are savings and credit cooperatives—which, however, are not necessarily strong enough.

We therefore offer training, financial education, and capacity-building in governance, as well as capacity-building for the end beneficiaries. We operate at both levels: that of the microfinance institutions and that of the beneficiaries. We strengthen credit funds by providing them with lines of credit that enable them to meet the needs of their members and beneficiaries.

But we also have partnerships with other organizations. For example, with the Fonds d'investissement solidaire du Québec (FISIQ)—which is, in a way, the SIDI's counterpart in Quebec—we have established a program called PIEV, the Green Energy Investment Program, which includes a specific component for women. This enables us to help women's groups who wish to acquire, for example, a solar-powered mill in areas without electricity, or solar drying ovens for processing fish. We also support larger community projects, such as a city government's installation of a vegetable preservation center in a market. We also have other partnerships with local organizations on specific products that we're trying to develop while taking local needs into account.

Cooperative of Women Who Process Local Products. Phooto https://www.solsoc.be/

For me, the social and solidarity economy isn't just a source of hope—it's a reality, a true driver of development… The communities themselves have launched initiatives based on our values of solidarity… which serve as models for the social and solidarity economy.

Does the Social and Solidarity Economy (SSE) offer hope in the face of current crises and the withdrawal of certain forms of international aid?

For me, the SSE isn't just a source of hope—it's a reality, a true driver of development. As I said, in the case of Senegal, the SSE consists of practices we've been implementing for a long time. The communities themselves have established activities based on our values of solidarity and collective culture, which—perhaps without realizing it—are models of the social and solidarity economy.

We have many experiences that can inspire us to establish a genuine model that is sustainable, replicable, and in line with our culture, our history, and our social and religious constraints, as these are factors that must be taken into account for sustainable and inclusive economic development.

And endogenous...

And endogenous, yes. That's the third term I use. Endogenous, because it takes our realities into account and values our local knowledge and resources.

Did you attend the GSEF meeting in Bordeaux?

Yes, I attended. I was also very involved. I was part of the scientific committee and worked in particular with Dominique Lesaffre to develop the entire program on social and solidarity finance.

So, what stood out to you about this meeting? What is your assessment, and what will you take away from it for the future?

The Bordeaux Forum was spectacular. It reflects the interest that the social and solidarity economy (SSE) has generated among the public, economic organizations, and government bodies. Unfortunately, we noted that the French government was underrepresented. But others were present, notably representatives from African countries—at least those who had been able to obtain a visa.…

Another positive sign was the genuine enthusiasm shown by the youth representatives. It gives me great hope to see that young people are realizing that what matters today is not

It is difficult to convince them that they can make money, but that the profits could be distributed more equitably to create jobs and restore dignity to those in need.

just making money, but ensuring a fair distribution of all the world's wealth—whether human or material. So it was this aspect that really struck me. This shows that the social and solidarity economy is gaining ground, even though we still have work to do with certain governments, such as France's.

When we see the enormous excesses of the international financial system—the billions currently being invested in sectors like arms or artificial intelligence, for example in the United States—we can affirm that the resources to meet the world's social needs do exist.

But the urgent priority is to raise awareness and convince the general public of the value of social and solidarity-based finance, and to work more on the concrete mechanisms that can make it a reality.

Social and solidarity-based finance may be the way to fund and support the social and solidarity economy (SSE). And when we see that some governments are cutting budgets allocated to the SSE, we realize there is a problem with communication or persuasion.

To demonstrate the relevance and value of the SSE, we need to measure its impact. We lack effective tools to measure this impact. I'm speaking from an African perspective, but I believe this is also the case internationally.

Sometimes we get discouraged because it's difficult to convince certain people who are motivated solely by the pursuit of profit.

It is difficult to convince them that they can make money, but that profits could be distributed more equitably to create jobs and restore dignity to people in need. I believe the GSEF is working toward this goal. Working groups have been established, bringing together researchers and local stakeholders as part of open continental dialogues.

In Bordeaux, where the mayor of Ramallah—who was in attendance—delivered a memorable speech, I moderated a roundtable on social finance and resilience with participants from Palestine, Lebanon, Burkina Faso, and the DRC. It was a deeply moving moment. We can see that solutions are emerging from the social and solidarity economy and social finance. And that many people are waiting for them.

What message would you like to share in closing?

I believe that the social and solidarity economy and finance should not be a marginal alternative today—neither for countries in the Global South nor for those in the Global North—but rather a means of rebalancing the capitalist system and fostering sustainability by integrating the fundamental values of sharing, solidarity, and equity.

Do you have the opportunity to meet with Senegalese entrepreneurs to convince them to take an interest in solidarity-based finance?

I'm smiling because I had a meeting this morning with the chair of our board of trustees, who himself comes from the private sector. He is the president of a major organization, the Senegalese Shippers' Council, which manages all imports and exports by sea. He is someone who, as he told me earlier, has managed (he said this in Wolof, our language) to "backtrack" from his capitalist model and become convinced of the merits of social and solidarity-based finance. And I think there are many people like him. We're seeking resources for the foundation, and that has allowed me to get in touch with other businesspeople. We've convinced a few of them.

So this is a source of hope. Thank you very much, Ms. N'Dour.

Medhi Baccouche was born in France. He earned his graduate degree from the Institute of Political Studies in Lyon, specializing in international relations, cooperation, and development. Passionate about social innovation, particularly in Tunisia and the Mediterranean region, Medhi Baccouche is the co-founder of Shanti, a Tunisian organization that works with change-makers to collaboratively design and develop solutions to the social, economic, environmental, and cultural challenges facing our societies.

SHANTI: A LEARNING ORGANIZATION THAT PROMOTES THE SOCIAL ECONOMY

Interview with Medhi Baccouche

By Dominique Bénard

"Ramadan" Market: The crafts and local products market organized by Shanti in Tunis (Photo La Presse)

The initiatives we are leading are not only aimed at ensuring the success of a social enterprise… but are truly intended to play a transformative role and, in particular, to enable the most vulnerable groups to gain access to new rights.

Medhi, to begin this discussion, could you please introduce yourself and tell us how the Shanti organization was founded?

I am Franco-Tunisian; I was born and raised in France. I studied in France at the Institute of Political Studies in Lyon, specializing in international relations, cooperation, and development.

Afterward, I gained my first professional experience in the nonprofit sector, notably with Arc-en-Ciel, a Lebanese NGO that also established a branch in France. I worked with them in both France and Lebanon. I also gained experience in Lebanon and Benin working on sustainable tourism issues, and then in 2013, I came to Tunisia to set up a social enterprise incubator on behalf of a French NGO, as part of a program called LABES, the Laboratory for Social and Solidarity Economy.

I worked for three years at that organization. At first, I was in charge of the incubator. Then I became the program director. And after three years, together with a former colleague from that same organization, we decided to leave the French organization and create our own Tunisian organization, Shanti.

First, because we thought the situation was favorable—we were in the boom that followed the 2011 revolution, with a vibrant nonprofit ecosystem that was growing rapidly, a lot of positive energy, and opportunities arising from the support of many financial partners. We felt it was the right time to take the plunge, as the local nonprofit ecosystem was maturing. We wanted to be part of that by asserting our legitimacy to create a Tunisian nonprofit organization capable of competing for the same funding and operating on the same scale as the international NGOs present in Tunisia.

Today, I am the executive director of Shanti, and we still have the same mission: to collaboratively build solutions to address Tunisia's social, economic, environmental, and cultural challenges in order to contribute to the emergence of a more inclusive society, based on equal opportunities and access to rights. We defined this issue of access to rights in 2021; it is fundamental. The initiatives we lead are not only aimed at ensuring the success of a social enterprise or a social and solidarity economy project, but are truly intended to play a transformative role and, in particular, to enable the most vulnerable populations to gain access to new rights. Our goal is to better serve the entire population in the future through public policies that are up to the challenges facing Tunisian society. Unfortunately, this is not currently the case in our country. We have not yet succeeded in bringing about new public policies, but that remains our long-term vision.

In practical terms, how does Shanti operate on the ground? It seems like you wear many hats.

That's correct. We carry out our mission in two main ways.

First, we have our long-standing role as a support organization: we provide training, guidance, and funding to actors in the social and solidarity economy (SSE), whether they are associations, cooperatives, or even informal groups.

We support producer groups organized as cooperatives, agricultural development groups, or mutual agricultural service companies. We also support informal groups because a large part of our economy is informal. Often, the informal sector is the only option because formalization is far too costly. We seek to open pathways so that informal producers can find a solution to their vulnerability through cooperation.

We also support businesses that are legally classified as traditional entities—such as limited liability companies (SARLs) and sole proprietorships—but that also operate within a collective framework and dynamic.

Furthermore, we are an entrepreneurial association. This means that we lead and develop our own economic initiatives, primarily in three sectors.

In the crafts sector, first of all, we have production units and a shop in Tunis that sells the work of the producer networks we support.

In sustainable tourism, we develop tourism activities in southern Tunisia. We own a guesthouse that welcomes friends, guests, and clients, enabling us to involve small local tourism operators through guided tours, bike tours, and agritourism. We handle the marketing, sales, and promotion.

And finally, personal care and services in Greater Tunis. In this last area, we work with collectives of care assistants and domestic workers. We have a partnership with Beiti, a women's association that operates a training center for careers in cosmetology and sewing. We aim to revitalize all these professions to enable the genuine integration of vulnerable women into the economic fabric, particularly in urban areas such as Tunis. Personal care services are set to boom in the coming years because, in this sector, no public services exist, even as the population ages—just as it is worldwide. We are moving beyond the myth that families take care of their elders.

In families navigating modern life—where both women and men work—the elderly are often completely abandoned without any support from the government.

You're also developing an "action research" initiative. Why is this so important to you?

Yes, running across all of this, we're developing a comprehensive action research program. We're committed to creating locally generated knowledge, because unfortunately very little knowledge comes from Tunisia—we have to look abroad for references and sources. We want to help change this situation.

The three pillars—support, entrepreneurship, and research—feed into one another. To have legitimacy in supporting entrepreneurs, you have to have experienced entrepreneurship yourself. Action research allows us to create

With the support of Orange Tunisia, Shanti is launching the El Mensej project to promote artisanal production by women's groups.

Action research allows us to generate locally produced knowledge.

locally generated knowledge. At first, we operated in a fairly ad hoc manner, but when tackling complex issues like climate change or sustainable agriculture, a "make-do" approach is no longer enough. We need research to lend credibility and substance to our messaging and our on-the-ground actions. How can we support entrepreneurs if we haven't experienced entrepreneurship ourselves? That's why we make it a priority to have entrepreneurial experience that will inform our support services. And conversely,

The hundreds of companies we support provide a wealth of real-world examples that enrich our entrepreneurial experience. Because we see the mistakes that are made, we note the ideas that emerge—we draw on all of that. So it's important that all these experiences be documented so they can be shared.

How does this link between research and the field play out, for example, in the agricultural sector?

We act as an intermediary. There are public research centers that do excellent work but struggle to move beyond their laboratories. On the other hand, farmers only believe what they see. For example, to test a new seed variety, a farmer takes on a financial risk they can't afford. Shanti then steps in: thanks to our partners, we cover the costs of cultivation and irrigation. If the results are promising, the process takes off. This allows us to move from idealistic talk to tangible results, which empowers the farmers themselves to drive change. When the farmer sees the results with his own eyes—a higher-yielding crop, denser forage that will better nourish his livestock—that's when things really click, and we can start talking about the values that matter to us: the collective approach, shared labor, things like that. Well-meaning rhetoric, full of grand ideas, is something we discuss among ourselves, but when we get out into the field, nobody cares—we lack credibility.

Research is essential because the results it yields lend credibility to our arguments and to the collective approaches we advocate. And on the other hand, it also allows us to build a relationship with public officials, with the Department of Agriculture, since we're building on the results they themselves have produced through public research centers. We can then approach these issues from a very practical, very professional angle, without the political baggage that tends to cloud the debate.

I can't just walk up to a farmer and say right off the bat: "*Team up with your neighbor to defend your rights.*" That approach doesn't work. Instead, I'll say: "*We're going to test a half-hectare of crops by applying the research findings, and we, as an association—since we have funding from our partners—will cover all the costs: seeds, irrigation. You won't have to take any risks. The harvest is part of a prepaid production contract, but on the condition that we follow the research recommendations.*"

This is the kind of initiative we're currently trying to carry out—and for which we need research, just as research needs farmers willing to experiment. We act as an intermediary, providing a little fuel for the engine.

And given the current situation in Tunisia, with the return of authoritarianism, I think we have no choice but to go through this process to get things moving a bit.

You can't build on abstract ideas; you need tangible results and concrete actions so that farmers say to themselves, "Okay, we get it, this works, we'll think about the next step," and they themselves become active participants and advocates for the cause.

In a supportive role, we don't have to do things for them. So research is invaluable because it helps us make choices based on concrete facts, not just on wishes.

For a long time, I operated based on good intentions, but ultimately, in the field, intentions must be grounded in something feasible.

Of course, there are difficulties because, sometimes, researchers don't want to engage too deeply with reality. They operate at completely different paces, particularly researchers in the social sciences or economics. When it comes to management models, we'd like to form partnerships with, for example, the Institute of Management, in order to develop different organizational models. We sometimes run into roadblocks because researchers aren't always willing to engage in dialogue with producers on the ground. There are significant differences in timelines and approaches; we're in a process where we need to learn to work together with farmers and researchers and find avenues for cooperation.

We must also embrace our capacity to be researchers ourselves, even if we may sometimes encounter biases due to a lack of sufficient objectivity in our work. We must accept this risk as part of an action-research approach that allows us to fulfill our role without being confined to a purely academic research approach that ignores the realities on the ground.

This is why cooperation—where everyone plays their role in a complementary and responsible manner—is essential. And indeed, I see that in France and Europe, this is how things are unfolding. Action research is fully legitimate. We must adopt a similar approach and be more proactive in fostering the emergence of self-generated knowledge.

(The social economy) has a very strong cultural foundation… Pooling resources for harvests or community-based crowdfunding for weddings are common practices in Tunisia.

What is your view on the current state of the social and solidarity economy in Tunisia?

There is a very strong cultural foundation. Even if we didn't call it the social and solidarity economy (SSE), the pooling of resources for harvests or community-based crowdfunding for weddings are living practices in Tunisia.

Legislatively, we achieved a major feat in 2020 with the unanimous passage of a law on the SSE, the result of intense advocacy by grassroots actors and the UGTT union. Unfortunately, with the political crisis of 2021 and the dissolution of Parliament, this law has remained a dead letter: no implementing decree has been passed. The current government favors a different model—community-based enterprises—which are heavily controlled by the state and have so far failed.

So the political and financial context seems particularly difficult today?

We are witnessing a return to authoritarianism, with administrative "crackdowns" on associations and threats to international funding. At the same time, international cooperation funds are plummeting. For example, AFD funding for Southern NGOs has been cut by three-quarters in one year.

This is a seismic shift, but it's also an opportunity to reinvent ourselves. It's pushing us to pool our resources among local associations. We're more legitimate and far less expensive than international NGOs.

An agreement was signed between Shanti and LaSalle Middle School in Tunis to give students the opportunity to participate in social and cultural projects that enrich their educational journey and experience.

You participated in the Global Social and Solidarity Economy Forum (GSEF) in Bordeaux. What did you take away from it?

It was unifying to see so many people gathered together, but I also sensed a disconnect. The event was very "French-centric" or European. There was insufficient representation of initiatives from the Global South. In fact, I was the only Tunisian speaker out of 180—and that was almost by chance. It's essential that actors from the Global South be more present and proactive in generating knowledge.

To conclude, how do you see the future despite these challenges?

Crises are cyclical. We're in a slump right now, but we need to be ready for "what comes next." In 2011, we weren't. My role—and Shanti's—is to build a realistic and solid alternative so that, when the political situation opens up again, we can propose an economic and social model that truly works for Tunisians. We also want to publish more and share our experiences, because that's how we build a long-term vision.

Issa Kassis is a man of systems and numbers, but above all, he is a man of conviction. A banker by profession at HSBC, he returned to Palestine in 2001 after spending most of his life in the diaspora. Now the mayor of Ramallah, he bears the heavy responsibility of leading the country's capital and its administrative and financial center in the midst of an unprecedented crisis. He participated in the GSEF meeting in Bordeaux to share his insights on the role of local communities in peacebuilding. For Approches Coopératives, he offers a powerful account of the occupation, the importance of the social and solidarity economy, and his refusal to let his country's youth give up on the future.

RAMALLAH: RESILIENCE THROUGH A CULTURE OF LIFE

Interview with Issa Kassis, maire de Ramallah

By Dominique Bénard

Ramallah, Palestine

What I call a "soft war." It's not just about tanks. It's the daily pressure exerted by the settlers—backed by the army—who are targeting farmlands, students, and the elderly.

Mr. Mayor, could you tell us about your background and what led you to become the head of the Ramallah municipality?

I am Palestinian, originally from Ramallah, although I was born in Jerusalem in 1967. I lived in exile for 33 years before returning in 2001 to work as a banker for HSBC. Professionally, I have been deeply involved in the private, financial, and educational sectors, notably as an advisor to the governor of the Palestinian Monetary Authority (PMA)—which performs the functions and holds the powers of a central bank in other countries—and as a member of the board of directors of the Palestinian Investment Fund (PIF). My commitment to my country ultimately led me to accept, after several requests, the position of mayor of Ramallah under the Fatah banner. It was a difficult decision because I have a very structured personality, focused on governance, whereas being mayor in this part of the world requires being seen as the "father of the city." But I felt it was my duty to contribute to the development of my people

What is the current situation in Ramallah, and how does the occupation affect the daily lives of your fellow citizens?

Ramallah has long been an island of prosperity, the financial and administrative heart where people came seeking refuge for education and medical care. But today, the city is suffering devastation similar to that of other Palestinian cities. Unlike Hebron or Nablus, which have a strong and resilient industrial sector, Ramallah's economy is service-oriented and dependent on wages. With movement restrictions in place, local tourism has come to a halt and the employment rate has plummeted.

We are living through what I call a "soft war." It's not just about tanks. It's the daily pressure exerted by settlers, backed by the army, who target fields, students, and the elderly. Occupation is when you're prevented from having aspirations, from dreaming, or from doing good for your country. Today, Israeli soldiers invaded downtown Ramallah (the Qasaba movie theater) in broad daylight, right under the noses of the Palestinian police, who were ordered not to intervene or confront the Israeli army so as not to give it a pretext to commit massacres similar to those in Gaza

Given this paralysis of political authority, what role does the municipality play?

The Palestinian Authority is weakened and lacks financial resources; it can no longer support us. The municipality therefore finds itself on the front lines, facing the restrictions imposed by the occupying forces and the growing demands of residents. My strategy is simple: I must continue to promote a culture of life and hope. We have also adapted our crisis management.

For example, we are actively supporting micro-enterprises and SMEs by reducing their municipal taxes by 50% to help them survive. We have also established an "innovation hub." Originally intended for entrepreneurs, I've opened it up to students so they have a safe environment, an air-conditioned space, and a fast internet connection to enable them to continue their studies and develop their innovative ideas and projects, because education and support for innovation are our top priorities, in addition to providing traditional municipal services.

You place a central focus on youth. How do you involve them in decision-making?

65% of our population is under 40. If we offer them nothing, they will be driven to tragedy. So I created a Municipal Youth Council. A concrete example of their influence: in 2022, I wanted to build a business center for the private sector. At a public meeting, a 22-year-old student challenged me: "*Why are you spending $1.2 million on 22% of the population? We want a collaborative workspace, a place to think and innovate.*" Today, we have the region's first munici-

pal innovation hub. Another example: when the municipality of Ramallah developed the sports village project—which is also the first of its kind in the West Bank and was inaugurated last November—young people asked me for a "padel[1]" court rather than a tennis court. I listened to them, and the court is in constant use 24 hours a day. My success over the past four years stems from the fact that I've been able to listen to the right people and involve the local community in decision-making

International solidarity seems to be a crucial driver of Ramallah's resilience. Can you tell us about your partnerships?

Absolutely. We maintain relationships with dozens of cities around the world. Over the past few years, we've succeeded in establishing strong and fruitful partnerships based on mutual respect and the common interest of all. Our ties with French cities, for example, are among the strongest, particularly with Bordeaux and Toulouse. They've provided us with technical and financial support for vital infrastructure projects. Ramallah is the only city in Palestine fully connected to a sewer system, without septic tanks. Istanbul has also helped us by installing solar panels on our Palace of Culture, which allows us to operate at no energy cost.

We are also working with Barcelona, which has created a virtual "11th District" dedicated to solidarity with us. The "District 11" project is a one-of-a-kind solidarity initiative created by the city of Barcelona to support Ramallah. While the city of Barcelona is physically composed of 10 districts, Catalan authorities decided to symbolically create this eleventh virtual district dedicated to justice and support for Palestine. This solidarity project has the following objectives:

- *Funding an environmental laboratory*: Thanks to this commitment, Ramallah has received a grant of 350,000 euros. This funding is earmarked for the creation of an environmental laboratory located in Area C[2].

THE RAMALLAH YOUTH CITY COUNCIL

The Ramallah Youth City Council operates on the principles of participatory democracy and social resilience. Here's how it's organized in practice:

***A structure modeled after the city council**: The Youth Council draws inspiration from the traditional city council (the "senior" council). It enables the direct involvement of young people, who make up the largest segment of society (65% of the population is under 40). The goal is to put young people "in charge" so they can take ownership of their own needs and projects. This active listening has tangible effects on municipal decisions, particularly on the following issues:*

- ***Changes to infrastructure projects**: Following input from young people at public meetings, the mayor scrapped a $1.2 million business center project to create a collaborative municipal innovation hub.*
- *Upgrades to sports facilities: At the request of young people, the municipality replaced the tennis courts with padel courts, which are now used nearly 24 hours a day.*
- *Access to city resources: The municipality opens its facilities for Youth Council activities, including the public library, parks, cultural centers, community centers, and the theater. These venues are used to screen films and broadcast messages promoting "a culture of life and hope."*
- *International and Digital Cooperation: The Youth Council (or Children's Council) stays connected to the world through weekly Zoom calls with youth councils from other partner cities, particularly in the United Kingdom and France. Young council members also actively use social media platforms like TikTok to communicate.*

In short, this council helps turn young people's "crazy ideas" into concrete projects, while strengthening their sense of belonging and responsibility toward their city.

1. Padel is played by four people on a court that is a combination of a tennis court and a squash court. However, it offers more possibilities than either of those two sports, since the court can be either outdoors or indoors.

2. Area C is an administrative division of the West Bank, in Palestine, that is entirely under Israeli occupation. It was defined by the 1995 Oslo II Accord and accounts for 61 to 62 percent of the West Bank's territory.

THE RAMALLAH MUNICIPAL INNOVATION HUB

Established about two years ago, this hub is the first of its kind in the region to be managed directly by a municipality. Its operations are based on several pillars:

- ***A collaborative and secure workspace**: originally designed for entrepreneurs, the mayor decided to open the Hub to students in order to provide them with a safe, welcoming, and comfortable space. It features high-speed internet access, which is essential for young people to continue their studies while public schools are closed due to the crisis.*
- ***An entrepreneurship incubator**: The Hub is a space for reflection and action where hackathons and "pitch" days are organized. These events allow young entrepreneurs to present their startup ideas to local investors. The goal is to serve as a "suggestion box" for innovative projects, such as those related to "smart cities."*
- ***A talent pool for the city**: The municipality directly incorporates the Hub's expertise into its own projects. For example, a young woman who is a member of the Hub became the digital designer for the city's social media page and created the sports village's website.*

The Hub fulfills a major political and social function: it helps maintain the constructive engagement of young people (who make up 65% of the population). It is a tool for social resilience.

- ***Education and connection to the land***: This laboratory allows students to study vegetation, the history of plants, and soil composition. The goal is to strengthen young people's sense of commitment, dedication, and love for their city and their land.
- ***Resilience Strategy***: This project is a form of constructive response to the occupation. By raising young people's awareness of their own land, the municipality seeks to preserve the territory and maintain a strong connection to it, rather than succumbing to senseless violence.

You often emphasize that you want to "live for Palestine" rather than "die for it." What meaning do you attribute to this form of resistance?

The simple fact of existing on this land is the most powerful form of resistance. I refuse to let Ramallah become a refugee camp or a field of ruins like Gaza. I want my city to be clean, full of flowers, with public spaces where families can sit and read. We're offering free Wi-Fi in parks so people can show the world their resilience in real time.

As a Palestinian Christian, I also feel a sense of mission to promote inclusivity. Ramallah is a city where 60% of the city council is Christian, but it is a city for everyone—inclusive and optimistic. We are the descendants of Christ on this land; we have been here for 2,000 years, and we are not going anywhere.

What message would you like to convey to the world, and what is your vision for the future despite the gloomy news?

Palestinians are among the most educated peoples in the world; our literacy rate is 99%, one of the highest after Canada's. We are not an uneducated people; we have scientists, doctors, and engineers at the world's leading universities. I continue to believe in a better future, because God is just.

The occupation comes at a price, but independence comes at an even higher one. My duty is to keep our cause alive through quality services, culture, and education. Next year, we will celebrate the 100th anniversary of Ramallah's first Scout troop. This shows who we are: a people who love life and who will continue to fight through excellence and resilience.

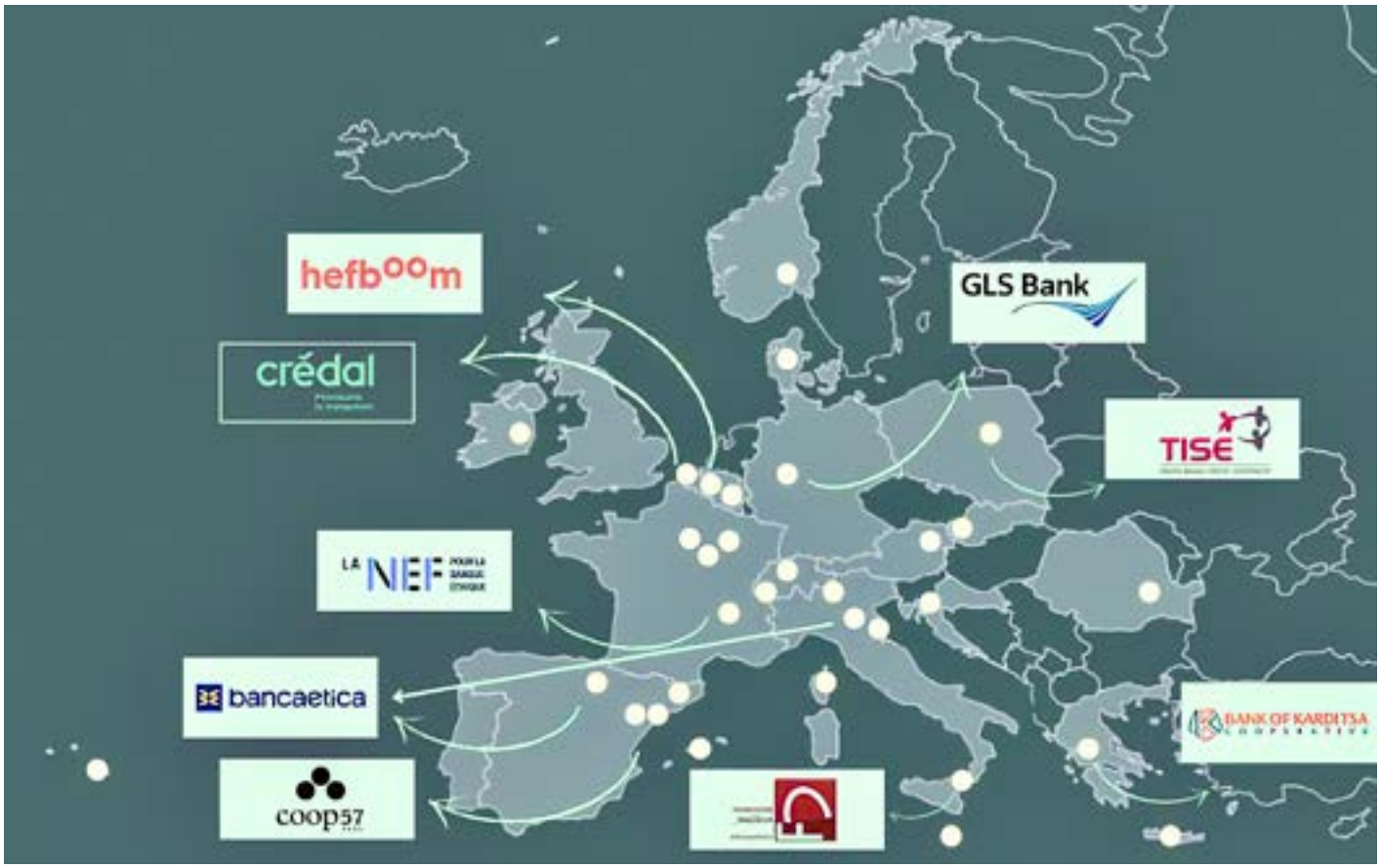
Lynn Haviland and the young people of the International Youth Declaration for the SSE, closing ceremony. Photo : Thomas Sanson.

Alba de la Cal is an independent researcher and activist in the field of social economy, currently engaged in research, communications, and policy work at the European Federation of Ethical and Alternative Banks and Financial Institutions (FEBEA). After completing her graduate studies in economics in Madrid, she was first employed by FIARE, a Spanish ethical finance institution, in its youth advocacy group before joining FEBEA. At the GSEF meeting in Bordeaux, she participated in the group of youth delegates tasked with preparing the "youth declaration."

THE SOCIAL ECONOMY AND ETHICAL FINANCE: A LEVER OF CHANGE FOR YOUNG PEOPLE

Interview with Alba de la Cal

By Dominique Bénard



Membership Directory of the European Federation of Ethical and Alternative Finance and Banking (FEBEA)

Could you tell us about your career path? How did a recent graduate in philosophy and political economy end up working in the ethical finance sector today?

First of all, thank you for giving me this opportunity to share my story. My journey began with a desire to find structures that were more meaningful than those offered by the traditional business world. After studying philosophy and political economy, I realized that traditional political paths were too closely tied to an economic system I no longer believed in.

It all began for me in Madrid. There, I joined the School of Activism and the Social Economy, where I was able to participate in a project funded by several social economy organizations. At the time, I knew very little about this sector, but thanks to that work, I was able to study it in depth across various fields. That's where I discovered FIARE, a Spanish ethical finance institution. I was immediately drawn to this pillar of the social economy, as it struck me as one of the few concrete alternatives I could contribute to and truly believe in.

I think my generation is very much driven by a kind of moral ambition: we want our work to align with our values. So I joined FIARE's youth advocacy group, and the more I participated in their informational sessions, the more involved I became. Eventually, FEBEA (the European Federation of Ethical Banks), where I currently work, sent a job offer through this youth network. I was hired, first as an intern, and then I was offered a contract a few months ago. My journey into ethical finance has been short but intense: I began taking a serious interest in the social economy at the end of the year, and by the following May, I was already working at FEBEA.

Anna Suder and the young people of the International Youth Declaration for the SSE, closing ceremony. Photo : Thomas Sanson.

At FEBEA, what are your main responsibilities, and what issues are you working on?

My work is multifaceted. I mainly focus on public policy, and more specifically on housing—a topic that resonates with me personally as a young person, since the housing crisis is hitting my generation particularly hard. At the same time, I work on communications. The goal is to create new, more compelling narratives to explain to the general public what ethical finance is and why it is absolutely crucial for the development of the social economy.

You recently participated in the GSEF (Global Social Economy Forum) in Bordeaux, notably as part of the youth delegation. What role did you play at this international event?

The GSEF is an impressive organization, although, to be honest, the on-site organization wasn't always optimal. I attended with Cooperatives Europe, a Belgian delegation of

We felt that by doing something purely artistic, we risked losing what little credibility we had as young people. So we took matters into our own hands and turned that workshop into an intense brainstorming session led by us.

young people involved in the social economy, as part of an Erasmus program.

At first, our role wasn't very clearly defined. The organizers wanted the young people to promote the social economy, but the method they proposed was surprising. We were divided into language groups. Since I speak Spanish, I joined that group, which included people from France, Latin America, and various African countries. We were then asked to participate in a workshop to present a "youth declaration" that we had never read, and the organizers wanted us to do so in an artistic way—through a song or a poem.

We all refused. We were about to speak in front of 10,000 people—experts, political leaders, and police officers. We felt that by doing something purely artistic, we risked losing what little credibility we already had as young people. So we took matters into our own hands and turned that workshop into an intense brainstorming session led by ourselves. We spent hours organizing our ideas, connecting them to the official declaration while incorporating our on-the-ground realities, because the social economy does not take the same forms or address the same challenges in Latin America, Africa, or Europe. From this collective effort emerged a declaration that we delivered during the final plenary session

This speech addressed powerful themes such as dignity, fundamental rights, and social justice. Were these your own ideas, or were they based on the provided declaration?

It was a mix. These concepts were present in the initial declaration, but it was very brief and general. It covered our demands, but it was difficult to say something impactful in just one minute on such broad topics. So we used that text as a foundation to craft a more specific message rooted in our respective experiences.

The co-leaders of the GSEF's Jeun'ESS Hub. From left to right: Ndoumbé Pouye, Fabrice Balou.

Was it difficult to collaborate with young people from such different cultures and backgrounds?

Not at all. On the contrary, we were all extremely determined to share a strong political message. The real challenge wasn't cooperation—since everyone was very well prepared—but rather prioritizing our ideas. We had very little speaking time—about one or two minutes per person—and we had to bring together very diverse backgrounds.

For example, I brought a European perspective focused on ethical finance, while another member of the group came from Colombia with a background in volunteer work and international cooperation. Our biggest challenge was successfully merging these perspectives to produce a substantive speech capable of capturing the audience's attention.

What do you take away from this international experience? What lessons do you draw from it for the future?

Aurore Prévot, Berenice Alcade, Laurie Bouregois, Sohee Eom, Closing ceremony. Photo : GSEF.

The main lesson is the incredible vitality of the international network of young people engaged in the social economy. Seeing so many young people who are prepared and leading projects and cooperatives on every continent gives a lot of hope for the future.

I also discovered that leaders in the social economy are truly willing to listen. After our speech, many people approached us to say they'd been moved by our words. We made it clear to them that we didn't want to be merely "tokenized"—that is, to be there just to have young people in a photo—but that we wanted to be an integral part of the organization and hold decision-making positions. Their response was very encouraging: "Of course, let's collaborate!" Today, I have a strong international network with which I stay in touch and collaborate, particularly through webinars.

In a world marked by international tensions and a questioning of solidarity, what role do you think the social and solidarity economy (SSE) can play?

It's a complex question, but I'm convinced that the social economy—and, even more so, the solidarity economy—has a structural role to play in transforming the world order. As it grows, it can foster greater solidarity—one capable of prioritizing values that prevent conflicts and positively transform our societies.

However, we're not there yet. The social economy is strong, but it still lacks autonomy. That is precisely why I work in ethical finance: to help the sector become autonomous and independent. Until it is fully autonomous, it will not be able to realize its full potential as a pillar of resilience in the face of today's global uncertainties and the challenges of capitalism. We must coordinate our efforts, build strong international ties, and invest heavily in the social economy's infrastructure and value chains.

The main takeaway is the extraordinary vitality of the international network of young people involved in the social economy. Seeing so many young people who are well-prepared and leading projects and cooperatives on every continent gives us great hope for the future.

Beyond the political aspect, the social economy also offers alternative ways of working. Is this an important aspect for your generation?

Absolutely. Working in this sector is life-changing. Personally, I find it offers incredible flexibility for balancing my personal and professional lives. Working conditions are good because they're based on respect and solidarity.

Unlike the traditional system, where people can fall victim to harassment or mistreatment, social economy structures—such as cooperatives—enable collective decision-making where everyone is listened to and respected. It's a revolution in the way we think about work, and it's one of the main reasons we believe in this system.

You're from Spain, a country where the social economy seems very dynamic. Would you agree with that impression?

Yes, Spain is one of the European countries where the social economy is most developed. We have very strong networks in key sec-

tors such as culture, housing, and energy. The pillars of economic sovereignty are well established there, even though we still lack a more robust legal framework. Among my circle of friends, it has become common to know people who work in cooperatives or social economy organizations.

In practical terms, how does your advocacy work play out on a day-to-day basis? Do you lobby institutions?

Yes, you could say it's a form of "positive lobbying." At FEBEA, we produce policy briefs and engage with Members of the European Parliament and committees to promote ethical financing solutions.

The challenge is to ensure that European Union laws strengthen the social economy by drawing on ethical finance. It's a delicate task because each region has different needs that must be successfully reconciled at the European level. We're also working to create our own narrative so we don't have to rely on frameworks imposed by big banks or organizations outside the social economy. We're also pushing for intergenerational renewal within ethical finance organizations.

In closing, what message would you like to share with our readers?

I'd tell them: never stop talking about the social economy with the people around you. Sometimes our friends roll their eyes when we bring up the subject for the hundredth time, but that's how ideas spread and gain traction. We need to show people that another system exists and that it's already working. If we can make these concepts "mainstream," we'll have much more clout to transform society. So let's keep spreading this message!

Born on December 9, 1986, in Toulépleu, Fabrice Adelph Balou is a young, visionary leader committed to promoting peace, social cohesion, and sustainable development. With a high school diploma in the D track, he began his career in 2012 during the post-conflict period as a volunteer with the Red Cross of Côte d'Ivoire, providing aid and assistance to displaced persons and war victims in the Toulépleu department, his hometown. He is the co-founder and CEO of the inclusive social enterprise Abewe, and also serves as co-leader of the youth division of the Global Social Economy Forum (GSEF).

THE SOCIAL AND SOLIDARITY ECONOMY: A PATH TO EMPOWERMENT FOR IVORIAN AND AFRICAN YOUTH

Interview with Fabrice Adelph Balou

By Michel Tissier

Merem Tahar, Special Youth Envoy to the President of the 15th United Nations Convention to Combat Desertification, Statement on Lasting Peace. Photo : Thomas Sanson.

Training workshop organized by ABEWE

Abewe aims to support young people's employability through an incubator specializing in the social and solidarity economy.

Could you introduce yourself and outline the key milestones of your professional career?

My name is Fabrice Adelph Balou. I am the co-founder and CEO of the inclusive social enterprise Abew, and I also serve as co-leader of the youth division of the Global Social Economy Forum (GSEF). My career began in the humanitarian sector, where I served as a volunteer with the Red Cross from 2011 to 2012. Afterward, I worked for the Danish Refugee Council (DRC), first as an intern and then in the protection department. It was during our humanitarian operations in western Côte d'Ivoire that we identified gaps in the programs of the European Union and USAID. Together with friends who were also involved in humanitarian work, we decided to create a youth platform to support local initiatives and promote the social and solidarity economy as a tool for sustainable peace and social cohesion.

How did that initial platform evolve into the social enterprise Abew that you lead today?

At first, we operated as a platform for youth organizations. The turning point came in 2020–2021, during the COVID-19 pandemic. Thanks to funding from COICA (the Korean cooperation agency), secured while the GSEF headquarters was still in Seoul, we proposed a solution to mitigate the impact of the health crisis on economic actors. It was a tool for connecting producers and buyers, successfully deployed in western Côte d'Ivoire. In response to the enthusiasm it generated—and to ensure the initiative's sustainability after the funding ended—we structured Abewe's business model. The name "Abewe" means "to bring together" or "to unite" in the local Ivorian language.

What exactly are Abewe's current missions and activities?

Abewe aims to support youth employability through an incubator specializing in the social and solidarity economy (SSE). We support social entrepreneurs, youth cooperatives, and small-scale producers. Our support goes beyond simple training or project structuring. We help these young people access the market by promoting their products on our platform, as this is often a major obstacle for them. We also work on social finance by mobilizing impact investors to help these businesses grow. In addition to incubation, we develop solidarity-based tourism activities and organize, every two years, the Forum for Young Leaders in the Social and Solidarity Economy.

How do you view the current youth employment situation in Côte d'Ivoire?

The situation is gradually improving thanks to the structural programs implemented by the government and non-state actors. However, a large portion of economic activity remains rooted in the informal sector. It is precisely for this reason that we turned to the social and solidarity economy (SSE). We've observed on the ground that young entrepreneurs face significant challenges, particularly the lack of an appropriate legal framework and a burdensome tax system that prevents many organizations from surviving beyond three years. Our role is to help them formalize their projects so they can present them to funders and to advocate for a more favorable environment.

What is the current status of the legislative framework for the SSE in Côte d'Ivoire?

At first, collaboration with central authorities was difficult because they remained focused on macroeconomic indicators and did not recognize the concrete impact of the SSE. We had to persevere, mobilize local governments, and leverage the influence of our international networks to bring about change. Today, a draft law on the social and solidarity economy has been approved by the Council of Ministers and received unanimous approval from the Social Affairs Committee of the National Assembly. We are now awaiting the implementing decrees that will finally allow SSE actors to be officially recognized and better supported.

You organize the Forum for Young Leaders of the Social and Solidarity Economy. Can you explain the origins and evolution of this event?

The first edition took place in Grand-Bassam in 2021. The idea was to create a space for young people to express themselves and to explore partnerships with local governments, which are closest to the people. Thanks to the support of the International Association of Francophone Regions (AIRF), based in Lyon, the forum quickly took on an international dimension with the participation of young people from Mauritania, Benin, Togo, and Mali. The second edition was held in Yamoussoukro in 2024 and marked a significant expansion: we went from 200 to 400 participants, coming from eight countries and three different continents. Forty percent of the participants were young women.

Could you give us some concrete examples of social enterprises led by young people?

Of course. One example that comes to mind is Roboloto in Togo, a finalist at the Yamoussoukro forum. This company repurposes plastic waste to make school backpacks equipped with solar power systems. This allows children in rural areas without electricity to study at night thanks to the light provided by their backpacks. Another great example is Mayam, an organization led by young women in western Côte d'Ivoire. They organize rural women into a cooperative to transform local cocoa into organic chocolate. The profits are then reinvested to send these women's children to school. Finally, in Burkina Faso, we support the Miel d'Afrique cooperative, which specializes in beekeeping.

Call for Proposals for the Second Edition of the African Forum for Young Leaders in the Social and Solidarity Economy

How does the selection process work for the projects you support at your forums?

We issue calls for projects before each forum to identify and map out youth initiatives. At the last forum, we received 288 projects. A scientific committee reviews them to determine whether they meet the criteria of the Social and Solidarity Economy (SSE). We selected 40 projects to be featured in our "initiative booklet," a strategic document we use to advocate with decision-makers. Among them, six finalist projects (four from Côte d'Ivoire and two from abroad) participate in a pitch competition before a jury of experts and ministry representatives. The three winners then receive enhanced support and, in some cases,

Participantes du Forum. Photo : GSEF.

assistance to participate in international events such as the GSEF in Bordeaux.

You also play an important role at the international level through the GSEF's youth division. What does this mission entail?

Historically, there was no space within the GSEF specifically dedicated to young people. Following the momentum generated in Grand-Bassam, we advocated at the 2023 General Assembly in Dakar for the creation of a youth division. This proposal was approved by all members, and I was chosen to lead this process.

Today, this division is up and running; it helps recognize the role of young people and facilitates their gradual integration into global political dialogue forums. For me, this commitment is a civic one: I wanted to make a difference in my own country. It has allowed me to travel the world—from South Korea to Morocco, via Bordeaux—and to collaborate directly with ministers and international partners such as the European Union.

What are the next steps and your ambitions for the future?

The next edition of the Young Leaders Forum will be held in Côte d'Ivoire from October 28 to 30, 2027. Our ambition is to support the implementation of the new Social and Solidarity Economy (SSE) law so that it generates concrete opportunities, particularly by facilitating young people's access to public procurement. We want to make this forum a leading continental event. Today, the youth movement is well-organized, influential, and firmly focused on social impact.

My goal is to ensure the long-term sustainability of this initiative so that every young person with a project can find the support needed to transform their community.

When he talks about young people, Michel Seyrat knows what he's talking about. A graduate of the agrégation in literature, he taught in the Berry region, in Alès, and in Nice at the Lycée Thierry Maulnier. He also served as national leader of the older age group of the Scouts de France and as deputy general commissioner of the movement. He is a founding member and an elected member of the executive committee of Approches Coopératives, to which he contributes regularly. He is a recognized author of children's books and detective novels. Here, he responds to the GSEF's International Youth Declaration.

YOUNG PEOPLE AT THE WORLD FORUM ON THE SOCIAL AND SOLIDARITY ECONOMY

By Michel Seyrat

International Youth Declaration on the Social and Solidarity Economy, Closing Ceremony. Photo : GSEF.

Young people are calling for conditions that ensure a life of dignity, guaranteed by law and protected by social justice everywhere and for everyone

As at all major international gatherings, "young people" had their own space at the Social and Solidarity Economy Forum and contributed to the discussions. Two observations before summarizing it.

The first is that "young people" also use the somewhat conventional and solemn language characteristic of this type of declaration. One might well forgive them, given their "youth," for using more direct language, which would give the statement greater impact.

The second raises the question of why this was organized as a gathering "among young people" rather than an open event for all ages. For, as we can see, they certainly have a lot to say!

This international youth declaration on the Social and Solidarity Economy (SSE) at the World Forum on the Social and Solidarity Economy in Bordeaux in 2025 highlights six major areas.

LIVING

Young people emphasize the conditions for a dignified life guaranteed by law and protected by social justice everywhere and for everyone. Achieving this requires an ongoing commitment from leaders and citizens to build a society that recognizes every citizen as equal. "The Social and Solidarity Economy demonstrates that it is possible to place social justice at the heart of public policies by recognizing the value of care, solidarity, and sharing."

They recommend strengthening legislation that guarantees universal social protection and a tax system that ensures equitable redistribution. They call for support for local initiatives, the assurance of gender equality, and the facilitation of youth participation in the development and implementation of public policies.

WORK

To ensure that work is fulfilling and guarantees a healthy life and economic empowerment, young people emphasize the importance of the social and solidarity economy (SSE) model through cooperation and collective responsibility. They therefore recommend that it be financially supported, guided, and fully recognized. They call for more training in social and cooperative entrepreneurship.

LEARNING

"The SSE teaches us that knowledge is meant to be shared, that cooperation can be learned, and that culture can be a driving force for transformation." Young people want spaces where they can experiment, create, and debate in order to develop solutions for the future, empowering everyone to understand and act freely and consciously.

They recommend that the values and practices of the SSE be deeply integrated into educational settings at all levels: forms of non-formal learning, spaces for social innovation, cooperation between schools and organizations, and the promotion of all forms of the arts.

PROTECT

This involves "protecting life: ecology, territories, climate, and biodiversity." The SSE is generally frugal, protective of life, respectful of local cultures, and a catalyst for community solidarity.

To this end, "young people" advocate supporting agroecology, food sovereignty, and short supply chains; preserving marine and river ecosystems; managing water as a common good; and broadly involving young people in this commitment.

It is by encouraging cooperation among all local initiatives and promoting a circular economy that we will protect the Earth, our universal common good.

Young people at the World Forum on the Social and Solidarity Economy

Grigore Rînja and the young people behind the International Youth Declaration for the SSE, closing ceremony of BordeauxGSEF2025. Photo : GSEF.

GET INVOLVED

As "the Social and Solidarity Economy teaches that everyone can be an agent of change and that shared governance is the key to more just and inclusive societies," young people want to be fully involved in the governance of regions, institutions, and organizations.

To this end, they want every organization to create forums for youth participation, for citizenship education to be widespread, and for youth organizations to be recognized as essential political actors. Finally, they emphasize transparency and freedom of information as prerequisites for responsible citizenship.

BUILDING PEACE

Extensive consideration is given to peacebuilding "through solidarity, culture, and cooperation... Peace is established when everyone can live, get involved, and thrive within their community." This is greatly facilitated by the Social and Solidarity Economy (SSE).

Young people therefore recommend that society as a whole develop local communities to prevent forced migration, expand all programs that foster cooperation, and "*promote youth as actors in citizen diplomacy and intercultural mediation.*"

The young people at the forum emphasize that "mobility must be a right, not a privilege." Peace is strengthened when people can move freely, be welcomed with dignity, and forge bonds between peoples based on goodwill and reciprocity.

The youth declaration concludes with a call "*to governments, institutions, communities, and social and solidarity economy (SSE) actors to fully recognize youth as a force for transformation capable of prioritizing cooperation and solidarity to address the major social, economic, and environmental challenges of our time.*"

In summarizing this beautiful text, the author of this summary shared in its enthusiasm but also watched in astonishment as leading political figures trampled underfoot all the efforts made over the past half-century to bring peace to the world through organized and deliberate cooperation. And he took comfort in hearing "the young people" at the World Forum on the Social and Solidarity Economy declare with conviction: "*All over the world, we are already at work.*"


Bordeaux
Gsef
France
2023
2025
2027
Next host city?
Announced during the closing ceremony
Annoncée lors de la cérémonie de clôture
Gsef
BORDEAUX 2025
GLOBAL SOCIAL AND SOLIDARITY ECONOMY FORUM
Young People and the GSEF

*Michel Tissier, a retiree, lives in Calviac in the Périgord region. During his professional career, he worked successively in adult education for immigrants as part of public employment policies, as a union representative with the CFDT and the ANPE, and finally in the field of corporate social responsibility. Since retiring, he has taken on the role of executive secretary of the International Network for a Human Economy. He has thus been involved with the social and solidarity economy throughout his life. He is a member of the editorial board of *Approches coopératives*.*

TOWARD A CROSS-FERTILIZATION BETWEEN THE SOCIAL AND SOLIDARITY ECONOMY AND THE HUMAN ECONOMY

By Michel Tissier

Photo of Mostafa (Mfnctn) on Unsplash

As the Bordeaux forum demonstrated, the Social and Solidarity Economy enjoys significant recognition. It has local, national, and international institutions, and is the subject of national legislation and international conventions. It is a field of academic research. The same cannot be said of the human economy. While the term is sometimes used, it takes on different meanings and does not constitute a school of thought or a structured movement.

The International Network for a Human Economy (RIEH) has its roots in the life and work of Louis-Joseph Lebret, a Dominican friar, economist, and sociologist (1897–1966). He was the founder of *Economie et Humanisme*. He was one of the drafters of the encyclical *Populorum Progressio*. He inspired and guided several countries in launching their development policies during the era of independence (Lebanon, Senegal, Niger, Colombia, Brazil, Uruguay). The members of RIEH—some fifty organizations in Latin America, Africa, South Asia, the Middle East, and Europe—carry out initiatives inspired by human economy, thereby helping to give this approach its dynamic substance. Several of these initiatives were featured in issue 26 of Approches coopératives.

Human Economy: What Are We Talking About?

According to this approach, the economy is not limited to what is commonly referred to as the economy (that is, the organization of production, consumption, and the exchange of goods and services). It is, more broadly, the way society organizes itself to meet human needs. In other words, it is a form of policy, but not in the sense of the conditions under which power is exercised in society. This is not merely a matter of definition. It is a fundamental orientation: the refusal to treat the economy as a specific field of action and discipline, independent of the life of society and the other human sciences.

A critique of the very concept of homo economicus. According to the first part of the emblematic formula, the human economy aims at "*the whole person and all people*" or the definition of development as the transition from a less human situation to a more human one. We can also speak of a person-centered economy. Or even an economy of needs or an economy of the common good.

La création de richesse monétaire n'est pas un objectif en soi… L'objectif est de grandir en humanité…

The key point is that the creation of monetary wealth is not an end in itself, much less a sacrosanct goal. The goal is to grow in humanity—each person, each society, and all of humanity—by taking into account the two meanings of the term "humanity": the collective of all human beings, and that which constitutes the dignity of human beings and all living things, which gives meaning to the human journey linked to the journey of all life.

The second part of the phrase—"*all people*"—is to be understood both as the recognition of the equal dignity of everyone—the foundation of equal rights and solidarity—and as the sharing of the power to act by everyone—the foundation of democracy. The two are linked.

Every member of our diverse societies and of our shared humanity must both have their rights recognized and recognize the rights of others. And what is true for individuals is also true for organizations: civil society organizations, economic actors, and public authorities.

The Social and Solidarity Economy: What Are We Talking About?

I quote Timothée Duverger here. The social and solidarity economy "*is generally defined either by its principles (the primacy of people and social and environmental objectives over capital, reinvestment of most profits back into the business, democratic or participatory governance, voluntary cooperation, and solidarity) or by its legal status or forms of organization (coopera-*

La Cité Bleue, the Bordeaux GSEF2025 Youth Headquarters. Photo : GSEF.

tives, mutuals, associations, foundations, social enterprises, self-help groups, etc.)."

This distinction between principles and legal status is essential, because the connection between the social and solidarity economy and the human economy lies at the level of principles and not legal status—if only because the human economy is not defined by the legal status of the enterprises that refer to it.

It should also be noted that defining the SSE in terms of legal status is highly imprecise, especially at the international level. The English term, in fact, is "Social Economy." According to Timothée Duverger, the addition of the term "solidarity" dates back to the year 2000, to account for enterprises in certain European countries that combine social integration activities with community-based services. In the Anglo-Saxon world, he highlights the third sector, nonprofit organizations, and social business. And above all, the "popular economy"—rooted in Latin America but extending widely into Africa and Asia—which consists of economic activities carried out by grassroots (or community-based) groups aimed at meeting the basic needs of the population, within what is often referred to as the informal economy.

This diversity argues for giving priority to principles over legal status, while adding, however, that the goal here is not merely to proclaim principles but to implement them in economic action.

Complementary Approaches

Since the SSE does not claim to be a separate sector but rather a network of actors working to restore the economy to its foundations, its vision is the same as that of the human economy.

It is a vision of what we are striving toward, which means we are not there yet—there is always room for progress. This scope for progress may be greater for some businesses than for others. But no business can claim to be 100% part of the SSE. And disputes over authenticity have no place here.

In this approach, the social and solidarity economy is neither a fortress to be defended nor a sector that needs to be expanded. It is a movement in which all businesses are invited to participate, regardless of their legal status.

It therefore makes little sense to try to quantify its share in terms of revenue or jobs. What we need to measure instead—and this is no easy task—is how companies contribute, for example, to achieving the UN's Sustainable Development Goals or to improving the Human Development Index.

By formally incorporating these principles into their mission statements, SSE enterprises play a decisive role in identifying what is possible and what is very difficult—or even impossible—as well as determining which structural changes are needed and pinpointing the opportunities and obstacles.

One consequence of this dynamic approach to the SSE—as a pioneer in exploring the changes needed to make the economy increasingly people-centered—is the type of call to action issued following a meeting such as the Bordeaux Forum. These calls are directed at public authorities at various levels, from the local to the international.

Shouldn't these calls be directed first and foremost to other economic actors, inviting them to draw inspiration from the same principles and offering them cooperation toward common goals? Calls should also be made to consumers, encouraging them to choose goods and services produced on this basis.

Let's go even further: these calls could be directed at the organizations themselves, outlining the progress they intend to make to ensure their practices align with their ambitions.

During the campaign for the municipal elections in France, it is regrettable that the demands made have almost exclusively focused on recognizing the SSE, supporting it, and providing it with financial resources. Shouldn't there also have been a call for an economic policy aimed at the well-being of all, while respecting planetary boundaries and the diversity of life?

The Paths to Transforming the Economic Order: A Shared Project of the SSE and the Human Economy

Without attempting a comprehensive synthesis—which would require in-depth, long-term, multinational, and multicultural work—let us mention a few elements, each of which is barely touched upon in a few lines.

Defining the Purpose of the Economy

This topic was raised at the beginning of this article in defining the human economy. One might prefer a different term. The essential point is that the economy is not an end in itself. Nor can it ignore this purpose by focusing solely on how it functions. And this purpose cannot be the accumulation of financial wealth. Money is merely a means.

Photo Hardik Monga

And as the saying goes, it is a poor master but a good servant.

For the economy is also concerned with means, seeking the lowest cost relative to the desired objective. It is also its responsibility not to deplete the resources it draws upon—whether natural or human—and even to ensure their renewal.

With a view to extending the principles of the social and solidarity economy (SSE) to the entire economy, it is necessary to address the issue of non-profit status or limited profitability. Every business legitimately seeks to generate profit margins. The question is what it does with those margins. There are two guiding principles: the first is to use these margins to strengthen the enterprise itself; the second is to compensate each stakeholder according to their contribution to the results.

Indicators for Measuring Economic Performance

This topic has been the subject of numerous studies and reports, which have put forward alternative proposals. Yet in the media and political discourse, GDP remains the sole indicator of the health of a national and global economy, and financial results the sole indicator of a company's health.

Governance of the Local, National, Continental, and Global Economy

First and foremost, we must reject the view that simply allowing each economic actor to pursue its own interests is sufficient to achieve the common good. But beyond that, the issue is one of democracy in the conduct of economic policy. The entire population is affected by economic policy decisions, and these must be debated, deliberated upon, and co-constructed with all the social actors they impact. Yet this co-creation is most often limited to those with the greatest wealth.

Defining the Purpose of a Corporation

Making the maximization of shareholder profit the sole purpose of a corporation is a dogma that poorly conceals its true purpose: protecting the interests of the wealthiest. It remains astonishing that such a principle could have taken hold in democratic countries.

That this ideological choice has hijacked the term "liberalism" constitutes a distortion of vocabulary worthy of Orwell. The true champions of entrepreneurial freedom are the actors in the social and solidarity economy and all those who create goods and services that improve quality of life while developing their own business models. Just as civil liberty is exercised by recognizing the equal dignity of all the people with whom each individual interacts, the freedom to engage in enterprise is exercised by taking into account the interests and expectations of all its stakeholders.

The work carried out within the framework of Corporate Social Responsibility (CSR)—provided it is not merely a marketing and communication tool—thus achieves its full potential.

Moreover, it is noteworthy that SSE enterprises, often built by empowering one of their stakeholders, also make it their mission to take others into account.

Corporate Governance

In line with the very definition of a company, governance must include the company's key stakeholders. This is what many SSE organizations do by establishing multiple governing bodies.

One might, however, question whether a principle often applied in SSE enterprises—namely, "one person, one vote"—can be generalized to all companies . This rule of political democracy is undoubtedly not immediately applicable across the entire economic sphere. Rather, it is the balance among the various stakeholders that is at stake. This balance must be sought through dialogue and negotiation among these different stakeholders

The Role of Finance

Finance is not the enemy, but it becomes one when it becomes an end in itself. The Social and Solidarity Economy (SSE) is rich in examples where finance serves production, including in the grassroots economy. To say that the task ahead is immense in ensuring that finance maintains its proper place within the economy as a whole is an understatement.

Work and Working Conditions

It is work that produces the goods and services that meet the needs of society's members; capital is merely a means to that end. Every enterprise must therefore strive to ensure that work is productive while respecting the dignity of those who perform it. This balance must be achieved through dialogue and negotiation.

One of the current challenges is taking into account people's aspirations to find meaning in their work while allowing each individual to devote time to their other obligations and aspirations.

The revolution in work-time flexibility has yet to be led, including within SSE enterprises.

Employment

If the economy aims to harness the labor of all to meet the needs of all, employment is not merely an adjustment variable but an objective in itself, and all enterprises have the purpose of contributing to full employment.

These, then, are areas of work for a humane economy that the social and solidarity economy must take on—both for its own sake and to advance them throughout society as a whole.

It is labor that produces the goods and services that meet society's needs; capital is merely a means…

Toward a Global Organization of Actors in an Alternative Economy

The Bordeaux Social and Solidarity Economy Forum was a major gathering with over 10,000 participants from 107 countries. It is heartening to see that such an event was successfully held even as the world order is being upended by the offensive of the most powerful and the wealthiest, who seek to impose the law of the strongest. The Forum also provided an opportunity for young people from every continent to work together; they took the floor to express the kind of world they want to live in. This is living proof that young people are not confined to digital communities that reinforce each individual's sense of belonging to a group in conflict with all others.

The momentum of the World Social Forums has waned because they have proven powerless to provide solutions to the concrete problems people face and to effectively transform the global economic and political order.

Yet all citizens who are committed both to their own countries and to our shared humanity need, now more than ever, to engage in dialogue to find a common language, to deliberate on proposals for structural change in their countries and for the world, and to take action to ensure that these proposals are translated into public policies at both levels.

It is therefore very important that such events take place every two years in cities and countries on every continent.

It is regrettable that the impact of the Bordeaux Forum remained limited even in the host country. This is, of course, due to the way the media operates. But it may also be because this event was presented and organized as one focused on a specific sector seeking to promote and defend its particular characteristics, rather than as a force for change in the economy as a whole and the political order as a whole.

This could serve as a suggestion for future international GSEF meetings: to bring together, facilitate discussions, and draft final declarations not only with the official actors of the SSE, but with all economic actors who view humanity in solidarity with all living things as both the end goal of the economy (human development) and its means (the development of human capacities). Such a project could be called the "human economy."

Aude Saldana, the GSEF's Secretary General since April 2022, advocates for international recognition of the central role of the Social and Solidarity Economy (SSE) in achieving the Sustainable Development Goals. On behalf of the GSEF, she supports network members in their efforts to collaborate and advocate with local and national governments, the European Union, international organizations, and United Nations agencies. … She coordinates the implementation of the GSEF action plan and translates the aspirations of both the Presidency and the network's 86 members into concrete actions in order to better address current socioeconomic and environmental challenges.

THE GSEF: THE SOCIAL AND SOLIDARITY ECONOMY AT THE HEART OF LOCAL COMMUNITIES

Interview with Aude Saldana, Secrétaire générale du GSEF

GSEF General Assembly, from left to right: Pierre Hurmic, mayor of Bordeaux and co-chair of the GSEF; Stéphane Pfeiffer, deputy mayor; Aude Saldana, secretary general of the GSEF. Photo : GSEF.

The GSEF is an international organization of local governments and civil society networks committed to promoting the social and solidarity economy…

Hello, Ms. Saldana. To begin with, could you describe the Global Forum for Social and Solidarity Economy (GSEF) within the international SSE ecosystem and explain what makes its approach unique?

The GSEF (Global Forum for Social and Solidarity Economy) is an international organization of local governments and civil society networks committed to promoting the Social and Solidarity Economy (SSE) as a means of achieving inclusive and sustainable local development.

The GSEF was established within an international SSE ecosystem that already included networks such as RIPESS (Intercontinental Network for the Promotion of the Social and Solidarity Economy), the voice of a strong international social movement, and the International SSE Forum, created by a network of Belgian, French, and Canadian mutual entrepreneurs. Cities, networks, and researchers sought to create an organization whose objective was to promote a SSE rooted in local communities.

The GSEF therefore advocates the idea that systemic change begins at the local level, based on a partnership between civil society and the public and private sectors, with the ambition that the SSE will scale up and become the norm for tomorrow's economy, incorporating collective management of the commons. The GSEF promotes various forms of the SSE, including social enterprises, cooperatives, foundations, mutual aid societies, and self-help groups, which prioritize people over profits.

Our mission is to support inclusive and sustainable local development that draws on local knowledge, region-specific resources, and the priority needs of local communities. Unlike other networks, we emphasize the link between local governments (cities, regions) and SSE actors to jointly develop supportive public policies. This emphasis on the role of local governments is a clear affirmation of their crucial role in governance and in addressing the major challenges of the 21st century, whether they involve climate change, social cohesion, or inequality.

The GSEF brings together 94 members from 36 countries across five continents, including one-third local governments (such as the cities of Dakar, Montreal, Seoul, Cuenca, Bordeaux, and Zahle, as well as regions and departments), local government networks (from Cameroon to Nepal, South Korea, and France), and more than 30 civil society actors.

In October 2021, the GSEF General Assembly selected Bordeaux's bid to assume the presidency and thus host the headquarters of its permanent secretariat, previously located in Seoul, South Korea.

The city's bid was supported by four partner local authorities: the City of Bordeaux, Bordeaux Métropole, the Gironde Department, and the Nouvelle-Aquitaine Region, in partnership with the Nouvelle-Aquitaine Regional Chamber of the Social and Solidarity Economy (CRESS-NA), which represents stakeholders and networks of stakeholders.

The GSEF is chaired by Pierre Hurmic, mayor of Bordeaux (with Bordeaux Métropole serving as alternate), and co-chaired by Stéphane Montuzet, president of CRESS-NA. Since the establishment of continental co-chairs in 2021, the Nouvelle-Aquitaine Region has held this position for Europe (with the Gironde Departmental Council serving as alternate). The leadership will be renewed in January 2026.

EF Members at the General Assembly. Photo : Thomas Sanson.

Every two years, we organize a World Forum on the Social and Solidarity Economy, developed in collaboration with member cities across the continents. The Bordeaux Forum, which was the seventh edition of these forums, is part of this tradition of international mobilization.

How is the GSEF organized, and how does it operate?

The GSEF's governance and operations are based on a decentralized structure that prioritizes local roots and intercontinental collaboration. We manage the network in three complementary ways:

- *Governance structured around continental dynamics*: The GSEF does not operate in a centralized manner but is based on a continental approach that prioritizes local roots and intercontinental collaboration:

- *Our board of directors includes a pair of co-chairs for each continent*. These co-chairs are tasked with defining advocacy strategies and developing support tools tailored to the specific political and economic contexts of each geographic region.

- *The GSEF supports the emergence of autonomous continental structures*, such as the African SSE Forum (FORA'ESS) or the Ibero-American Intergovernmental Network (RIFESS) in Latin America.

- *Thematic and Working Group Activities*: Beyond geography, the forum is driven by cross-cutting discussions:

- *Thematic Working Groups*: We bring together the expertise of members from different continents to work on common themes, such as research or peace.

- *Intercontinental Youth Hub*: Created in 2024, this hub is led by co-chairs from each continent (for example, in South Korea or Côte d'Ivoire) who mobilize

The governance and coordination of the GSEF are based on a decentralized structure that emphasizes local roots and international collaboration.

Le forum favorise les échanges d'expérience et d'expertise mises en œuvre sur tous les continents.

youth networks to develop advocacy initiatives tailored to their specific contexts.

- *The World Forums as Highlight Events*: The network's activities are punctuated by major international gatherings—the forums—which take place every two years and serve as catalysts. The most recent forums were held in Mexico City (2021), Dakar (2023), and Bordeaux (2025).

Each edition of the World Forum on the Social and Solidarity Economy (SSE) pursues a political objective by bringing together elected officials and leaders from around the world, international experts, development agencies, networks, and grassroots actors committed to promoting this economy centered on people and respect for the environment. A final declaration formalizes the political commitments, which are translated into a roadmap for the next two years.

The forum fosters the exchange of experiences and expertise from all continents. Successful innovations led by local governments and all stakeholders involved in the SSE are highlighted through a comprehensive, collaboratively developed program.

This networking aims to support the emergence of a true international SSE community. The forums also aim to demonstrate that the SSE can address major environmental and social challenges, such as the fight against inequality and hunger.

The forums provide a space for sharing experiences and initiatives through a wide variety of formats: the program includes roundtables on continental dynamics, regional tours to meet local stakeholders, and market-style spaces to raise public awareness.

They also serve as a catalyst: when a local government or stakeholder wants to launch a project or build a network, they can find examples at the forum and draw inspiration from them rather than starting from scratch.

In terms of numbers, participation is growing: the Dakar forum drew 6,000 participants over six days in 2023, while the Bordeaux forum set a record with 7,800 registrants, a very high proportion of whom were international participants (more than 5,000 non-French attendees, for a total of over 10,000 participants across all three forum sites). We had feared a decline in participation due to the gloomy international climate and reduced funding, but the facts have proven otherwise. Participation has never been as high as it was at the Bordeaux forum. This 7th edition is therefore the largest gathering dedicated to the SSE ever organized.

How should we understand the SSE in relation to the capitalist economy?

For the GSEF, the Social and Solidarity Economy (SSE) should not be viewed as a mere peripheral segment or a "sector" of activity, but as a genuine economy present in all fields. It offers a structural alternative to the traditional capitalist model by drawing on radically different management principles and objectives:

- *Cooperation Rather Than Competition*: The GSEF criticizes the capitalist economy for its tendency to generate widespread competition and the systematic exploitation of natural and human resources around the world. In contrast, the SSE promotes a different approach to entrepreneurship based on cooperative management and the pooling of resources.

- *The Logic of the Commons*: Unlike the capitalist model, which often relies on private property, the exploitation of natural and human resources, and the maximization of individual profit, the SSE is structured around the concept

Forum Participants. Photo : GSEF.

of the commons. This approach aims for the sustainable management of local resources to meet the actual needs of residents rather than the imperatives of financial profitability.

At the heart of the GSEF's vision lies the idea of democratic renewal. Whereas the capitalist economy can distance citizens from economic decision-making centers, the SSE enables residents to reclaim control over the economic development of their own region. It harnesses local knowledge and resources to foster inclusive development.

In short, the GSEF views the SSE as a lever for transforming the global system, replacing the predatory nature and individualism of capitalism with a socially organized and solidarity-based approach to production and consumption.

The forum also addressed global issues such as peace. What connection do you see between the SSE and global stability?

This is a major political issue. For the first time, we issued a declaration on the SSE's contribution to peace. We worked for six months leading up to the Bordeaux forum on this declaration to highlight the SSE's contribution to lasting peace. The SSE is not merely a sector; it is a different way of doing business than the capitalist economy, which often fosters competition for the exploitation of resources—a competition that creates tensions and conflicts. By prioritizing cooperative management and the concept of the commons, the SSE helps prevent local and international conflicts.

The less we operate within a logic of fierce competition for resources, and the more we move toward cooperative management of the commons and of human and natural resources, the more we reduce the risk of tensions. The SSE offers a different approach to entrepreneurship, one that stands in opposition to the exploitation of resources and people characteristic of the traditional capitalist economy. It is therefore a matter of democratic renewal and the reappropriation of economic development by the inhabitants of a given territory.

Youth seem to play a central role in your recent activities. Can you explain the GSEF's strategy in this regard?

The GSEF Youth Focal Points for Africa and their delegations. Photo : GSEF.

The International Youth Declaration was developed based on the continental advocacy statements drafted by young people themselves.

The central message—derived in particular from the youth declaration of the Dakar Forum—is the call for young people to be genuinely recognized as key actors in sustainable transformation and change. It is about trusting them to actively engage in sustainable development.

The advocacy led by young people within the GSEF centers on recognizing youth as agents of change and establishing a structured, global-scale organization to amplify their voices. This initiative began at the Dakar Forum, where we organized a pre-forum dedicated to youth.

To give weight to this advocacy, the GSEF established an institutional framework by creating an intercontinental youth hub in 2024. This hub's mission is to drive the strategy for developing activities and to coordinate the development of policy advocacy. It operates with co-leaders on each continent (such as in Africa or South Korea with the Next Generation network) tasked with mobilizing and raising awareness among youth organizations and networks in their respective regions. The idea is to trust young people to engage in sustainable development and to ensure that their voices are incorporated into the final political declarations of our forums.

The International Youth Declaration presented at global forums (such as the one in Bordeaux) is the result of a bottom-up process. It is built upon the continental advocacy documents developed by the young people themselves in collaboration with their co-leaders. These youth declarations are considered major policy statements, on par with general declarations or those on peace, and are intended to be championed and pursued after the events.

In summary, youth advocacy is a structured process aimed at transforming young people's energy into concrete policy proposals integrated into the global social and solidarity economy movement.

What current continental trends do you observe, particularly outside of Europe?

It is crucial to move beyond a perspective centered on Europe or North America. Currently, the strongest trends in terms of public policies supporting the SSE are found in Africa and Latin America.

In Africa, we have supported the creation of an African SSE Forum, spearheaded by several national governments. In Latin America, networks such as RIFESS (the Ibero-American Intergovernmental Network for the SSE) have emerged. We are also working to strengthen ties with networks in North America—beyond Quebec—such as the USSEN network in the United States or the Democracy Collaborative. These organizations are developing models of community wealth building, which are local and participatory approaches to the economy, even in sometimes challenging political contexts.

The impact of public policies is measured at the local government level. The city of Bordeaux has implemented an active local public policy to support the development of the SSE ecosystem.

The BordeauxGSEF2025 Exhibitor Hall at Palais 2 l'Atlantique. Photo : Arthur Péquin.

What is the political impact of the GSEF, and how do you perceive the commitment of governments?

Government commitment varies from one edition to the next. In Mexico in 2021 and in Dakar in 2023, the presidents of the respective countries attended the opening ceremonies, thereby demonstrating strong national support. In Bordeaux, although we received a video message of support from Emmanuel Macron and a closing address in the afternoon from the minister in charge of the social and solidarity economy portfolio, Mr. Serge Papin, the French government's commitment seemed less pronounced, as the event may have been perceived as too "regional" and not Paris-centric.

In conclusion, what tools does the GSEF provide to ensure these exchanges continue after the forums?

We are working on several tools to promote knowledge sharing, drawn from a rich program comprising 15 plenary sessions and 170 roundtables:

- ***A comprehensive directory*** of the forum's more than 700 speakers to facilitate direct contact.
- ***Video recordings of the presentations***, such as Ms. Tchernéva's opening address, posted on our YouTube channel.
- ***Audio podcasts*** of more than 30 roundtable discussions
- ***Occasional publications***, such as the "trend reports" coordinated with researchers like Timothée Duverger, which feature in-depth articles on local initiatives.

The goal is to show that the social and solidarity economy is not merely a "sector" of the economy, but rather an economy in its own right that must play a greater role…

- *A summary report* analyzing the content presented during the seven thematic tracks.

- *A series of webinars* to continue the dialogues initiated during the forums, particularly among Canadian, American, and European networks.

Our goal is to nurture the expertise of the "international SSE community" that we are helping to build, so that it can continue to take action across all continents and at all levels, well beyond the physical forum event.

Drawing on the energy of the thousands of Forum participants—SSE actors and political leaders—GSEF members and partners will be responsible for bringing the political declarations and recommendations of the Bordeaux Global SSE Forum to life in international debates.

We are pleased to invite you now to the 8th edition of the GSEF World Forum, to be hosted by the City of Maricá in Brazil in October 2027.

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