



COOPERATIVE  
APPROACHES



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## HUMAN ECONOMY AND TERRITORIAL RESILIENCE

*IN PARTNERSHIP  
WITH THE INTERNATIONAL NETWORK  
FOR HUMAN ECONOMY (INHE)*



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APPROACHES

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contact@approchescooperatives.com

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# THE HUMAN ECONOMY AND TERRITORIAL RESILIENCE: AT CROSSROADS FOR THE FUTURE

By Dominique Bénard  
President of APAC



**A**PAC, the Association for the Promotion of Cooperative Approaches, and INHE, the International Network for a Human Economy, have decided to enter into a long-term partnership in order to pool their experience and expertise. APAC will celebrate its fifth anniversary next December, but has already accumulated considerable experience in the field of digital publishing. INHE is an international network established on five continents. Its secretariat is provided by the organisation "Développement and Civilisation", headquartered in Le Mené, Brittany (France).

This organisation, formerly known as "Centre Lebret", is the successor to two organizations founded by the Dominican Louis-Joseph Lebret: "Economy and Humanism" until 2008, a think tank and consulting center that published the eponymous journal, created in 1942, and IRFED (Institut de recherche et de formation économie et développement), created in 1958, which provided consulting services to governments and public authorities at their request. These organizations were active for several decades.

Father Lebret integrated the human dimension and embodied the Catholic Church's commitment to struc-

tural action to combat maldevelopment, that of a "North" unable to give meaning to its prosperity and a "South" where the majority of the population suffered from poverty and was losing the strength and uniqueness of its culture. His vision was summed up in his famous phrase: the development of the whole person and of all people; integral and solidarity-based development, according to the expression that structures the Encyclical *Populorum Progressio* (1967), which he greatly inspired.

At the time of independence, Father Lebret advised various countries (Senegal, Lebanon, Brazil, Colombia, Vietnam). His method was based on preliminary research involving the populations themselves, in order to understand the factors hindering their development and to draw up a concerted plan targeting economic structures, widespread education, and the development of democratic organizations from the grassroots level, constantly combining action and reflection. APAC, committed to promoting Cooperative Approaches (CA), identifies with this approach, which is well summarized by the INEH's motto: "For human, integral, solidarity-based, and participatory development, in harmony with living beings."

Within this partnership, INEH brings its international vision and expertise in the field of social and solidarity economy, while APAC brings its editorial experience and expertise in the field of education and organizational management. This 26th issue of *Approches Coopératives* is the first joint production by the two partners. Its theme is "Human Economy and Territorial Resilience."

It is not insignificant to affirm a choice for the human economy in a world where, according to a 2014 Oxfam Report, 1% of the population owns 50% of the world's wealth and largely ignores the needs of the majority. The planet is producing more and more wealth, yet this wealth is becoming increasingly concentrated: the number of billionaires has increased fivefold in 20 years (538 in 2001; 2,775 in 2021).

To get an idea of the astronomical and indecent level of this wealth, here are a few figures :

Jeff Bezos, one of the richest men in the world, could have used the profits he made during the pandemic to pay a bonus of \$105,000 to the 876,000 people employed by Amazon worldwide, including the 10,000 or so employees in France, while remaining as rich as he was before the corona virus pandemic.

If someone had been able to save the equivalent of €8,000 per day since the storming of the Bastille (July 14, 1789), they

would now only have 1% of Bernard Arnault's fortune.

Since March 2020, French billionaires have earned €170 billion, twice the budget of the public hospital system.

According to the same OXFAM Report, inequality has grown in the wake of the 2008 financial crisis. Since the 1970s, the tax rate for the wealthiest has fallen in 29 of the 30 countries for which data is available, even though these individuals now earn more. The crisis has also led to austerity policies that have hit the European middle classes, while wealthy investors have benefited from public plans to rescue financial institutions. In Africa, money from oil and mining resources often bypasses national budgets. Finally, this situation means that menial jobs are the only ones available to the poorest, further widening the economic and social gap between the extremes. All over the world, communities are struggling to survive in often terrible conditions, and only the human economy can give them the means to ensure their resilience.

The INEH tells us: *"In the expression 'human economy,' the economy is not limited to what is usually referred to as the economy (i.e., the organization of production, consumption, and exchange of goods and services). It is more broadly the way in which society organizes itself to meet human needs."*

The human economy is a reference point for those who are working to make society more just, more united, more responsible, more dignified, more sustainable... And this action always has two dimensions: we act here and now, aiming for immediate improvement, and we use this action as a basis for bringing about structural change. It is about acting and thinking both locally and globally. The human economy is therefore a guide for action and change.

In this issue, the INEH offers us a world tour of communities that are taking action to change their living conditions and thus ensure true territorial resilience. Let's follow the trail it sets out for us and meet witnesses of the future in Kivu (Democratic Republic of Congo), Sri Lanka, Lebanon, Mexico, Mali, India, Burkina Faso, Central America, Palestine, Haiti, Argentina, Madagascar, and also France...

Let's discover another possible path to ensure human development that is integral, supportive, and participatory, in harmony with all living things.

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## Abstract

*Dominique Lesaffre, president of INEH, answers questions from Dominique Bénard to present this issue of Cooperative Approaches, produced in partnership between the Association for the Promotion of Cooperative Approaches (APAC) and INHE. He discusses the importance of the human economy in today's world and explains how it contributes to the resilience of communities facing particularly difficult situations.*



Dominique Lesaffre

# THE HUMAN ECONOMY, SOCIAL PROGRESS, AND COMMUNITY RESILIENCE

By Dominique Lesaffre



**H**ello Dominique. This issue of *Approches Coopératives* focuses on the resilience of communities facing very difficult situations, thanks to the social economy and the human economy. It is the first issue produced in partnership with the International Network for the Human Economy (INHE). Could you please first introduce yourself and the INHE?

Since my teenage years, I have been interested in the emergence of countries in the Global South, and especially in their human development. I studied business and economics in France and Austria, and very quickly, interested in these issues, I became involved in voluntary service in Brazil, where I managed a hospital financed by small businesses in the local area. It was, in fact, social economy before its time.

**THIS GAVE ME THE OPPORTUNITY TO LEAD MANY SOLIDARITY INVESTMENT PROJECTS IN VERY DIFFERENT CONTEXTS.**

At the age of 24, I had the privilege of being appointed head of the Africa department at CCFD-Terre Solidaire, which gave me the opportunity to travel across the magnificent African continent and meet with many social organizations throughout the continent. This was in the 1980s, when there were two major issues in Africa: hunger and apartheid in South Africa. I then returned to economics and managed an international guarantee fund in Geneva that enabled producer organizations to access the banking sector through a system of credit security. I specialized in financial services for development and was able to apply these skills with actors in the Global South. Then, after a period of consulting, I joined SIDI ([www.sidi.fr](http://www.sidi.fr)), the CCFD's solidarity-based investment subsidiary.

This gave me the opportunity to lead many solidarity investment projects in very different geographical and cultural contexts: in the Sahel, Southern Africa, Latin America, and also the Middle East. In 2015, I was appointed to the executive management of this solidarity investment company and held this position until my retirement at the end of 2022. Today, at their request, I still sit



on the boards of a dozen organizations and networks.

At the same time, in 2015, Yves Berthelot, a senior international civil servant who knew Father Lebret and his work, requested me to succeed him as president of the Lebret Center, of which I myself was a member. Having been trained in my youth by the member movements of the CCFD and by the convictions of Father Lebret, who, for the record, conceived the Encyclical *Populorum Progressio* and was a reference in the conception of the “human economy”, I accepted this proposal, and since 2015 I have been president of the Development and Civilization Association, which supports the International Network for Human Economy.

*What is the link between human economy and social and solidarity economy?*

Apart from the spiritual dimension that Father Lebret incorporated into the hu-





man economy, we can say that it falls within the broad field of the social and solidarity economy in response to the demands and needs expressed by populations. It is not a speculative economy, but one based on reality, designed as a collective response to the fundamental needs of human societies and communities: health, education, culture, local economy, financial services, etc. It is not just a question of making a profit and waiting for it to trickle down to the people. Nor is it a question of denouncing profit in the name of ethics. The creation of distributable wealth is a major issue for the autonomy and sovereignty of populations. I do not believe that poverty can be tackled through aid. I do not think that degrowth has much of a future, but that is open to debate.

On the other hand, the social and solidarity economy and the human economy are highly relevant in our time because the social divides that exist today are greater than ever, and

it is no longer simply a North-South issue. There are also social divides in our country. The poverty rate in France has increased considerably, and the gap between rich and poor has never been this wide. This is the consequence of a dominant financial capitalism obsessed with short-term profitability. In contrast, for example, the social and solidarity economy in Quebec represents nearly 20% of the entire economy, because there is a desire in Quebec to bring about a better distribution through the economic action of the population, which allows for a form of redistribution.

*It seems to me that the human economy could offer a promising alternative to the excesses of a capitalist economy focused exclusively on profit. The situation in the United States seems emblematic of a situation where the richest 1% impose their choices by financing election campaigns and taking over the media to defend their interests and impose tax cuts that generate a huge budget imbalance, which in turn leads to a reduction in social assistance. We risk following the same path.*

The point you make is interesting because the social and solidarity economy (SSE) and the human economy aim to be ethical and democratic. Ethical in the sense that the rules of operation are transparent, effective, and defined by the actors concerned. Their purpose is lawful and serves the common good. Democratic in the sense that the actions of the human economy are recognized as truly accountable, i.e., things are not done simply out of vertical generosity, but economic or social actions are carried out within a framework defined by a local community, to which they must be accountable. The more people are able to influence the decisions that affect them, the more they take ownership of them, and the more likely they are to feel accountable for the results. This is a very important issue because in France, accountability is not part of our cultural DNA. We tend to define many objectives "ex-ante"; we have to plan everything, but we

**THE GAP  
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WIDE.**



don't really report on the results. I emphasize this because in many countries, the SSE is developing with a focus on accountability. We will see this at the World Forum on the Social and Solidarity Economy, which will be held in Bordeaux from October 29 to 31, and in which *Approches Coopératives* will participate. As every two years, the entire SSE world will come together, and now for the first time in France, so it is a very important event. The actors who will be present and who will speak have social legitimacy through the constitution of their territorial organization; they are credible and representative, as a community or a collective.

*This issue on the human economy is also part of a partnership between INHE and Cooperative Approaches. Thanks to this partnership, we will be able to study and promote the impact of cooperative approaches in the economic field. You are offering us a valuable opportunity.*

Historically, the INHE published a journal called *Développement et Civilisation*. The editor-in-chief passed away a few years ago, and his replacement was not obvious. So, we made the collaboration with *Approches Coopératives*, which had already demonstrated its remarkable editorial engineering with a worldview very close to that of the INHE.

On the other hand, at the INHE level, there is the involvement and commitment of members in the human and social economy sector, which are just waiting to be documented. This first issue will undoubtedly be followed by others in the future, on similar themes or themes yet to be conceived. Our planet is under strain, at stake, in crisis. There are few truly peaceful territories. There is no longer a North or a South; everywhere there are people, organizations, communities, villages, regions, and countries which, according to their own scale and challenges, are facing a series of crises where, despite these crises, the populations have decided to continue living on their territory. We can call this territorial resilience. But we also see that these initiatives are far from being individual initiatives; they are truly collective, cooperative endeavors.

Thanks to the partnership between INHE and APAC, this issue of *Cooperative Approaches* documents how, in very diverse geographical contexts, people have decided to continue living in their homes despite the crises they face. It is interesting to note how these communities are demonstrating that they are capable of

taking charge of their own lives without major external support. Despite a lack of resources and relying on their own strengths to survive, these people decide to change the situation to give a perspective on life to their entire community, children, women, men, elders, and younger people. Of course, there are cultural differences from one region to another, but the human motivations of the population are the same everywhere. It is the desire to give the family and the community a sense of dignity and a future in their local environment.

*This can manifest itself culturally in different ways.*

Obviously, in South Asia or Ecuador, people live differently. But ultimately, when you take the time to listen to them in their own territory, you find that in Yatenga, in northern Burkina Faso, or in Lebanon, or even in southern Africa, people ultimately have the same motivations.

*What is striking, across all the testimonies collected, is that the effort to develop a local economy goes hand in hand with a desire to improve community life. For example, we will see how, in Lebanon, a country well known for its inter-community crises, Fair Trade Lebanon cooperates equally well with Shiites, Druze, and Christians and contributes to rebuilding bonds of friendship between the various communities.*

Yes, yes, absolutely. It's true everywhere. It's actually an interesting dimension of the human economy, through the effect of social, collective action that encourages encounters. It's as true in Burkina Faso as it is in Lebanon or even France.



In fact, on this subject, we need to break definitively with the view that the developed North still has a lot to teach the undeveloped South. That's over now. And this is not an ideological stance, it is simply the observation that needs and the response to those needs are similar almost everywhere.

*When we look at the proliferation of initiatives led by local communities in such a wide variety of countries and cultures, we cannot help but ask ourselves: when will political leaders start looking at what is happening on the*

*ground and strive to support this spontaneous movement, instead of pretending to solve problems by dictating to people what they should do through ineffective top-down strategies?*

In France, the state has existed for a thousand years. It is centralized and pyramidal, but it cannot do everything. There can be successful public-private partnerships (PPP), such as the Banque Malienne de Solidarité, which is now Mali's leading financial institution, with 96% of its shares held by Malian public and private entities. This bank, created in 2007, continues to exist and operate despite all the crises Mali is facing.

Fundamentally, autonomy seems to me to be at the heart of the challenges facing the strengthening of SSE actors. That is to say, the possibility for local communities to lead the lives they choose, without external interference, moral or otherwise, based on the results of their economic activities. If they decide to build health clinics, that is their decision, and the same goes for schools or if they decide to redistribute this wealth, because they have lived in scarcity for a very long time and now perhaps need to consume a little more, that is their decision.

When we have been humanly trained in certain values and certain visions, we sometimes have too much of a tendency to say that this is good and that is not good. What allows us to say whether something is good or not? The actors in the human economy truly decide for themselves what they want to become. If they need external support, whether technical or financial, that's fine. But support must remain in its place: it is at the service of the sovereign decision taken by the entity.

The human economy aims to serve the agenda of autonomy and sovereignty of human communities.

*We talk about communities, but these are not isolated communities. In a social and solidarity economy approach, networks form almost naturally.*

That's right. For example, the national federation of NAAM groups, which is featured in this issue, now covers the entire territory of the Republic of Burkina Faso. It is starting to make a difference, particularly with its 750,000 members today.

Of course, we must not idealize the role of what is now called the social private sector, which can obviously be threatened by certain political agendas that are more or less democratic. We know that the political realities in many countries are not improving at the moment, which makes it all the more important, and this is also the purpose of this issue, to show how economic action, within a social and democratic perspective, can strengthen actors in their economic rights so that they can then assert their social and political rights. In other words, each of the cases we will explore in this issue shows how a strong social economy enables a population to defend itself.

But if the social fabric fails to generate enough wealth to be redistributed openly and accountably to a given population, that population will not be able to defend itself and will not be able to assert its rights and expectations in the cultural, social, legal, educational, and health realms. This is why the economic or socio-economic action carried out by these diverse communities across a wide range of territories ultimately enables populations to live and have a future.

*More than fifteen cases will be presented in this issue. How did you choose them?*

We used several selection criteria. First, geography, taking into account the diversity of continents: there are interesting experiences in Asia, Africa, South America, the West Asia, but also here in France. And I would like to thank the Executive Secretary of the

**... IF THE SOCIAL FABRIC FAILS TO GENERATE ENOUGH WEALTH TO BE REDISTRIBUTED OPENLY AND ACCOUNTABLY TO A GIVEN POPULATION, THAT POPULATION WILL NOT BE ABLE TO DEFEND ITSELF...**

INHE, Michel Tissier, who was particularly attentive to respecting this geographical and cultural diversity. The second criterion was the diversity of economic actions undertaken: fair trade, organized, artisan, fishermen, farmers' organizations, community actions to defend neighborhoods... Topics related to the energy transition. The aim was to show that the spectrum of the human economy and the social economy is vast. We therefore combined geography and themes to create a true kaleidoscope representing the dynamics of the human economy that can be found across the planet.

*If we compare this to social action projects, introducing an economic dimension gives communities much greater power to act.*

Yes, this power to act is direct, since, for the record, most of the world's population works in the informal economic sector. What we call the formal sector—the state, formal businesses, etc.—does not account for the majority of jobs and wealth created on the planet. Most of the wealth created that enables the population to survive and thrive is generated by what is still referred to as the informal sector, i.e., a survival economy. The aim is not to pass judgment on this reality, but simply to note that the majority of the population depends primarily on itself for food, education, health, etc. Consequently, in order to support a family, a head of household who has no particular training must develop an economic activity, produce, buy, sell, etc. He/she must make a small profit in order to escape poverty. And so, in fact, it is a universal truth that economic activity, the creation of wealth and the redistribution of that wealth, is the first step towards the survival and livelihood of populations.

*One of the speakers, Philippe Adaimé, told me that in southern Lebanon, a very poor region, before the creation of a cooperative, women had an annual income of €50. After the cooperative was created, they had reached a monthly income of €800!*

This is the whole story of microfinance and microcredit, which becomes meso and macro, but also of the structuring of producer organizations. But indeed, socio-economic action, that is to say, economic action with a social dimension, is a powerful vector for the empowerment of populations by themselves; this is a universal fact. We are not always aware of it, but it is a very significant trend. Through economic action, we have a considerable number of levers at our disposal to continue to improve our lives in our own territory.

**SOCIO-ECONOMIC ACTION, THAT IS TO SAY, ECONOMIC ACTION WITH A SOCIAL DIMENSION, IS A POWERFUL VECTOR FOR THE EMPOWERMENT OF POPULATIONS,**

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Photo Puspita Amaritha Yahya - Unsplash

## Abstract

*Prosper Hamuli Birali, communications officer for INEH/Kivu, explains how, in the war-torn mountainous region of eastern Democratic Republic of Congo, community leaders are encouraging people to work together in local groups and are trying to bring together citizens, local actors, humanitarian partners, and institutions to build a better future in a more just and humane world.*

# BUILDING ECONOMIC RESILIENCE IN A TENSE REGION: THE CASE OF EASTERN DR CONGO

By Prosper Hamuli Birali



Decades of armed conflict have left behind death, destruction, mass displacement of populations, and extreme poverty. It is therefore in order to restore meaning to solidarity and survive despite extremely limited resources, but with total commitment, that members of communities grouped together in associations form local groups based on the Human Economy to initiate concrete actions in favor of people in distress through training, food security support, and economic empowerment for an inclusive society where everyone can live with dignity.

### YOUNG ENTREPRENEURS WHO LEARN QUICKLY AND ADAPT

Since 2015, dozens of young people from the African Great Lakes countries—72 at the outset—have been brought together in regional cross-border dialogue programs for peace with the aim of empowering them against manipulation, particularly for political purposes. Starting in 2016, they set up a forum for reflection and economic action, called FORUM JEUNES ENTREPRENEURS (YOUNG ENTREPRENEURS FORUM), active in the Bukumbura-Bukavu-Goma area and to a lesser extent in Ituri. In 2017, this forum came into contact with the International Network for the Human Economy. The basic idea is that young people can discuss with others as customers or suppliers so that they can leave their usual area for business and be welcomed and guided elsewhere by other young people involved in the same youth entrepreneurship initiative. This forum is therefore dedicated to promoting self-employment, self-business, and self-promotion. Instead of seeking external funding, young people involved in this dynamic organize themselves to make a credit fund available from Solidarity Economy Groups in order to build up initial start-up capital for their entrepreneurial initiatives.

Thus, despite the option of diplomatic disputes and resorting to violence adopted by the states in the region to resolve their differences, income-generating activities among young people

are holding their own. To cite just three examples of those who have been able to take the plunge and create their own mini-businesses, Bahati Dorhaso, through his company CIGOM (Complexe Industriel de Goma), manufactures and sells high-quality chalk in Goma. Richard Cirhuza Bihembe, through his company SAFARI HOME BUSINESS, manufactures detergents and delivers organic food to homes in Bukavu. Finally, Héritier Kitumaini is fighting through his BCECO (Bureau d'Echange Economique et Corporation des Services) to pool farmers' resources in Village Savings and Credit Associations (AVEC, Associations Villageoises d'Epargne et de Crédit) and is moving towards the creation of the AMANI savings and credit cooperative, which is currently being set up in rural areas in South Kivu.

Others buy here to sell there, such as those who deliver soap or beer from Burundi to Bukavu and Goma. Still others make bottled fruit juice, rent fields to produce and sell food, etc.

Interestingly, in 2020, cultural operator Frédéric Heri Kashonde created the "CIEL OUVERT" church in Goma as a non-profit association (asbl, association sans but lucratif) to finance the activities of dozens of small groups of artisans initiated into Christian values of moral probity.

As a result, the relational factors of resilience observable in the current context of multifaceted violence are in fact the translation by these young entrepreneurs of skills acquired to build themselves up and continue to live despite stressful and traumatic circumstances.

### INCOME-GENERATING ACTIVITIES IN URBAN AREAS

Three organizations are active in the city of Goma. Ets PPBC Agri maintains a mushroom farm. It is a commercial mushroom cultivation project. Mushroom cultivation is very profitable, low-cost, and a very attractive product. "I know and appreciate mushrooms to the point that I buy them if I see them, even if they are not on my shopping list." These words from

**THIS FORUM IS THEREFORE DEDICATED TO PROMOTING SELF-EMPLOYMENT, SELF-BUSINESS, AND SELF-PROMOTION.**



a Tanzanian restaurant owner illustrate the challenge of market availability for a product that is easy to sell. After three months, a bundle of mycelium seed continuously produces 800 to 1,300 grams of mushrooms. With US\$500, the grower obtains a ton of mushrooms sold for US\$4 to US\$5/kg in Goma and feeds 1,000 to 1,500 households. In Rwanda, an investment of 600 Frw yields 2,500 to 4,000 Frw depending on production.

The non-profit organization Action Solidaire "Amka Mulemavu" (ASAM) is dedicated to people living with disabilities. Able-bodied people and people living with disabilities have access to various training courses in small trades such as sewing, carpentry, shoemaking, and creative arts, and experiment with mini vegetable gardens and market gardening to empower themselves. The art of mushroom cultivation is offered both for healthy eating and as a source of income. Talks are underway with Handicap International and the Paralympic League of Goma with a view to partnering with

other humanitarian actors for emergency interventions in favor of returnees, including people with specific needs.

African Leadership and Reconciliation Ministries (ALARM) has set aside a large plot of land for market gardening, adult literacy, and other training in the suburbs of the city. This land is thus becoming a vast training ground for learning how to make agriculture profitable. The needs expressed mainly concern suggestions for seeds and inputs, the organization of marketing for products offered to customers and the local community, support for the acquisition or improvement of equipment and soil, the provision of water to facilitate irrigation, and the sale of garden produce to neighbors at an affordable price.

All these experiences combined have led to the establishment, with grassroots actors, of an Inclusive Community-Based Consortium (CIAC, Consortium Inclusif à Assises communautaires) to conduct global advocacy in accordance with





the areas of intervention of its member actors, drawing on the mutual exchange of experiences and the technical and administrative expertise of each member. Among other things, this will facilitate the learning of integrated agriculture, which consists of combining agriculture with livestock farming, where fodder is used to feed the livestock.

### **CHALLENGES AND OPPORTUNITIES AS KEYS TO COLLECTIVE ACTION**

In order to finance activities independently through the profits generated by solidarity economy groups in Rwanda, Burundi, and the DRC, low-income earners who are excluded from the banking system due to their modest assets and lack of collateral have invented their own savings and credit system. Whether locally known as "likirimba," "ibimina," "mukwate," or "mulungano," this system of collecting small amounts of money that are added together and then given to each member in turn is the same in all three countries. These are tontines. Local

or country-specific variations exist in terms of the management and use of the capital accumulated, as well as the level of state support for the system. This is why, whether systematized or contractualized, tontines are proving to be a means of integrating local informal economic practices into the formal economy. In a more humane financial system, this is a way for the disadvantaged to escape the "debt trap."

The DRC, for its part, has experience with MUSOs (mutual solidarity organizations) and AVECs (village savings and credit associations), which are largely dependent on popular practices and have little connection to the banking system, but are supported by certain NGOs. At the end of an accounting period, generally one year, AVECs allow members to generate a profit to be shared or allocated to the achievement of a common goal. This is what the AVECs involved in ATEAR (Action Territoriale pour l'Environnement, l'Agriculture et la Reconstruction) do in Kivu, allocating part of their profits to setting up community fields and various craft workshops and training courses to empower beneficiaries.

The challenges are therefore opportunities for action, despite the ambivalence of the security challenge. Indeed, while the fear of having vegetable crops or small livestock stolen from plots is diminishing, the crime rate is rising. But also, in Kivu in 2025, institutional factors of resilience are more part of the problem than part of the solution. The overthrow of legally established institutions is blocking the restoration of the normal economic cycle. With financial institutions at a standstill, the daily challenge is to be innovative and resourceful in order to access cash and financing through alternative channels.

### **AND YET KIVU CAN EMERGE FROM THE HAZE**

First, active solidarity among people who find themselves with their backs against the wall is key to the survival of those who feel the need to receive constructive input from outside observers in order to improve their interventions. Following this, the in-

**ALL THESE EXPERIENCES COMBINED HAVE LED TO THE ESTABLISHMENT, WITH GRASSROOTS ACTORS, OF AN INCLUSIVE COMMUNITY-BASED CONSORTIUM (CIAC) TO CONDUCT GLOBAL ADVOCACY...**



terconnection of local associations' activities must be built.

Shared lessons that can contribute to collective recovery can be drawn from the experience of community actors in war-torn Kivu who emphasize their empowerment, seek to serve the community, learn through experimental activities, and value the skills of young people and people with disabilities.

Next, it is preferable to make actors aware of what they have that can be shared within and outside their area. This is why it is worthwhile for member associations of the RIEH, Réseau International d'Economie Humaine, Local Groups in Kivu to make a formal commitment

by signing commitment forms, as in ATEAR. The same forms are offered to new member candidates. The advantage of these forms is that they establish what the associations want to do together, and the summary document of commitments can be used to create a monthly dashboard for monitoring members' activities.

Finally, it would be useful for member associations of local RIEH groups in Kivu to continue promoting this human-centered economic approach, which places people at the heart of economic interests, and this development approach in the areas of food security, the environment, climate action, etc. To this end, local groups should structure their governance and formalize their legal status in order to maximize technical, financial, and administrative partnerships.

We can therefore conclude from the accounts of life in eastern DR Congo that, by carrying out their activities with the means at their disposal, the members of the Kivu communities realize that they are in fact tackling the difficult problem of the socio-economic recovery of communities held hostage by a seemingly hopeless situation. By trying to resist in order to survive, they ultimately find themselves laying the foundations for the reconstruction of the country at their own level, based on what they know and what they can do. And also, in contact with external actors within the International Network for the Human Economy, they are laying the concrete foundations for international solidarity, albeit modestly, but with conviction and determination.

Finally, it is important to remember that resilience in Kivu means creating tools for individual and community resilience:

- giving meaning to one's life through activities involving the production and exchange of basic goods and solidarity actions that bring together people facing the similar problems, which they tackle and try to find solutions to that can be shared elsewhere;
- by mastering the analysis of the context in which they live in order to be able to



COLLECTING AND SUPPORTING HUMAN ECONOMY EXPERIENCES IN EASTERN DRC MEANS CONTRIBUTING TO THE BIRTH OF A VISION WHERE PEOPLE ARE PRESENT SO THAT EVERYONE CAN BENEFIT AND LIVE WITH DIGNITY...

express their real needs and formulate the most relevant requests for support; by being present to show that we are there, standing tall and capable of making proposals and daring to act.

### IN CONCLUSION

Collecting and supporting human economy experiences in eastern DRC means contributing to the birth of a vision where people are present so that everyone can benefit and live with dignity. It is not just a matter of successful actions, but of turning them into a movement that is equal to the challenges. This is an ambition that

lifts up all actors who feel like they are going around in circles with endless problems.

If supported, all these initiatives and many others—led by various local groups of the International Human Economy Network (RIEH)—will pave the way for a consortium of actors to work together synergistically, leading to experiences that break down isolation. Ultimately, supporting those who experience local problems in addressing them will make it possible to capitalize on existing skills to seek appropriate responses to local problems in a multidisciplinary approach to development.

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## Abstract

Herman Kumara, NAFSO's national coordinator, explains how his organization, the National Fisheries Solidarity Committee, is working to improve the lives of the most marginalized and vulnerable communities by promoting alternative policies to the existing neoliberal economic policies adopted by successive governments, in order to combat hunger and poverty.

# NAFSO IN SRI LANKA: FACING CHALLENGES OF HUNGER AND FOOD CRISIS

By Herman Kumara



In 1978, Sri Lanka became the first country in the region to adopt neoliberal economic policies, which it has maintained for the past 45 years, or nearly five decades. In addition, from 1983 to 2009, Sri Lanka faced a serious crisis, mainly due to deep divisions between ethnic groups, which created ethnic rifts and misunderstandings, mistrust, and tensions following the war between the LTTE and the Sri Lankan government's military forces. As in any war situation, it was women and children, especially girls, who faced difficulties in their lives, livelihoods, housing, security, and basic needs, including health and education.

### SRI LANKA AT A CROSSROADS

In April 2022, the Sri Lankan government announced that the country was bankrupt and that the population was facing serious economic, social, and political crises. The suffering was so severe that the population faced food shortages due to soaring agricultural prices, fuel shortages, cooking gas shortages, medicine shortages, and simply a shortage of foreign currency to import them, as we depend on imports for all products from outside the country.

The COVID pandemic, global wars, and environmental risks, combined with corruption and mismanagement by leaders, led to an economic and political crisis that harmed the entire country and the most marginalized and vulnerable communities, with women and children being the most affected. Poor and marginalized groups have become even more vulnerable, and soaring food prices have plunged the country into famine, malnutrition, and extreme poverty, particularly among women and children.

### NAFSO'S ROLE IN THE CRISIS

NAFSO (National Fisheries Solidarity Committee) has been working since 1997 in 14 coastal districts and 4 inland fishing areas of the country.



Since its inception, NAFSO has implemented two main strategies.

- Building alternatives on the ground to improve the lives of the most marginalized and vulnerable communities among the local population by uniting the working class, particularly farmers, fishermen, women in the garment sector, plantation communities, people affected by war, and women from all sectors.
- Promoting alternative policies to the existing neoliberal economic policies adopted by successive governments, and building a popular base for practical and theoretical interventions.

During the COVID crisis, NAFSO, as an associative organization, had to find an immediate

**WE PROMOTED THE "SMALL-SCALE SELF-SUFFICIENT FOOD PRODUCTION SYSTEM", WHICH HELPED NOT ONLY THE POOR AND MARGINALIZED, BUT ALSO THE LOWER AND EVEN UPPER MIDDLE CLASSES TO FIND WAYS TO PRODUCE THEIR OWN FOOD...**

solution to combat hunger, poverty, and malnutrition. Due to lockdown, it was not possible to meet to discuss the problems they were facing.

NAFSO facilitated and moderated a series of online dialogues between civil society organizations (CSOs) during the COVID-19 pandemic and presented a number of important proposals to address the challenges of the post-COVID world. Relevant civil society actors, including CSO activists, journalists, politicians, university professors, sociologists, engineers, and many others, including religious groups, came together virtually and reflected on how to address the challenges posed by the COVID-19 pandemic to the concept of the "global village of globalization." Urban communities were suffering from hunger and being pushed into famine, while farmers saw their produce rotting.

Fishermen could not sell their fish because fishmongers could not travel due to lockdowns and travel bans. One of the main areas we proposed in the Vision for the Post-COVID World was therefore to have our own food production system.

We promoted the "small-scale self-sufficient food production system," which helped not only the poor and marginalized, but also the lower and even upper middle classes to find ways to produce their own food in order to meet the basic food needs of the population.

Based on this program implemented during the COVID crisis, NAFSO, in collaboration with 17 partner organizations in 17 districts of Sri Lanka, is promoting Small-Scale Self-Sufficient Food Production Units (SSSSFPU), which are now an effective alternative to food crises, malnutrition, and hunger in rural and urban populations.

We have a vision of food sovereignty and hope to use agroecology as a tool to combat hunger and malnutrition and promote people's sovereignty, democracy, and environmental and climate justice issues.

We promote "poison-free food, produced locally for our own consumption, using



local knowledge and locally available resources." This is what we call food sovereignty. Poor and vulnerable communities use these foods for their own consumption, particularly in camps for internally displaced persons, and even in urban areas where space for food production is limited.

NAFSO has provided seeds and seedlings to start such units for 1,800 families, and the practice has become so popular that we can no longer count the total number of families currently involved.



We have now established 575 women's entrepreneurship development programs in which women are committed to strengthening their economy through self-help programs such as SSSSFPU, livestock farming, sewing, food production, including dried fish production, retail outlets, fishing equipment, retail stores, herbal beverage outlets, beauty culture, nurseries, shoe production, and mosquito nets, to name just a few examples of the process of women's economic empowerment.

NAFSO participates in the Nyeleni food sovereignty process, which is a global gathering

of food producers, peasants, farmers, herders, and consumer groups with other stakeholders.

We hope to reach 1,000 women entrepreneurs by 2026, if the favorable situation continues. We are therefore trying to solve the problems of food, hunger, and malnutrition among young people, children, and women through this process, and to empower them with immediate and long-term programs and goals.

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## Abstract

*Dominique B nard talks with Philippe Adaime, founder of the NGO Fair-Trade Lebanon, whose mission is to empower rural communities in Lebanon by promoting sustainable agri-food practices that enable local producers to thrive in local and international markets through fair trade.*



Philippe Adaime

# FAIR TRADE LEBANON: A SOCIO-ECONOMIC RESPONSE TO ADVERSITY

By Philippe Adaime





**H**ello Philippe. Can you tell us about Fair Trade Lebanon and how this project came about?

In 2006, four friends and I founded the Fair Trade Lebanon association. Our goal was to enable people in disadvantaged rural areas to earn a decent living from their work by gaining access to the market, without relying solely on international aid, which is by definition unpredictable. We analyzed the situation and studied what could work in the long term. I traveled to several regions of Lebanon with the Saint Vincent de Paul Society. We then realized that aid was not a sustainable solution and that fair trade was the ideal approach: guaranteeing a fair price and direct access to local and international markets for small producers in Lebanon, without intermediaries.

We started with two women's cooperatives in southern Lebanon, which produced olive oil, herbal teas, and spices. We trained them in quality and labeling standards.

At the same time, I traveled to France, where I knocked on many doors and one opened: that of the Artisanat Sel association, which unfortunately no longer exists today, having been unable to withstand the 2008 financial crisis. But thanks to them, we were able to send our first container to France in 2006. Since then, we have continued to develop international markets, particularly in Europe, and fair trade markets, while also strengthening the cooperative network in Lebanon by working with production cooperatives, processing cooperatives, and agricultural cooperatives throughout the country. We started in the south, then moved on to the fertile Bekaa Valley in the center of the country, and finally to the north. Since then, we have continued to develop international markets and expand our network of cooperatives throughout Lebanon.



**TODAY, OUR NETWORK BRINGS TOGETHER AROUND 35 COOPERATIVES, 300 SMES, AND SOME 10,000 FARMERS, AND FAIR TRADE LEBANON (FTL) DISTRIBUTES ITS PRODUCTS IN 13 COUNTRIES.**

*How has your model evolved since those early days?*

After the 2008 financial crisis and the bankruptcy of our initial partner, we realized that we couldn't depend on just a few players. So we diversified by turning to delicatessens and the general public, in addition to traditional fair trade networks.

To simplify our marketing, we created an umbrella brand, "Terroir du Liban," which now brings together the production of all our partners. It is a fair trade brand that offers products from SMEs and, above all, cooperatives. Today, our network brings together around 35 cooperatives, 300 SMEs, and some 10,000 farmers, and Fair Trade Lebanon (FTL) distributes its products in 13 countries.

*Lebanon is a multi-faith country. Do you address all communities?*

That's an excellent question, one that was at the heart of our founding debates. My belief is that in Lebanon, we are "condemned to live together." And for me, the best way to live together is to trade together, to create mutual benefits that transcend divisions.



Our first experience was emblematic: in the south, a predominantly Shiite region, we had a cooperative of Christian women work with a Shiite olive press, even though the communities were not on speaking terms. Everyone benefited: the press increased its activity and the cooperative reduced its costs and travel.

We systematized this approach by organizing meetings between our cooperatives from different communities so that they could exchange ideas and collaborate. Over time, genuine relationships of trust were forged, with recipes being shared and personal invitations extended. For me, living together is not just a concept, it is a concrete daily practice.

*What concrete assistance do you provide to cooperatives?*

Our support is multifaceted. The first step is always to find them a market;

that's where we started. Then, thanks to funding obtained from partners such as the French Development Agency and other cooperatives, we provide more structured support.

This includes pre-financing their production campaigns, supplying equipment and, above all, providing training. Our training programs cover a variety of topics: good agricultural practices, food processing techniques (hygiene, compliance standards), as well as administrative and financial management, marketing and budgeting.

*Could you give us some concrete examples of the impact of your work?*

Each cooperative has its own unique story. I'm thinking of a cooperative of Druze women in the mountains: when we started working with them in 2008, each woman had an income of around

€50 per year. Today, their income is €850 per month. Their success has even inspired the creation of three other cooperatives in their region, which have joined our network.

Another example is a women's cooperative near the border with Israel. We developed a unique product with them, kamouné, which is now sold at Galeries Lafayette in Paris. Recently, they had to flee their village because of bombing. We placed a large order with them, which enabled them to earn enough money to rebuild their workshop and resume work once they returned. It is a story of resilience that shows that we can collaborate and help each other despite diametrically opposed political views.

*You work in a particularly difficult context. What are the main challenges you face?*

The main difficulty remains political and security instability. I have lived most of my life in times of war or crisis in Lebanon; this teaches you resilience and you develop reflexes to keep working despite everything.

Beyond that, we face major structural challenges: supply problems, because we have to import most of our packaging; very high production costs due to constant power cuts; and, above all, the absence of a functioning banking system since 2019, which makes it impossible for producers to obtain credit.



*What are your goals for the future?*

Our ambition is to replicate our model, which has proven successful in Lebanon, in other countries. Our most advanced project is in Syria. We believe it is strategic to help this neighboring country develop, and we already have contacts there. We are also exploring opportunities in North African countries and offering our entrepreneurial engineering services to other countries.

**I HAVE LIVED MOST OF MY LIFE IN TIMES OF WAR OR CRISIS IN LEBANON; THIS TEACHES YOU RESILIENCE AND YOU DEVELOP REFLEXES TO KEEP WORKING DESPITE EVERYTHING.**

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## Abstract

*Rémy Beslé is an organic dairy farmer who produces cheese. As deputy mayor of the municipality of Plessé, he chairs the Agriculture, Food, Environment, and Biodiversity Committee. In this article, he presents the municipality's Agriculture and Food Program, which he is responsible for overseeing.*



# THE PAAC: THE MUNICIPAL AGRICULTURE AND FOOD POLICIES OF PLESSÉ, FRANCE

By Rémy Beslé



**P**lessé is a rural municipality in the north of the Loire-Atlantique department. It lies at the intersection of the Pays de la Loire and Brittany regions and the metropolitan areas of Nantes, Saint-Nazaire, and Rennes.

The municipality has experienced strong demographic growth, with a 16% increase in population over 10 years. With 5,377 inhabitants, it is now the second largest municipality in the Redon Agglomeration in terms of population. The municipality offers a very pleasant living environment with a well-preserved landscape: extensive bocage, 44% of land under organic production, proximity to the canal, and numerous wooded areas.

Although Plessé is the second most populous municipality in the Redon agglomeration, it remains a predominantly rural area with its own unique characteristics: the municipality is made up not of one, but three towns (Plessé, Le Coudray, Le Dresny), spread across a vast area (104 km<sup>2</sup>, the fourth largest municipality in Loire-Atlantique) comprising numerous villages and hamlets.

We have 92 farms in the municipality, and 48 of the 133 farm managers are over 55 years old. Livestock farming is the main activity. Agriculture provides jobs that cannot be relocated and a genuine local economy.

We have decided to implement an innovative municipal agricultural policy. Even today, too few municipalities are addressing this agricultural transition or transformation. We are moving forward step by step, with citizens involved in the Agriculture, Food, Biodiversity & Environment committee. The battle is far from won, but we much prefer vibrant farms to the sadness of

a municipality without farmers.

Our ambition is to help farmers in their work, support them in passing on their farms, promote and communicate about this essential profession, and preserve and protect the natural resources of our living environment. The committee has defined six areas of work:

### MAINTAINING AGRICULTURAL FARMS

We have an ambitious goal of not losing any farms in the municipality. To achieve this, we support the transfer of farms that want help, we organize cafés to discuss setting up and transferring farms, and we have a municipal structure for land (see below).

#### Actions

- Objective: 1 departure = 1 new farm. Result: 26 new farms for 26 departures
- Settlement activities: 5 settlement cafés attended by around 100 people, 1 "settlement group" workshop on finding land/collectives, 2 farm visits
- Transfer support: 6 transfer awareness meetings, a meeting with transferors, a transfer assessment, a map of future installations and transfers

### 1. PRESERVING AGRICULTURAL LAND

This is the first step: if we want future farmers, we must preserve agricultural land. Through Vigifoncier (a SAFER<sup>1</sup> tool), we keep a close eye on land transfers in Plessé. This ensures transparency in land ownership. The aim is to prioritize new farms over extensions and to preserve the primary role of agricultural land, namely to provide food.

**OUR AMBITION IS TO HELP FARMERS IN THEIR WORK, SUPPORT THEM IN PASSING ON THEIR FARMS, PROMOTE AND COMMUNICATE ABOUT THIS ESSENTIAL PROFESSION, AND PRESERVE AND PROTECT THE NATURAL RESOURCES OF OUR LIVING ENVIRONMENT.**

1. SAFER, Sociétés d'aménagement foncier et d'établissement rural (Societies for Land Development and Rural Settlement) are private administrative entities established by the Agricultural Framework Act of 1960. Their mission is to improve land structures by establishing agricultural or forestry operations, or by maintaining existing ones through the expansion of their acreage, land improvement, and, where appropriate, land development and parcel consolidation.

**A NEW FORM OF DIVERSIFIED AGRICULTURE IS EMERGING, AND WE MUST WELCOME THESE NEW PROJECT LEADERS.**



*Actions*

- Create a municipal land reserve. This has enabled the establishment of an organic flower farm.
- Set up a working group on municipal land.
- Set up a "land exchange" working group to bring together scattered plots of land on a voluntary basis and reduce transport times.

**2. FAVOR ECONOMICALLY VIABLE, DIVERSE, AND SUSTAINABLE AGRICULTURE**

Plessé is a land of livestock farming and is set to remain so. Its agronomic potential favors grasslands and spring crops. Nevertheless, a new form of diversified agriculture is emerging, and we must welcome these new project leaders. The Territorial Food Plan (P.A.T., Plan Alimentaire du Territoire), led by Redon Agglomération, shows a real deficit in the region in terms of vegetables and fruit, among other things, so there is a real opportunity for new farmers to set up in market gardening and arboriculture.

*Actions*

- Support project leaders so that their economic activity generates income.
- Welcome project leaders: follow up with 15 agricultural project leaders who wanted or want to set up in the Plessé area.
- Preserve local breeds by supporting local initiatives (Fête de la Vache Nantaise).
- Communicate about the actions of organizations promoting grassland systems.

Plessé has been awarded the Territoire Bio Engagé label, with 44% of its land farmed organically.

**3. PROMOTING SHORT SUPPLY CHAINS**

The development of short supply chains is currently booming. With the arrival of new residents, new rules on catering supplies, and above all the existing momentum, Plessé's agriculture is at the forefront. The mu-



municipal government's actions on municipal food management, discussions about a farmers' market, and the appeal of the Sunday market also respond to residents' demands. Four municipal orchards were created in 2022 with apple and pear trees as part of the Pays de la Loire Region's "one birth, one tree" initiative. These orchards help to foster intergenerational ties between residents and develop the local supply of fruit for school catering. We are also looking into the possibility of installing processing equipment.

#### *Actions*

- Set up direct management of school catering with GAB44 and the Cuisines Nourricières movement: 67% organic products.
- Draw up a reference food plan.
- Establish four communal orchards.
- Set up a shop selling organic and local produce in a communal building.

#### **4. PROTECT THE COMMUNITY'S RESOURCES**

The quantity and quality of water are increasingly a concern for residents, which is normal because water is vital. We can take action at the municipal level. The first step is to establish an inventory of hedgerows. Another step is to monitor tap water quality, with significant input from the pesticide-free collective. We can also raise awareness about pesticide use and, finally, move toward organic farming systems.

#### *Actions*

- Create a hedgerow inventory included in the PLU, Plan Local Urbanisme (Local Urban Plan).
- Identify ponds and protect wetlands.
- Establish the right to collect firewood, which gives residents of the municipality the right to harvest firewood in communal forests.
- Join the Collectif Sans Pesticide (Pesticide-Free Collective).
- Restoration of the Beaumont watercourse

#### **5. COMMUNICATE POSITIVELY ABOUT AGRICULTURE IN THE MUNICIPALITY**

Our municipality is beautiful and large. The long-established farming tradition must remain the foundation of our municipality's appeal. The CUMA, Coopératives d'Utilisation de Matériel en Commun (Cooperatives for the Use of Shared Equipment), mutual aid, exchanges, and conviviality between stakeholders are important elements of the well-being of the municipality's farmers. This is a social heritage that must be preserved and passed on to future project leaders. A working group has produced a film that highlights the farming world and its richness, as well as the dynamic community, commercial, and artisanal life of Plessé. Dynamism creates dynamism.

**THE LONG-ESTABLISHED FARMING TRADITION MUST REMAIN THE FOUNDATION OF OUR MUNICIPALITY'S APPEAL.**



**THE MUNICIPAL AGRICULTURAL AND FOOD POLICY PRESENTED HERE IS CLEARLY NOT THAT OF THE MUNICIPALITY, BUT THAT OF THE ENTIRE POPULATION....**

### *Actions*

- Coordinate a network of dynamic farmers. This network is particularly open to welcoming project leaders from other municipalities and regions.
- Publish farm profiles in the municipal newsletter.
- Organize an Agricultural Heritage Day – one edition each year with numerous partnerships with local organizations (Mémoire d'un Pays, CUMA Plume Chat Huant, CAP, etc.) and para-agricultural organizations (Chamber of Agriculture, CIVAM, Terre de Liens, Passeurs de Terres, Gab44, Syndicat de Bassin Versant Chère Don Isac, etc.). Each edition attracts between 200 and 300 people in the afternoon.
- Participate in the Alimententerre festival.
- Organize an annual agricultural morning.

The municipal agricultural and food policy presented here is clearly not that of the municipality, but that of the entire population and all stakeholders in the municipality, starting with farmers, both active and retired. It is only possible because, since 2020, the municipal team has been pursuing an atypical and innovative project of shared governance in order to com-

bine representative democracy and participatory democracy.

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## Abstract

*In addition to his article, Rémy Beslé answers questions from Michel Tissier, Secretary General of INHE, and explains how the community of Plessé actively participated in developing the policy implemented by the municipality through a shared governance approach supported by collective intelligence tools.*

# A SUSTAINABLE DEVELOPMENT STRATEGY BASED ON THE KNOWLEDGE AND COLLECTIVE INTELLIGENCE OF THE POPULATION

Rémy Beslé, interviewed by Michel Tissier



**WE ARE IMPLEMENTING A NUMBER OF SIMPLE AND INEXPENSIVE TOOLS TO ENCOURAGE CITIZEN PARTICIPATION..**

**I**n the conclusion to your article, you emphasize that this PAAC is only possible because, since 2020, the municipal team has been pursuing an atypical and innovative project of shared governance in order to combine representative democracy and participatory democracy. Can you tell us about this project?

The municipal project is based on humanist and environmentalist values and is realistic in the face of the economic, social, and environmental constraints and challenges facing the municipality. The committees' work is guided by the ability to anticipate, react, and adapt in order to develop sustainably, regardless of the disruptions we face. They are part of a long-term, collaborative approach that draws on the collective knowledge and intelligence of the people of Plessé, in a climate of kindness towards oneself and others. They involve residents at all levels (consultation, evaluation, monitoring, decision-making, projects) and in all areas of public life (societal, economic, environmental).

Participatory democracy is essential to restoring the meaning of politics. Its objectives are to:

- Put citizens at the heart of public policy.
- Enabling everyone to get involved in community projects.
- Better adapt the objectives and implementation of public policies to the needs of citizens and the general interest.
- Identify shortcomings and areas for improvement in public policy with the help of those who benefit from it.
- Restoring confidence in public and political institutions.

*How is this participation organized?*

We are implementing a number of simple and inexpensive tools to encourage citizen participation. All of them are part of the same "Aller vers" program, designed to provide opportunities for listening and dialogue to those who want it, but also to those who don't have the time or inclination, or who think that their opinion is not important or will not be listened to.

In Plessé, we do not have municipal commissions, but eight advisory committees that are open to residents aged 14 and over. Together, elected officials and non-elected officials known as "VIPs" (Volontaires Investis à Plessé, or Volunteers Invested in Plessé) meet regularly to work in a spirit of goodwill and listening for the common good. The terms and conditions of their participation are formalized in a signed document. In addition to these permanent committees, there are currently more than 20 project groups in place, as well as a Municipal Children's Council for students in grades 3 to 5 and a Teen Volunteer Council for 11- to 17-year-olds.

In total, since 2020, around 300 residents have participated or are participating in these various bodies. Running these committees is time-consuming, but for us it is necessary in order to give collective impact to decisions.

*The municipality has also adopted a document defining the "resilience criteria" that all projects must take into account. This is known as "La moulinette Plesséenne" (see box 2). Can you tell us more about it?*

It is a breakdown of the municipal project, not into actions, but into principles that should inspire all actions. We talk about resilience because it is about the population and local stakeholders being able to respond to the various challenges they face.



The municipal team of Plessé

To stay on track with its values, the municipality has developed a grid outlining the resilience criteria for public projects and policies. The idea is to run each project through this tool, which we have called the "Plessé mill."

These criteria enable us to answer the following questions: How can we objectify a choice or a decision? How can we ensure that nothing is overlooked when developing a project? How can we improve our skills and gain a deeper understanding of an issue? Ultimately, what really matters?

As you can see in the box, the criteria are democratic, environmental, economic, and social. Everyone can refer to them in debates about public projects and policies and to evaluate them. There may be contradictions between the criteria. This framework allows us to identify them in order to find the best compromise solutions.

*In a national context where the number of farms is declining and transfers are difficult, you are succeeding in attracting new projects.*

*What explains this success and is it sustainable?*

The participatory dynamic is certainly a determining factor. In transfers, the municipality acts as a facilitator, but decisions are made between the parties directly concerned.

After setting up, we must remain vigilant. Recently, we organized breakfast meetings with newcomers who are not from the region and often do not come from an agricultural background. One of the main issues that emerged is that it is difficult for families when parents are far away. It is difficult to balance a very demanding job, especially in the start-up phase, with childcare. Not to mention the economic problems. We are going to mobilize retired farmers in particular to find appropriate solutions. They also say that it is not easy to enter informal networks, something that we, who were born into the community, are not necessarily aware of. We must therefore remain attentive and alert.

**TO STAY ON TRACK WITH ITS VALUES, THE MUNICIPALITY HAS DEVELOPED A GRID OUTLINING THE RESILIENCE CRITERIA FOR PUBLIC PROJECTS AND POLICIES.**



**WE ARE HOPEFUL THAT THE PARTICIPATORY PROCESS CARRIED OUT DURING THIS TERM OF OFFICE WILL ENABLE US TO ACHIEVE A BROAD CONSENSUS IN THE NEXT ELECTIONS.**

*Is the cooperation that exists in agriculture also found in other economic sectors?*

We have set up an Economic Development, Tourism and Attractiveness Committee, in which local businesses are particularly active. Of the six shopfronts that became available, only one remains vacant.

The municipality has also been involved in the Zero Long-Term Unemployment Territories experiment, and since September, an Employment-Focused Enterprise (EBE, *Entreprise à But d'Emploi*) has been in place. It is involved in laundry, repairs, pallet dismantling, and agricultural building maintenance. It will develop the wood energy sector, in line with the municipality's environmental policy. It currently employs eight people, all on permanent contracts, with a view to increasing this number to 24 by the end of the year.

*How did the current municipal team come together and how is it approaching the next municipal elections in 2026?*

A citizens' list was drawn up for the 2024 elections and obtained 35% of the vote. Four members of the list served for six years, which enabled them to learn how a municipality works. For the 2020 elections, a major

process of listening to residents was conducted with an association called *Osons Plessé*, which met every month. It was during this period that the project was developed and the head of the list was chosen by a vote without candidates. We won by 80 votes out of 2,300 voters.

We are hopeful that the participatory process carried out during this term of office will enable us to achieve a broad consensus in the next elections.

The *Osons Plessé* association has been relaunched to listen to citizens' expectations and define the priorities for the next term of office.

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# RESILIENCE CRITERIA FOR PROJECTS AND PUBLIC POLICIES

To evaluate, adjust, and optimize its projects and policies, the Plessé municipal council has designed a tool called “la moulinette plesséenne” (the Plessé mill), which has two components:

- a technical-economic component
- a usage and user component
- with specific criteria presented below.

How can choices and decisions be made objectively? How can we ensure that nothing is overlooked when developing a project? How can we improve our skills and gain a deeper understanding of an issue?

What really matters?

To answer these questions, the Living Environment and Territorial Transition Committee has created a table of resilience criteria, which is used to screen all projects and public policies in the municipality of Plessé.

## 1. TECHNICAL AND ECONOMIC SECTION



## 2. USAGE AND USERS SECTION



## Abstract

*In this article, Oralia Carrillo Pérez, from the Transdisciplinary Center for Economic Humanism in Mexico City, analyses collective actions to organize, mobilize, and engage individuals, families, and institutions in order to ensure secure livelihoods, protect biodiversity, restore the degraded natural environment, and promote the conservation of water sources and responsible water supply.*

# SPATIALITY AND THE STRUGGLE FOR LIFE AND LIVELIHOOD IN MEXICO

By Oralia Carrillo Pérez



**T**he only permanent, intense, and tenacious struggle of social beings is that for life and subsistence. This is an indisputable certainty. Since the dawn of time, a multitude of actions, decisions, and relationships have taken place in order to preserve life, obtain the means of subsistence, and access new dimensions of existence.

Full health, general integrity, overall security, and complete well-being are constant aspirations, quests, achievements, and demands. They evolve in complex physical spaces, with uneven orographies and topographies.

Life and pursuit are essentially spatial. The creation of history, the organization of society, and the construction of civilization take place on earth, territory, or space. No action, no decision, no thought arises, emerges, or materializes outside of space. Replications, combinations, interactions, and socializations take place within territorialities. Space is placed at the axis, center, and base of existence.

The whole of evolution shows how humanity, population sectors, and multiple communities interact with the earth, the soil, space, nature, and the universe. Where the guiding principle of indigenous peoples—that the earth is the progenitor—is accepted and disseminated with broad romanticism, it begins to extend to all planetary spheres.

In today's cultural conditions, where high-precision, digital, and automated technologies are seen as promoters of socialization, intercommunication, and physiognomy, they call for a rethinking and reevaluation of the importance of spatiality. Despite intense propaganda in favor of replacing spatiality in commercial transactions and business management with e-commerce, online sales, digital platforms, online stores, or online shopping, territo-



riality still occupies a defining and fundamental place.

The placement and realization of goods continue to take place in space. The circulation of goods is multidirectional. The only novelty is that consumers no longer need to go to storage, warehousing, exhibition, and sales locations: they simply place orders using information technology. But the seller, supplier, or merchant must travel to different places, sites, roads, villages, and territories to deliver. The time factor is greatly and continuously disrupted by the means of transport used in the transfer and circulation of goods. With the intensive use of communication and transportation systems, the goal is to reduce the time required for commercial activities at an accelerated pace.

### **SPATIALITY AT THE HEART OF HISTORICAL PROCESSES**

Contemporary society is characterized by increasing alienation and distancing from nature and not from spatiality. Formalism, brightness, and artificiality predominate, especially in urban environments, cities, and metropolises. The Transdisciplinary Center for Economic Humanism, a civil society or-





ganization, places spatiality at the heart of historical processes in its work programs. It defends the economic, political, and normative framework on the role, place, and value of territory.

Based on interaction with rural, urban, semi-urban, and indigenous populations located in dissimilar territories and opposing sites, witnesses and actors of existential events, we share certain ideas, values, and virtues that are the driving force behind a shared, integrated, and cohabited territoriality.

### *Territorial location of the economic process*

In several communities, we have received various complaints, expressions of grievances, and demands concerning three types of propaganda coming from national state institutions or solidarity economy groups: everyone has the same opportunities; entrepreneurship means realizing one's ideas and projects; by promoting one's own business, becoming independent, and organizing alternative economies, one achieves well-being and a good life.

On the first issue, they express their thoughts and feelings as follows: If I don't have money, I can't buy, and without buying, I can't satisfy

my needs. Here, as elsewhere, income and disposable income divide families, populations, and institutions. Professional, emotional, intellectual, and cultural opportunities vary from place to place depending on four requirements: purchasing power, level of education, language skills, and use of technology. The job market and the business world are saturated and saturated with exclusionary, discriminatory, and prejudicial requirements.

In the second case, they simply say: I presented my business plan to banks, aid agencies, and lenders in order to obtain financing, but all of these institutions turned me down because I had no collateral, no premises to set up the business, and no real estate guarantee. After telling me that we cannot grant you credit, they go so far as to say, mockingly: "*your project is profitable.*" This is the reality faced by entrepreneurs who do not have the capital and space to set up and establish themselves.

As for the third event, they say: "*I have a small business that I am trying to keep going with a lot of effort, because strange visitors always come in the name of the municipality to ask me to prove the legality of the establishment, and although I have all the documents in order, they demand that I hand them over to them. Shady characters also arrive, charging floor fees, registering people who are under protection, and making notes in the daily taxpayer book.*" In this area, territorial possession and control are exercised by the national state through its multiple institutions and by criminal organizations.

These three events highlight the importance of territoriality and spatiality in professions and economic activities. To be part of the workforce, people travel for days, even weeks and months, covering short or long distances. To be accepted as a laborer and worker, to earn an income, one must travel. Carrying out projects and business plans, owning one's own business, and remaining an active economic subject involves owning, disposing of, using, and managing a space, land, plot, premises, or territory.

The economic reality, the culture of work,

**WE SHARE CERTAIN IDEAS, VALUES, AND VIRTUES THAT ARE THE DRIVING FORCES BEHIND A SHARED, INTEGRATED, AND COHABITED TERRITORIALITY.**



**THE EARTH,  
THE SOIL, OR  
SPACE CONSTITUTE THE ECONOMIC BASIS OF INCESSANT TRANSFORMATION**

the production system, the exercise of work, and the means of subsistence in all countries and communities involve the territorial localization of activities, trades, professions, and occupations. The three fundamental institutions of social order—families, communities, and the production process—have, since their emergence, with expansions and diversifications in their development, operated on the land.

The earth, the soil, or space constitute the economic basis of incessant transformation. Major conflicts, wars, and local, national, and global conflicts have taken place and continue to take place over the possession, expansion, and control of space. The earth is the irreplaceable means of production. Without it, there are no places, sites, establishments, settlements, urbanizations, industrialization processes, mineral extraction, or energy production. It contains all the resources necessary for the continuity of life and the functioning of the production system. This is where its value, quantification, and qualification lie.

With the establishment of property regimes—state or public, private, ecclesiastical, and communal on the one hand, and on the other hand, with jurisdictions that arise by brandishing inviolable sovereignty—the struggles for land take on different nuances. Where violent, legalized, continuous, and selective dispossession viciously attacks indigenous peoples, native populations, and indigenous nationalities, the general trend is toward the reduction, diminution, and devaluation of land. The general trend is to reduce, diminish, and fragment state and community land ownership under various arguments, pretexts, and justifications.

The economic process, whether ancient or current, is undoubtedly the controlled, aligned, and monitored organization of space. It is the creation and establishment of territorialities that are restricted or expanded. Territories, by the function they fulfill, are residential, work, recreational, reserved, uninhabited, and deserted. But all typologies are characterized by the possession and availability of abundant or scarce resources. Ecosystems, the biosphere, and



pluribiotic communities are integrated into these territories as differentiated and hierarchical complexity.

Three forms of territorial control exist in jurisdictions: tenure, ownership, and domination; alienation, sale, purchase, transfer, exchange, and transfer of domination; perpetuity and inalienability. It is under these modalities of possession, control, and disposal that transgenerational, transcultural, and transspatial economic activities and occupations take place, are carried out, and are exercised. For the culture of work, the axis of production and reproduction of existential materiality, is constant and permanent.

Access to, acquisition of, and disposal of the means of subsistence imply a targeted approach to the territorial establishment of economic activities and professions. It is the management of specialization that defines location and historical progress. Without territoriality or attachment to the land, it is impossible to carry out the various actions and operations that are essential for living, working, and sustaining oneself.

*Spatiality and the Struggle for Life and Liveliness*

### *Human economy and territory*

In *The Concrete Dynamics of Development*, Lebreton considers territoriality and spatiality to be determining factors in the construction of civilization. He sets out four dialectics that are the foundations of progress, development, and well-being. First: the dialectic of needs and availability, which correlate as the culture of work develops and cultural expressions and existences begin to coexist. Second: the dialectic of potentialities and possibilities, which emerges in the interaction between social beings, nature, available resources, and the forces of production. Thirdly: the dialectic of uniqueness-multiplicity as a manifestation of the interactions between totality, emptiness, and multi-layered movements. Fourthly: the dialectic of construction-destruction as the predominant forms of transformation of the economic base.

For the construction, establishment, and extension of the human economy, space, land, or territory are considered irreplaceable elements. The situation, the modalities of existence and development of being and appearing can only be constructed on spatiality. Territoriality is considered the foundation, stage, and context of life, work, agglomeration, and co-participation. Knowledge, understanding, and belief emerge and function under the condition of spatiality.

Integral development: the transition from precarious conditions, unmet needs, and unfulfilled mass aspirations to a new, superior, and expansive dimension of existence in all planetary, jurisdictional, and circumscribed spaces is achieved exclusively through access to, control of, and disposal of land, soil, and territory. Indeed, land and soil are the dispensaries of natural wealth, available resources, and everything necessary for life and progress.

### *EXPERIENCES OF THE TRANSDISCIPLINARY*

**LEBRETON CONSIDERS TERRITORIALITY AND SPATIALITY TO BE DETERMINING FACTORS IN THE CONSTRUCTION OF CIVILIZATION.**

## PLINARY CENTER FOR ECONOMIC HUMANISM (CTPEHE)

The plans, projects, and programs that the CTPEHE implements at the local and regional levels face three demographic problems: the presence and coexistence of landowners and landless people; the accelerated growth in the total number of dependents and the continuity of an active minority of workers; aversion to agglomeration, inter-association, and unification in the realization of enterprises and the resolution of subsistence problems.

Those who own land, or who own large, small, or medium-sized tracts of land, have better and greater opportunities to make the rapid leap to well-being, development, and progress. But they face two situations: the land is already infertile and requires periodic replenishment; the composition of the family subjects the territory to fragmentation, divisions, and continual carving up. Added to this is another problem: environmental pollution, which seriously affects biodiversity, ecosystems, and components of the natural habitat.

There are five types of land or territory in cities and semi-urban areas: vacant lots, plots, fincas, fields, and estates, ranging in size from 200 to 2,000 square meters. They are suitable for various projects and plans. Greenhouses, hydroponics, gardening, orchards, natural beauty restoration, and multi-biotic renewal sites are operated with temperate or controlled agriculture.

As part of the Protection, Purification, and Sanitation of the Natural Environment program, five groups were supported, accompanied, and assisted in the implementation of agroforestry projects: Unión Popular Independiente in the municipalities of Texcoco, San Vicente Chicoloapan, and Chimalhuacán in the State of Mexico; Asociación de Productores de Café in the Sierra Norte de Puebla; Agrupación de Campesinos Pluricultivadores de la Zona Metropolitana de la Ciudad de México; Promotoras del Desarrollo para To-



das in the Alcaldía Milpa Alta de la Ciudad de México; Unión de Pueblos Originarios de Jobo in the state of Veracruz.

The implementation of the projects ranges from greenhouse management to agroforestry management. These are collective actions to organize, mobilize, and engage individuals, families, and institutions to ensure livelihood security, protect biodiversity, restore the degraded natural environment, and promote the conservation of water sources and responsible water supply. It involves the integration, cohesion, and confluence of the components of existential complexity: land, flora, fauna, water, and energy in accessing, obtaining, and disposing of livelihoods through community work.

Through targeted interaction between biotic and abiotic stocks in small spaces, a multifunctional and multimodal crop system combining perennial plantations and temporary seedlings is implemented. Afforestation aims to provide shade for periodic crops. The main crops are legumes, pulses, and vegetables, which are of major, continuous, and permanent use to households. Part of this production is intended for consumption by participating families,

and the other part is placed on established markets, informal markets, and fruit and vegetable stores. For many families and communities, this is a source of work, income, and livelihood. It is a means of ensuring food security, environmental protection, and the protection of existential diversity through artisanal work.

In these subsistence and development operations, the following virtues, values, and mechanisms are evident: interfaith cooperation through the presence of diverse beliefs, doctrines, and religious affiliations; multiculturalism through the confluence of traditions, cultures, customs, procedures, desires, and aspirations; communalism through the promotion and occurrence of collective actions, decisions, and interactions; multilateralism through the accomplishment of tasks in different directions, stages, phases, and dimensions; trans-spatiality through the interrelation of tasks in different directions, stages, phases, and dimensions; multilateralism for the accomplishment of tasks in different directions, stages, phases, and dimensions; trans-spatiality for the interrelation, integration, and crossing of different places, soils, and spaces; multi-activity for the accomplishment of a diversity of tasks in which different trades, techniques, and professions compete.

Seven agroforestry models are used on a small scale for land and soil use. The circular model has a water reservoir at its center, mainly collected from rainfall. Medicinal plants, ornamental plants, shrubs, and fruit plants are grown around the concentricity. The row model involves the formation of rows, columns, ridges, and alleys combining shade trees and temporary crops. The diagonal model is used on hilly, uneven, and irregular terrain. The scattered model involves planting trees sparsely, with the empty spaces filled with vegetables, legumes, cereals, and tubers. The intercropping model involves afforestation with shade trees, shrubs, and fruit trees; between these plantings, panlifting is



practiced. The overlapping model consists of vertical use of space by stacking and overlapping crops. The atypical model is oriented toward the use of courtyards, terraces, roofs, and even the walls of houses.

In all models, five dynamics are implemented and become permanent action mechanisms: the efficient, timely, appropriate, and calculated use of available resources, inputs, materials, and technologies; the extensive use of labor through short working days of 3 to 4 hours per day; the artisanal processing of fertilizers, substrates, tools, and biomass; the measured use of water according to criteria of strict necessity, while avoiding contamination and purifying it; the proliferation of small and large underground biotic stocks that sediment soil fertility, moisture, and biota.

The aim is to build ways to promote, improve, and develop the human economy in areas that have been sectioned off, fragmented, eroded,

THE MODES OF PRODUCTION, ACQUISITION, AND USE OF THE MEANS OF SUBSISTENCE ARE EMBEDDED IN SPACE.



and degraded by urbanization, industrialization, and multiple extraction activities. Its medium- and long-term vision and mission are to restore natural beauty, revitalize the territory, and protect biodiversity. Water, a fundamental substance in the flow of life, must be maintained and used without dispossession, exclusion, or privatization.

One of the virtues we can grasp in these collective actions is the exercise of community and agglomeration as a basis for progress in the struggle for life and subsistence. The association, inter-association, and confluence of populations of different origins, conflicting interests, heterogeneous family composition, varying levels of education, diverse occupations, and dissimilar procedures, when guided, aligned, and directed toward solving pressing daily problems and satisfying urgent needs, give rise to optimal results, mutual benefits, and comforting consequences.

### *Territory and civilizational advancement*

The modes of production, acquisition, and use of the means of subsistence are embedded in space. The interaction of social beings with existential universality and with the results of their labor takes place at the confluence of space

and time. The distribution of the national and global population, the extraction of available resources, the growth of settlements, and the establishment of institutions take place within the territory. The creation of material goods, the development of social wealth, and the formation of axes of development are achieved through the territorial organization of economic events.

The economic regime, the production system, and the growth of the material base are subject to the divided control of the territory. All the infrastructures of the historical process emerge, settle, and function on the territory. A specific and delimited territory constitutes the support for life and work. The concentration of human settlements, the functioning of basic economic institutions such as businesses, and the development of multiple public and private institutions are achieved through the assimilation, control, and management of territoriality.

For the human economy, land, soil, or territory is the first and foremost mechanism for building a universal civilization based on solidarity and constant progress. Under this criterion, different systems of ownership are used, with communal ownership of land being considered the most important in unifying the natural, the human, and the higher. Indeed, it is only when land is assumed and recognized as a common good that the dialectic of Nature-Civilization-Culture functions without alteration or degradation.

Spatiality indicates the way in which social beings generate and realize their multiple relationships with all the contents and components of Nature and the Universe. Where the economic factor, the way in which the means of production are constantly changing, guarantees the continuity of the species. The natural and the cultural merge and allow development to follow an upward path. The natural is impossible to deny, avoid, or reject. This is why the human economy, interaction, and respectful transformation without degradation of nature, imposes itself as a particular form of land management.

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## Abstract

Augustin CISSE, INEH Africa Delegate, explains how, in rural areas of Mali, young people carry out actions aimed at improving community life, managing conflicts, offering sports and cultural activities to strengthen inclusion, and launching economic initiatives to develop their financial independence. From there, he presents the principles of human economy.

# SANZANA, MALI: CONCERTED ACTION BY YOUNG PEOPLE FOR BETTER COMMUNITY LIFE

By Augustin Cissé



**T**he village of Sanzana is located in the Kignan district of the Sikasso region in Mali. It is the capital of a rural commune comprising eight villages with a population of around 5,000, the majority of whom are young people (over 70%).

### DEVELOPMENT CHALLENGES

According to human economics, development is defined as the transition of a population from a less humane situation to a more humane one.

In the commune of Sanzana, as elsewhere in rural Mali, the development challenges include: accessibility of villages and homes (insufficient and poor road conditions), access for young people and women to economic opportunities that improve their living conditions and stability, peaceful coexistence, safety in mobility for daily activities, water management, profitable farming, and the processing and marketing of agricultural products. The capacity of the state and local structures (municipal council) to manage these needs remains very limited due to the general economic situation resulting from the multiple political crises that the country has been facing for more than a decade. Among these challenges, the priorities for the village of Sanzana are:

- **Improving access to the village's neighborhoods** - The village has undergone uncontrolled urbanization, making it difficult to access neighborhoods, especially during the rainy season, and to drain wastewater and rainwater. This situation frequently causes motorcycle and bicycle accidents due to the narrowness of the roads. There are numerous neighborhood conflicts due to uncontrolled development and insufficient demarcation of land ownership.

- **Promoting community life and social cohesion** - Once known as a united and peaceful village, Sanzana has been shaken over the past three years by a social and leadership crisis that has put a strain on community life. Failure to comply with customary rules on chieftaincy succession has led to the self-proclamation of two traditional chiefs, each supported by part of the village population. This unprecedented situation, combined with the difficult integration of internally displaced persons due to repeated political crises and the effects of climate change, is poisoning social relations and affecting social cohesion.



- **Access to economic opportunities for young people** - Their access to infrastructure that allows them to flourish culturally and athletically.

It is clear that the challenges facing the human economy are not only basic needs, but also political and cultural. Despite these challenges, the municipality has no shortage of potential. It has vast plains offering enormous agro-pastoral potential, surface water resources (two large rivers and eleven ponds), valuable building materials (stones, sand, gravel, etc.), and producer cooperatives in various fields. In ad-

**DEVELOPMENT IS DEFINED AS THE TRANSITION OF A POPULATION FROM A LESS HUMANE SITUATION TO A MORE HUMAN ONE**



dition, the municipality has access to two large fairs offering opportunities to sell products.

### **A YOUTH ASSOCIATION DRIVING LOCAL DEVELOPMENT**

An unprecedented dynamic of youth associations has been established in the village (the showcase of the community) to help meet existing development challenges. Among the active youth associations in the village is the "Dioumagnogola" (Correct and Truthful Speech) association, which is behind the initiative presented in this article and acts as a local human economy group.



It has 270 members and aims to promote self-promotion among residents, social cohesion, and peace in the village of Sanzana. Its modus operandi is to take up village development issues on its own initiative and mobilize local resources to address them. Its approaches to action are: intergenerational dialogue for collective decision-making and shared choices of action, concerted planning, inclusive participation in the implementation of planned actions, and income-generating initiatives.

The means of action are: own resources from contributions and income-generating activities, seeking external funding for mass activities, and donations from the diaspora (citizens living outside the village). The association is equipped with work tools such as picks, hoes, dabas, machetes, wheelbarrows, shovels, and rakes. This small equipment was purchased with the association's own funds.

Here are some significant examples of the association's actions for the development, or human economy, of the territory :

#### **Developing the village territory**

In the area of urbanization, the association has led an endogenous participatory process that has resulted in a consensus decision to open and develop roads between neighborhoods. The implementation of this decision has been planned with a clear definition of the roles of key actors. The heads of families were tasked with informing all owners of houses along the roads of their cooperation in the work of demarcating and developing the tracks and mobilizing the young members of their families for collective work. The demarcation commission, comprising village councilors, the town hall representative, and young people, was responsible for physically demarcating the tracks between neighborhoods.

The young members of the association were given responsibility for carrying out the work: mobilizing equipment and materials (stones, gravel, sand, earth), organizing and carrying out the activities. The initiative made it possible to demarcate and mark out all the new neighborhoods in the village and improve the condition of the roads between the old neighborhoods. Four main roads, approximately three kilometers long and four meters wide, were built in the old neighborhoods of the village, making traffic easier and less dangerous.

**AN UNPRECEDENTED DYNAMIC OF YOUTH ASSOCIATIONS HAS BEEN ESTABLISHED IN THE VILLAGE (THE SHOWCASE OF THE COMMUNITY) TO HELP MEET EXISTING DEVELOPMENT CHALLENGES**

**IN ORDER TO OBTAIN ITS OWN RESOURCES TO SUPPORT OR CONTRIBUTE TO ITS LOCAL DEVELOPMENT INITIATIVES, THE "DIOUMAGNOGOLA" ASSOCIATION OFFERS ITS SERVICES FOR FARM WORK.**

### *Working for peace and social cohesion in the village.*

To contribute to social peace and cohesion, the Dioumagnogola association has encouraged young people to get involved in managing the crises that the village has faced in recent years. To address these issues, the association has brought together young people from the community to find solutions. With this in mind, the local youth association (AJDS) was asked to coordinate actions among young people aimed at helping to manage existing conflicts: inheritance disputes and conflicts arising from the management of sports competitions. The strategic partnership with this local youth organization, with financial support from the NGO ORFED, was used to support inter-association youth initiatives to manage these two conflicts.

### *Resolving the political crisis that threatened to escalate into conflict*

To manage the community conflict arising from the succession to the village chiefdom, an inter-youth meeting was organized by the two associations in the municipal capital. On this occasion, the young people discussed their perception of the crisis and formulated consensual elements to be included in the overall crisis management process. This activity resulted in a shared vision among young people on how to resolve the crisis. The young people from both associations promoted and shared this vision in the processes initiated at other levels to resolve this thorny succession conflict that was dividing the village's population.

### *Organizing dynamic and inclusive sports activities.*

Thanks to this partnership with the NGO ORFED, the two youth associations in the village of Sanzana managed the conflict



The village market

that was paralyzing sports activities in the community. To resume sports in the community and manage sports competitions peacefully, the two associations led a process of consultation and inclusive dialogue. The leaders of the sports clubs in each of the eight villages, supported by the village authorities, played a key role in raising awareness for peace. The diaspora actively participated in this process by stimulating the resumption of sports through donations of sports equipment (jerseys, balls, etc.). Since then, sports activities have been carried out without conflict and in an overall climate of peace, to the satisfaction and joy of all the inhabitants of the municipality.

### *Initiatives for financial autonomy.*

In order to obtain its own resources to support or contribute to its local development initiatives, the "Dioumagnogola" association offers its services for farm work. Families wishing to receive its support express their need for a number of members, who are paid 2,500 CFA francs (approximately €4) per day. In addition, it has instituted monthly dues of 1,000 CFA francs per member (€1.50) and financial

penalties of 2,000 CFA francs (€3) for any violation of the internal regulations. Furthermore, during road construction activities, voluntary contributions are requested from users passing by during the work. The same applies to the organization of sporting competitions.

Ambitions for more efficient equipment (carts, tractors, generators, sound equipment, etc.) were announced at the last meeting in 2024. The association sees this second generation of equipment as a means of saving energy and time in collective work and as a source of income (through rental). The mobilization of internal resources for the current year is aimed at acquiring some of this equipment. To date, the association has already raised 225,000 CFA francs (343 euros).

## THE HUMAN ECONOMY IN ACTION

How does this dynamic stimulate human economy values in this locality in southern Mali? The answer to this question lies in the consistency of the actions of the young people of Sanzana with the analytical frameworks for assessing actions from a human economy perspective.

### *The territorial dimension of the action*

The initiatives of the local group "Dioumagnogola" are carried out in a village that is the capital of a commune with specific development needs: improving the movement of residents, peaceful coexistence between different social groups, including internally displaced persons, and cohesion among young people.

### *Respect for human dignity*

Far from undermining human dignity, the actions carried out offer better living

conditions by reducing pollution and diseases linked to stagnant wastewater and limiting traffic risks in the village.

### *Taking into account the whole person and their diversity*

Dioumagnogola's interventions meet the needs (both material and non-material) of all the village's inhabitants. Indeed, young people are not the only beneficiaries of the activities carried out. Women, men, and children all need to live in an accessible and peaceful village environment.

### *The participatory nature of the actions*

The association's activities are carried out with an inclusive approach. The projects are decided upon during multi-stakeholder meetings (municipal and administrative authorities, traditional leaders, young people, members of the diaspora, etc.), organized with the involvement of older members of the community and implemented by all the young members of the association from different families in the village. It should be noted, however, that

**THE ACTIONS CARRIED OUT OFFER BETTER LIVING CONDITIONS BY REDUCING POLLUTION AND DISEASES...**



The village soccer team

ITS SPIRIT OF OPENNESS ALLOWS OTHER YOUTH ASSOCIATIONS IN SANZANA AND OTHER VILLAGES IN THE MUNICIPALITY TO TAKE SIMILAR INITIATIVES IN THEIR OWN COMMUNITIES.

due to the nature of certain tasks (road construction), young girls are less involved.

### *The prospect of sustainability*

The local group "Dioumagnogola" was not created for a one-off action. Its purpose is to contribute sustainably to the development of the village and the municipality through a See-Judge-Act approach. It is open to all issues affecting the village, which gives it its raison d'être.

### *Social training in action*

Dioumagnogola has not remained confined to its own activities. Its spirit of openness allows other youth associations in Sanzana and other villages in the municipality to take similar initiatives in their own communities, thereby broadening the social circle for collective engagement for the benefit of all

people in the rural municipality of Sanzana. And so, the wheel of the human economy turns in this commune in southern Mali!

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## Abstract

Sundara Babu, Executive Secretary of INHE-Asia, presents the work of AREDS (the Association of Rural Education and Development Service) in this article. He first describes AREDS' key strategies, then the impact of its work, and finally outlines the future prospects for this organization, which plays a key role in India's social and solidarity economy.

# AREDS IN INDIA: ECONOMIC SOLIDARITY, SOCIAL ACTION, TERRITORIAL RESILIENCE, AND HUMAN ECONOMY

By Sundara Babu





**E**conomic solidarity and social action, particularly through the efforts of organizations such as AREDS in the Karur district of Tamil Nadu, India, have played a major role in strengthening territorial resilience and promoting the socio-economic inclusion of vulnerable populations facing structural crises. AREDS (Association of Rural Education and Development Service) is a civil society non-governmental organization that has played a central role in promoting economic solidarity and community empowerment initiatives through several local initiatives since 1980. Its main mission is to empower marginalized communities, particularly women, children, and the rural poor, and to foster social transformation.

### KEY STRATEGIES OF AREDS

AREDS has carried out multiple interventions in the Karur region. AREDS' approach is based on the belief that education is a prerequisite for social change. Its strategies are people-centered and aim to build strong local organizations. AREDS' key strategies include:

### COMMUNITY MOBILIZATION AND FORMATION OF POPULAR MOVEMENTS

AREDS works to organize community members into various groups and federations to strengthen their collective power. It has facilitated the formation of autonomous, local organizations, such as federations of women's groups, men's collectives, Dalit rights movements, and environmental forums. These bodies promote collective action, enabling local people to tackle issues ranging from disaster response to sand mining and water rights. This includes:

- **Women's groups:** Women's groups at the village level, called Sangams, have been federated into an autonomous organization called the Society of Women in Action for Total Empowerment (SWATE). This organization leads rural health initiatives, ensures access to nutrition and clean water, and focuses on women's empowerment, supporting resilience at the family and community levels. AREDS



strengthens Sangams, self-help groups (SHGs), and federations that enable local women to prioritize their needs and mobilize resources for collective well-being.

- **Men's organization:** Groups of young men at the village level have been formed under the name "People's Development Movement" (PDM).
- **Trade union:** Non-unionized workers have been organized and registered as a trade union under the name "KADALU."
- **Children's organization:** Children work collectively, and their theater group has evolved into a student movement called Thulir Thalir Manavar Iyyakam (TTSM).

### SOCIAL EDUCATION AND AWARENESS

A central part of AREDS' work consists of non-formal education and awareness campaigns aimed at empowering communities to understand their rights and challenge oppressive systems. This includes:

- **Non-formal education:** AREDS began with non-formal education, particularly for young people in rural areas, convinced that education is essential for social transformation. This approach builds human capital and long-term resilience. Non-formal and community education programs raise awareness about rights, health, the environment, and democratic participation. This enables households to become involved in local decision-making and to lobby for policies that improve both their security and their environment.
- **Campaigns:** AREDS participates in national and regional campaigns on issues such as food security, environmental protection, land and water rights, the National Rural Employment Guarantee Scheme (NREGS), human rights, and the rights of women, Dalits (formerly untouchables), and other oppressed people.

**A CENTRAL PART OF AREDS' WORK CONSISTS OF NON-FORMAL EDUCATION AND AWARENESS CAMPAIGNS...**

**AREDS ACTIVELY CAMPAIGNS FOR LAND RIGHTS, SOCIAL EQUITY, AND GREATER PARTICIPATION BY MARGINALIZED GROUPS TO ENSURE SYSTEMIC CHANGE...**

**ECONOMIC EMPOWERMENT AND ALTERNATIVE LIVELIHOODS**

In order to strengthen autonomy and territorial resilience, AREDS promotes practical economic alternatives:

- **Collective organic farming:** Women's groups engage in collective organic farming by renting or purchasing land, transforming barren land into productive food sources.
- **Agricultural product processing:** AREDS provides training to farmers and women's groups on how to add value to agricultural products, increasing their opportunities and incomes.
- **Sustainable economic initiatives:** By encouraging microenterprises and rural entrepreneurship, AREDS creates opportunities for sustainable livelihoods and strengthens the local economy.



- **Advocacy and rights-based approaches:** AREDS actively campaigns for land rights, social equity, and greater participation by marginalized groups to ensure systemic change rather than just temporary relief.
- **People's Governance Cell (PGC):** This unit works to ensure local democracy and the right to information through local governance, strengthening local bodies not only in Tamil Nadu but also in neighboring states.
- **Disaster Preparedness and Relief:** AREDS organizes rapid response and long-term rehabilitation measures, for example during floods, pandemics, or tsunamis, advocating for special support for marginalized groups and women. Community donations, mutual aid, and coordinated reconstruction efforts strengthen solidarity and collective problem-solving capacities, increasing resilience to future shocks.

**CAPACITY BUILDING AND SUPPORT SERVICES**

AREDS acts as a support and facilitation organization for other NGOs and grassroots movements:

- **Training:** AREDS provides training on various topics, including decentralized planning by communities, the Right to Information (RTI) law, public interest litigation (PIL), budget analysis, gender issues, and organizational management.
- **Research and documentation:** AREDS regularly conducts research and documentation work to support its interventions and influence policy change.





## EFFECTS AND IMPACTS OF AREDS INTERVENTIONS

The strategies implemented by AREDS have had significant effects and impacts in the Karur district, notably by strengthening solidarity, promoting social action, and fostering territorial resilience and social inclusion.

### IN THE CONTEXT OF SOLIDARITY AND SOCIAL ACTION

- **Collective identity and network building:** by bringing together various community groups within movements such as SWATE, PDM, and KADALU, AREDS has enabled individuals to move beyond their isolated struggles and act as a collective force. This has created a sense of solidarity and empowered them to fight against systemic injustices. It provides a platform for the poor, Dalits, and women, and trains local leaders who relentlessly advocate for change, even in the face

of deeply rooted discrimination and bureaucratic obstacles.

- **Economic leadership and social interventions:** the organization helps create self-reliant groups, alternative livelihoods, and micro-enterprises. These economic assets, developed through collective action, are better protected and restored after disasters, strengthening both resilience and local autonomy.
- **Influencing policy and change:** organized movements, with AREDS support, carry out collective lobbying and advocacy actions at the regional and national levels to promote policy changes in human rights, women's rights, and worker welfare.
- **Awareness raising:** through campaigns and the use of creative tools such as children's theater, AREDS has succeeded in raising public awareness of crucial social issues, helping commu-

**THIS HAS CREATED A SENSE OF SOLIDARITY AND EMPOWERED THEM TO FIGHT AGAINST SYSTEMIC INJUSTICES**

**AREDS HELPS COMMUNITIES DIVERSIFY THEIR SOURCES OF INCOME AND CREATE MORE SUSTAINABLE LIVELIHOODS...**

nities understand their reality and the importance of collective action for change.

- **Children's theater:** AREDS' children's theater school uses theater as a tool to raise children's awareness of social issues, inform them about their rights, and demystify social taboos such as caste-based discrimination.
- **Health and social protection:** AREDS organizes health camps, vaccination campaigns, nutrition campaigns, and education sessions, making health resources accessible even in remote villages and after natural disasters. It also works to enroll workers in social protection programs to reduce the impact of crises on the most vulnerable.

**IN THE CONTEXT OF TERRITORIAL RESILIENCE**

- **Food security:** the promotion of collective organic farming, particularly by women's groups, contributes directly to food security and enables local communities to control their food production. This helps develop a form of self-sufficiency that strengthens territorial resilience to economic and environmental shocks.
- **Sustainable livelihoods:** by offering training on value addition in agriculture, AREDS helps communities diversify their sources of income and create more sustainable livelihoods, making them less vulnerable to market fluctuations.
- **Strengthened local governance:** the work of AREDS's Popular Governance Unit strengthens local governance and democracy, enabling communities to participate in decision-making processes and build a more resilient local political landscape.

- **Combating sand mining:** AREDS' persistent and peaceful mobilization has led to a decline in illegal sand mining in the rivers of Karur, a major ecological threat that affects water security and increases the vulnerability to disasters of already marginalized communities. This action strengthens territorial resilience by defending the local environment, livelihoods, and security.

**IN THE CONTEXT OF SOCIAL INCLUSION**

- **Breaking down barriers:** AREDS' focus on education and community organizing aims to break down divisions between "rich and poor" and "high and low" based on caste and occupation. By bringing people together in groups and collective activities, it challenges social discrimination and promotes a sense of shared humanity.
- **Empowering marginalized groups:** AREDS has a clear focus on the most marginalized people, including women, children, and the rural poor. By creating platforms and movements specifically for these people, AREDS ensures that their voices are heard and that they are included in social and political life.
- **Empowering children:** the children's theater school is a powerful example of social inclusion, creating a space where children can learn, play, and express themselves freely, without the pressure of the caste system or discrimination based on gender and religion. This instills self-confidence and a sense of belonging in them from an early age, preparing them to become agents of change for a more inclusive society.

## FUTURE PROSPECTS FOR AREDS

AREDS' future prospects revolve around maintaining and expanding its local development initiatives, further empowering communities, and responding to new social, economic, and environmental challenges in rural areas of southern India through innovative, inclusive, and scalable strategies.



## SUPPORTING AND DEVELOPING SOCIAL MOVEMENTS

AREDS plans to continue strengthening its autonomous local organizations, such as SWATE (women's federation), PDM (young men's groups), KADALU (workers' union), the Dalit Rights Liberation Movement, and youth/student movements (TTSM), helping them become even more autonomous in order to influence local governance and large-scale political change. The goal is to see more women and marginalized groups actively running for and assuming leadership roles in local body and state assembly elections, further consolidating the practice of local democracy and social justice. These initiatives also serve as platforms for marginalized communities to collectively fight against social injustices and discrimination, and demand equitable development.



## ENSURING ECONOMIC DEVELOPMENT

AREDS aims to develop collective and organic agriculture, alternative livelihoods, and cooperatives in more regions. This includes promoting rural entrepreneurship in sectors such as sewing, textile manufacturing, food processing, goat farming, and dairy production, with sustained efforts to improve market access, income diversification, and economic resilience for marginalized groups.

## IMPROVING EDUCATION AND CHILD DEVELOPMENT

AREDS intends to develop the models of the playful school and the children's theater school to expand access to quality non-formal education, creative arts, and awareness of issues such as child labor and environmental preservation. The Tullir Thalir Student Movement (TTSM) will strive to further reduce school dropout rates



and foster children's talents and social awareness. Cultural and theater programs for children, such as ACTS and TTSM, help to instill social awareness and leadership skills at an early age, ensuring sustainable community activism.

### FOCUS ON HEALTH AND NUTRITION

AREDS plans to strengthen and consolidate village health camps, vaccination programs, nutrition education, and support for vulnerable populations such as pregnant women, adolescents, and children with learning disabilities. The promotion of preventive healthcare, ongoing training for healthcare workers, and campaigns against social ills such as sex-selective abortion remain priority areas.

### STRENGTHENING CAPACITIES AND DOCUMENTATION

AREDS will continue to conduct thematic training programs on rural entrepreneurship, governance, health, and social rights, while improving documentation and publication in order to share the knowledge acquired. The provision of platforms enabling national and international university students and researchers to participate in participatory fieldwork will raise awareness and support for the AREDS model.

### ENVIRONMENTAL SUSTAINABILITY AND RESOURCE PROTECTION

AREDS aims to expand its integrated grassroots movements addressing environmental issues such as illegal sand mining, social protection,

water resource management, and sustainable agricultural practices in order to protect livelihoods and ecosystems and improve climate resilience.

### ADVOCACY AND POLITICAL INFLUENCE

AREDS plans to intensify its advocacy efforts for policy changes that benefit the poor, women, and informal workers, particularly in the areas of land rights, social protection, and rural infrastructure. This is in line with its goal of deeply embedding community participation in formal governance and policy systems.

### CONCLUSION

Maintaining and scaling up alternative economic activities remains a challenge for AREDS due to changing funding, political risks, and the need to continuously develop local leadership. The way forward involves deepening democratic participation, strengthening collective enterprises, and advocating for policy changes to expand access to land, credit, and social protection. The focus is on training, advocacy, and documentation to influence policy on a larger scale and inspire other regions. AREDS essentially envisions a future where strong, autonomous, and inclusive social movements, supported by informed advocacy and political engagement, transform social power structures and promote equitable development in Karur, South India.

AREDS envisions a future characterized by sustainable community empowerment, inclusive growth, and responsible environmental stewardship, building on its successful holistic model of rights-based development, education, and social action. This vision integrates local autonomy and structural change to foster resilient and equitable rural societies. The AREDS model in Karur demonstrates how solidarity and social action can transform marginalized populations into resilient and autonomous actors in their own development, while highlighting the persistent challenges of exclusion and the need for sustainable collective strategies.

# THE AREDS APPROACH



This diagram explains the dynamics of AREDS's work, which is focused on four priority target groups:

- The Dalits<sup>1</sup>
- Informal workers<sup>2</sup>
- Children
- Women

## Movements

These groups are encouraged to join various grassroots movements: all are registered independently, and AREDS assists them by providing guidance, support, and facilitation services.

SWATE: a local women's organization that works for women's rights and the establishment of women's governance, and which manages a bank and a savings and credit program to help women engage in income-generating activities for their economic development. AREDS organized women into *sangams*<sup>3</sup> to ensure basic services for their villages. These sangams joined together to form the SWATE movement.

1. Dalits, also known as Untouchables, outcasts, or Harijans, are groups of individuals considered, from the perspective of the caste system, to be outside the caste system and assigned to jobs or occupations deemed impure (Wikipedia).

2. Informal employment refers to all paid professional activities (i.e., self-employment and salaried work) that are not registered, regulated, or protected by existing legal and regulatory frameworks.

3. The word "Sangam" literally means "association."

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## Abstract

In this article, Dante Monferrer, member of the editorial board of *Cooperative Approaches*, based on an interview with Abdou Rasmané Ouedraogo, CEO of UBTEC, and Guira Noufou, Director of Operations at VIIM BAORE, explains how these two organizations, linked to the Naam groups, generate savings, grant microloans, and set up grain banks to combat food crises.

# NAAM GROUPS: STORIES OF RESILIENCE IN BURKINA FASO

Abdou Rasmané Ouedraogo and Guira Noufou interviewed by Dante Monferrer





Faced with the many challenges confronting the Sahel, farming communities offer models of resilience that command respect and deserve to be better known.

This is particularly true in Burkina Faso, where a farming organization called the Naam Groups. Its structures, members, and the communities where it operates are fighting day after day to cope, adapt, innovate, and move forward.

This article aims to report on the difficulties but also the successes in responding to the many challenges that impact these societies. It is based on two interviews with Abdou Rasmané Ouédraogo<sup>1</sup> - Director General of UBTEC and Guira Noufou<sup>2</sup> - Director of Operations at VIIM BAORE, two organizations linked to the Naam, one working on savings and microcredit and the other on food banks.

### THREE FARMERS' ORGANIZATIONS

#### *The Naam*

A powerful farmers' movement, "Les Groupements Naam," has existed since 1967. Its founder, Bernard Lédéa Ouédraogo<sup>3</sup>, chose to anchor the Naam in values specific to rural areas, particularly those of the Kombi-Naam or "power of young people," which organizes a number of actions to ensure individual and collective security and promote economic and social solidarity in their communities. As the fight against desertification became increasingly important in the 1970s, Bernard Lédéa Ouédraogo set up the "SixS"<sup>4</sup> with various partners, including Bernard Lecomte<sup>5</sup>, to encourage peasant mobilization.

The National Federation of Naam Groups (FNGN, Fédération Nationale des Groupe-

1. Economist and manager specializing in microfinance. Chief Executive Officer since 2019.

2. Economist and project manager. Head of Operations since 2019.

3. (1930/2017). Engineer, trainer, politician. Activist for rural and environmental causes. Mayor of Ouahigouya, then Member of Parliament.

4. "Se Servir de la Saison Sèche en Savane et au Sahel" (Making Use of the Dry Season in the Savannah and the Sahel), an organization advocating support through flexible funds, without prior definition of a project

5. (1928/2022) Engineer, sociologist, trainer. Worked with Father Lebreton in Senegal, then at CESAO. Supports organizations

**THE NAAM GROUPS HAVE SUCCEEDED IN GIVING AN ENTIRE POPULATION A PERSPECTIVE OF ENDOGENOUS DEVELOPMENT**

ments Naam), led by Joël Ouédraogo, has become one of the largest farmers' organizations in West Africa. It has 85 unions, 11 inter-unions, 5,260 grassroots groups, and more than 650,000 members, particularly in the northeastern third of the country. The Naam Groups have succeeded in giving an entire population a perspective of endogenous development.

*The Baoré Tradition Savings and Credit Union (UBTEC, Union des Baoré Tradition Épargne et Crédit)*

Following a decline in external support, the Naam federation decided to set up a credit facility to mobilize local savings and lend them back to its beneficiaries. This marked the beginning of self-reliance and financial resilience.

The first credit unions opened in the 1990s. Appropriate tools and training in the local language enabled savings to be generated and microloans to be granted. The credit unions then decided to join together to form a union, and UBTEC was born.

The support of experienced managers promoted good management, effective control, and mastery of the various operations.

Partners such as SIDI<sup>6</sup>, and SOS Faim Luxembourg, as well as equity capital, were mobilized. A restructuring process led to the modernization of the institution. UBTEC is recognized and interconnected throughout the country.

The institution has a balance sheet of 12.4 billion CFA francs, outstanding loans of approximately 5 billion CFA francs, and savings of 8.4 billion CFA francs<sup>7</sup>. Approximately 24,000 people benefit from credit. More than 60% of the portfolio



goes to the farming community, with more than 40% going to agriculture. The 70,000 members are spread across 9 of the 13 regions, with 26 service points and 26 branches. Of the 170 employees in the network, 138 are women.

*The Viim Baoré cooperative*

This cooperative is the result of a program launched by the Federation of Naam Groups in the 1980s, which aimed to set up grain banks to combat the frequent food crises affecting the northern regions of the country. The aim was to ensure the sale or distribution of grain during the lean season<sup>8</sup>, when the population's reserves were depleted.

Operational and governance difficulties led the Naam to approve a program to revitalize food security granaries (PR-GSA), which proposed innovations such as:

6. Solidarité Internationale pour le Développement et l'Investissement (International Solidarity for Development and Investment) created by the CCFD.

7. Respectively €18.9 million, €7.5 million, and €12.8 million.

8. In the Sahel region, transition period (July, August, September) between the depletion of the previous year's cereal stocks and the new harvest..





LIKE ALL SAHELIAN COUNTRIES, BURKINA FASO FACES MULTIPLE DIFFICULTIES... RECURRENT DROUGHTS... FOOD INSECURITY, LACK OF INFRASTRUCTURES, FEW EDUCATION AND HEALTH FACILITIES...

- The diversification of products sold, with more than 30 food items.
- The establishment of processing and production cooperatives.
- Management committees composed of three women for every man.
- Rigorous management aimed at increasing own resources.
- Grain banks that operate all year round, unlike the traditional model (3-4 months).

In view of the results, the program has been made permanent, and in January 2015 the Viim Baoré cooperative was created. It has been headed by Amidou Ganamé since 2019.

In 2022/2023, despite a deteriorating context, the 58 GSAs from the 22 unions were able to supply 1,550 tons of food products worth approximately 412 million CFA francs, benefiting more than 26,000 people.

## DIFFICULTIES AND CHALLENGES

Like all Sahelian countries, Burkina Faso faces multiple difficulties. Some are long-standing, such as recurrent droughts and their consequences, food insecurity, lack of infrastructure, few education and health facilities, lack of income, weak governance and public policies, land and usage conflicts, soil degradation, etc. Others are more recent, such as the effects of climate change, security issues, and the COVID crisis.

UBTEC and Viim Baoré operate in the particularly vulnerable rural areas of the north of the country, and their activities are severely impacted. Their testimonies therefore provide a very concrete illustration of the issues facing these organizations, their members, and the farming community.

### *Recurring insecurity*

Since 2016, the country has been experiencing a security crisis and terrorist attacks resulting in killings, looting,

**TERRORIST  
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LY ACTIVE IN  
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UBTEC  
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MOST OF  
THEIR ACTIVI-  
TIES**



famine, destruction of property and infrastructure, and massive population displacement<sup>9</sup>, etc. These displacements generate multiple problems in the host areas: economic, health, education, integration, etc.

Terrorist groups are particularly active in the north of the country, where Viim Baoré and UBTEC carry out most of their activities.

Between 2020 and 2022, UBTEC had to close five branches following attacks; one employee lost his life and many others had to be redeployed.

The portfolio has been negatively impacted. This is the case for many livestock farmers who took out loans to finance the expansion of their herds and who are now suffer-

ing from cattle theft, a recurring problem in the Sahel. Many farmers invested in developing small market gardens, which they have been forced to abandon. All these borrowers are now out of business, have lost their investments, and are unable to repay their loans.

This situation also impacts the activities of Viim Baoré and its members. More than 80% of GSAs are located in the Sahelian areas, which are the most affected by insecurity. Of more than 400 GSAs, fewer than 100 are still operating. Cereal production has fallen, markets are closed, the cooperative's services can no longer be provided, and it is impossible to monitor activities in areas under blockade. A number of members have disappeared or been killed in terrorist attacks.

Members have had to move to new areas, unable to take anything with them, and those who remain are unable to carry out their activities.

9. More than two million people at the beginning of 2023 (statistics from the National Council for Emergency Relief and Rehabilitation).

All of this is causing the impoverishment of households, which can no longer meet their needs, particularly for food.

### *Climate change is a major challenge.*

Northern Burkina Faso is facing climatic constraints that are having an increasingly severe impact on human activities.

UBTEC and Viim Baoré, founded by farmers for their benefit, are bearing the brunt of the consequences of climate change, which are impacting their members and their activities, particularly agricultural activities, with land degradation, increasingly scarce rainfall followed by catastrophic flooding. It is therefore a real challenge to produce food and feed communities in such a context.

To illustrate this point, in April 2016 torrential rains fell on the country, a completely unprecedented meteorological phenomenon. Floods hit many localities and decimated a number of market gardening areas that had received loans from UBTEC. These producers found themselves in a very difficult situation, which led to increased risks for the institution.

## **RESPONSES TO BUILD RESILIENCE**

### *Adapting to the security crisis.*

Faced with the deterioration in security, UBTEC has adapted its operations by establishing itself in safer urban centers. In Ouahigouya, three agencies have been set up to reach displaced populations and serve them as best as possible.

In addition, actions are being carried out with NGOs and UN organizations to help displaced persons. For example, the ICRC's<sup>10</sup> food kit contracts in the north were awarded to UBTEC, which has been able to distribute the equivalent of one billion CFA francs over the past three financial years<sup>11</sup>.

10. International Committee of the Red Cross.

11. €1.5 million.

12. Intelligent system for collecting, processing, and analyzing primary data in humanitarian emergencies and other difficult field environments.

Once the crisis became structural, humanitarian response was no longer sufficient. Financial education training and income-generating activities were launched, including small businesses, carpentry, peri-urban market gardening, and agricultural product processing. All of this has helped to strengthen the resilience of displaced persons.

With the closure of three-quarters of its supermarkets, the Viim Baoré cooperative also had to adjust its system to better support its displaced members, and around 20 granaries were re-established in the reception areas.

In exposed rural areas, measures were taken to adapt. For example, the supply chain to supermarkets had to be reviewed to ensure continuity. Transit stores were set up in better-protected regional capitals to supply supermarkets in smaller towns. As supply via major roads is dangerous, small vehicles, tricycles, or carts traveling on secondary roads are used. In areas where the situation is improving, activities have been relaunched (food exchange markets, revitalization of collections, etc.).

UBTEC has digitized its financial products. The rise of mobile telephony allows customers and agents alike to manage their transactions without having to travel, limiting their exposure to risk.

Viim Baoré has also been able to digitize its monitoring and evaluation tools through applications such as Kobo-Collect<sup>12</sup>. Local facilitators working at the community level are responsible for collecting data and monitoring activities.

### *Supporting vulnerable social groups*

UBTEC has developed specific actions for groups that do not have access to traditional banking services.

For example, the promotion of mutual solidarity funds has enabled nearly 20,000 wo-

**WITH THE CLOSURE OF THREE-QUARTERS OF ITS SUPERMARKETS, THE VIIM BAORÉ COOPERATIVE ALSO HAD TO ADJUST ITS SYSTEM TO BETTER SUPPORT ITS DISPLACED MEMBERS...**



UBTEC bank

Evaluations have shown that for women who follow the assistance process, the risk of default is extremely low, management skills are strengthened, they become autonomous, self-reliant, and conduct their activities with confidence.

For vulnerable farmer groups, the agricultural warrantage<sup>14</sup>, financed by UBTEC, provides them with the infrastructure to build up food stocks, avoiding the usual sell-off

of crops during the school year and encouraging them to wait for more favorable periods to sell at better prices.

The Viim Baoré cooperative has developed an institutional sales function for food products to international organizations, NGOs, etc., which supply school canteens for the benefit of children in disadvantaged areas.

### *Responding to the effects of climate change*

Supporting rural communities is UBTEC's raison d'être, and everything that concerns them is of interest to the institution. The floods of 2016 and their disastrous effects raised awareness and accelerated the implementation of policies to finance ecological and social transition. The vulnerabilities of family farms have been identified, appropriate financial products and services have

**FOR VULNERABLE FARMER GROUPS, THE AGRICULTURAL WARRANTAGE, FINANCED BY UBTEC, PROVIDES THEM WITH THE INFRASTRUCTURE TO BUILD UP FOOD STOCK...**

men to organize themselves into small cooperatives by providing them with training, encouraging them to save, and financing income-generating activities.

Two funds have been made available to them for saving small amounts<sup>13</sup>. A red fund, dedicated to mutual aid (illness, weddings, deaths, etc.), which helps to strengthen social ties and promotes financial management education. A green fund, activated once a certain level of savings has been reached in the red fund, which allows small loans to be granted to finance income-generating activities. If momentum builds, if management is sound, and if activities have been launched, UBTEC contributes to the fund via a loan, based on joint liability, enabling these groups to develop their activities.

<sup>13</sup>. 100 to 200 CFA francs (15 to 30 euro cents).

<sup>14</sup>. Credit-storage scheme granting producers microcredit in exchange for storing part of their harvest. The aim is to better withstand the lean period between the depletion of stocks and the new harvest, improve incomes, and encourage agricultural investment.

been developed, agroecological practices have been listed, the investments to be made have been identified, and financing mechanisms have been defined.

The mechanism chosen consists of granting a financial bonus<sup>15</sup> to borrowers who opt for virtuous agricultural investments (recovery of degraded land, water retention, use of biofertilizers and biopesticides, natural regeneration practices, etc.). Producers are also supported through a capacity-building program<sup>16</sup>. Today, 90% of agricultural loans go to agroecology.

Those who use environmentally unfriendly methods, such as pesticides and chemical inputs, have seen their interest rates increase by 2%. It is therefore a system of equalization that benefits those who adopt virtuous practices.

Today, the north is becoming one of the largest fruit-producing regions, something that was unimaginable a decade ago. Currently, a large proportion of the bananas, papayas, and guavas consumed in Ouagadougou come from this area.

Viim Baoré also supports the agroecological transition, encouraging its members to move towards market gardening, agroforestry, etc. Support measures have been put in place for communities to enable them to be more resilient in the face of climate change.

GSA are usually dedicated to grain storage. Viim Baoré has decided to broaden its scope and promote synergies between new activities. In 2022, GSA marketed agroecological products (market gardening, fruit, corn, cowpeas, etc.). At the same time, processing units sourced raw materials from GSAs, which then bought back the processed products.

Viim Baoré, taking into account the communi-



ties' attachment to their traditions, has always promoted the values specific to Burkinabe society. Many sacred woods<sup>17</sup>, are in decline due to climatic and security hazards, as well as the erosion of certain values. Viim Baoré is promoting the development of beekeeping, which plays a key role in the restoration, protection, and enhancement of ecosystems and enables communities to generate income through the sale of honey.

The use of farm seeds is a major issue given their adaptability and resistance to drought. With the security crisis, many communities have lost their seeds, so it is imperative to rebuild stocks of cowpeas, voandzou<sup>18</sup>, sorghum, millet, corn, etc. The cooperative has launched a collection and promotion program with the construction of seed huts

**WITH THE SECURITY CRISIS, MANY COMMUNITIES HAVE LOST THEIR SEEDS, SO IT IS IMPERATIVE TO REBUILD STOCKS OF COWPEAS, VOANDZOU, SORGHUM, MILLET, CORN, ETC.**

15. Interest rate reduction of up to 2 points.

16. Training in agroecological techniques, composting, and the production of organic pesticides.

17. Wooded areas generally located near villages, protected by religious beliefs and traditions. Places where nature, the divine, and memory come together in a unique combination that is particularly meaningful to communities. Often home to biodiversity that has disappeared from surrounding areas. Can provide essential ecosystem services to communities.

18. Bambara pea, a plant of the legume family.



UBTEC bank

**UBTEC'S ACTIVITIES AND RESULTS HAVE PROGRESSED DESPITE THE CRISIS, DEMONSTRATING THAT THE POPULATION CONTINUES TO INVEST AND INNOVATE TO IMPROVE THEIR LOT DESPITE MOUNTING DIFFICULTIES.**

to collect, multiply, and then redistribute seeds to communities.

### **WHAT IMPACT HAS THIS HAD ON INSTITUTIONS AND COMMUNITIES?**

UBTEC's activities and results have progressed despite the crisis, demonstrating that the population continues to invest and innovate to improve their lot despite mounting difficulties.

In 2019, the balance sheet stood at around 5 billion CFA francs; in five years, it has risen to 12.4 billion. The annual disbursement volume was around 3 billion; it currently stands at nearly 7 billion. Equity, which barely exceeded 200 million, now stands at 840 million. Despite the security situation, the risk portfolio is only around 8%, which is quite acceptable compared to other organizations. In 2019, there were 55 employees; today there

are 170 permanent jobs, 140 of which are held by women.

The mechanisms and actions developed have not only enabled beneficiaries to be more resilient, but also allowed UBTEC to continue its activities with confidence and experience strong growth.

For Viim Baoré, the aim is to ensure food security for the population, to sell at below market prices and thus to act as a regulator. In the localities where GSAs are established, the impact is clear: food is now physically and financially accessible.

This is particularly true in areas under blockade, which can go weeks without food supplies and rely on humanitarian convoys for provisions. Members who come to stock up on supplies there have access to food at lower prices<sup>19</sup>.

For displaced communities, stores are set up to replenish food stocks and sell them. For these

19. A 100-kilogram bag of corn costs 26,000 francs on the local market, but is sold for 1,500 or 2,000 francs less by the cooperative.

displaced people, it is important to start collective activities, which have an economic and social impact, but also a psychological one, as it is important not to keep them dependent on assistance.

GSA also try to initiate virtuous dynamics that generate favorable cumulative impacts. This is the case, for example, with the agroecological production of cowpeas<sup>20</sup> :

- Its cultivation is promoted by GSAs because it is in high demand for institutional sales to supply school canteens.
- Producers have double security: their production will be sold to the cooperative, which will also pay them a price higher than the market price<sup>21</sup> .
- The cooperative sells high-quality organic products.
- Cowpeas are sold to UN agencies at remunerative prices, strengthening the financial autonomy of the structure.

### WHAT IS THE VISION AND OUTLOOK FOR THE COMING YEARS?

UBTEC plans to establish a comprehensive network across the country by 2027 at the latest. By 2029, the number of accounts, which currently stands at 70,000, is expected to double to 140,000.

Supporting the ecological and social transition to bolster community resilience is a major challenge. The institution wishes to broaden its scope of action by financing related activities such as sanitation, access to renewable energy, the production of healthy food, the promotion of the circular economy, and incentives for waste recovery.

UBTEC wishes to work with international institutions to secure sustainable resources to finance skilled jobs related to environmental preservation in the sectors of agricultural mechanization, irrigation, access to water, and solar pumping.

20. Important legume crop in sub-Saharan Africa.

21. Price of 50 to 100 CFA francs per kg higher than market prices.

The outlook is to address climate and security risks, adapt to regulations, and have access to stable resources to calmly address the investment needs of beneficiaries.

Despite the difficulties, Viim Baoré is confident about the future. Momentum is building in certain regions. In Ouahigouya, for example, communication routes have been cleared, displaced people from surrounding communities are resettling, and the cooperative is preparing to support them. The reopening of the GSAs is essential, as the return and stabilization of communities is a prerequisite for developing sufficient activity to move towards a certain degree of autonomy.

The implementation of agroecological production, already initiated in six municipalities, must be expanded so that the vast majority of the communities supported can make this transition.

Viim Baoré also wishes to improve its visibility so that its actions are known to all, enabling it to better mobilize funding to relieve communities in need.

Finally, it seems important to highlight one of the main lessons that can be drawn from this overview: respect for and promotion of local initiatives and endogenous values, and consideration of the capacity for resistance, adaptation, openness, innovation, and resilience of rural communities are key determinants of current and future results. The key is to act on what the community knows and cares about, drawing on its deep-rooted strengths and foundations.

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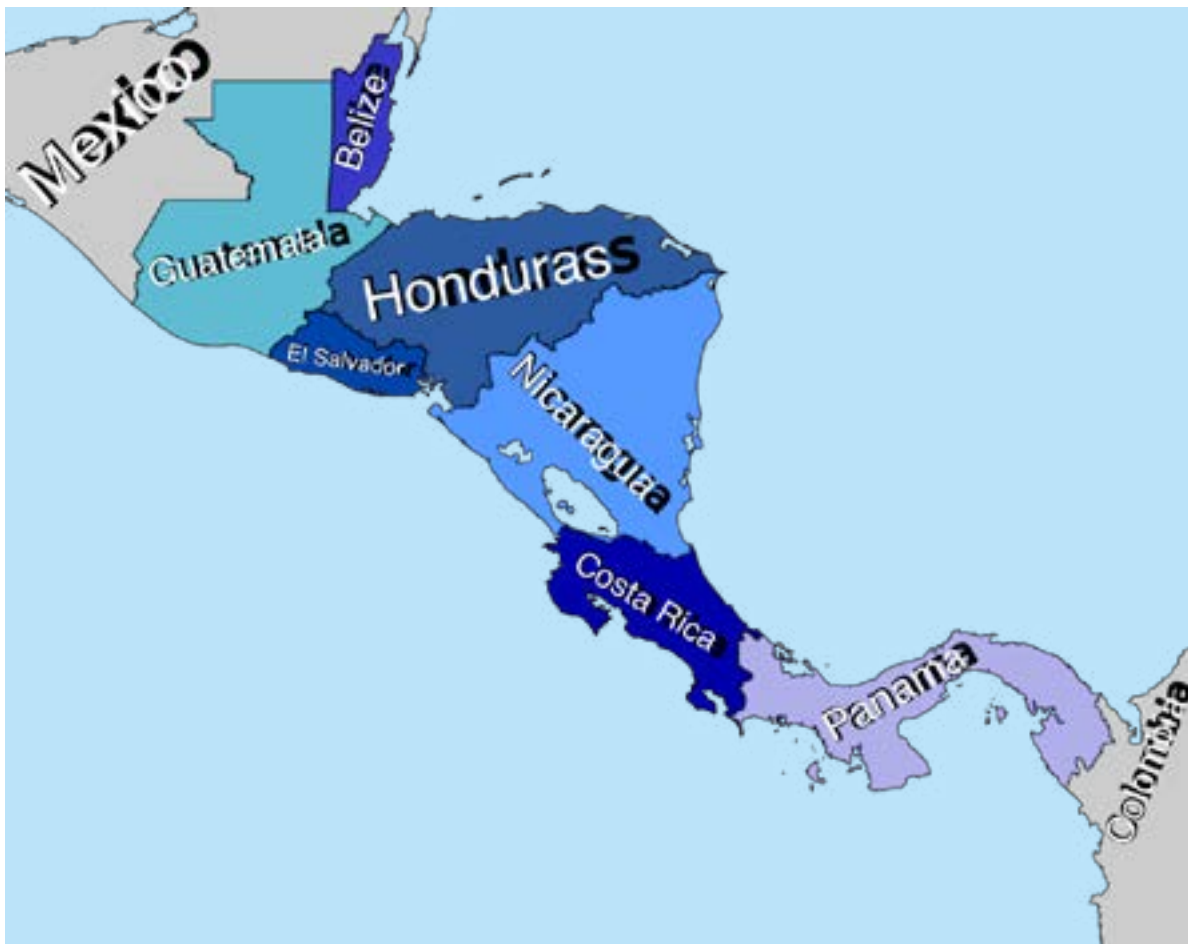
**VIIM BAORÉ ALSO WISHES TO IMPROVE ITS VISIBILITY SO THAT ITS ACTIONS ARE KNOWN TO ALL, ENABLING IT TO BETTER MOBILIZE FUNDING TO RELIEVE COMMUNITIES IN NEED.**

## Abstract

Louis Bazire, SICSA administrator and INEH treasurer, explains how SICSA ensures the development of local financial services in some of Latin America's poorest countries. These services now reach more than 134,000 micro-entrepreneur clients in often isolated rural areas. They have a considerable impact on families' lives.

# SICSA: HOW THE FINANCIAL SERVICES SUPPORT THE ECONOMIC AND TERRITORIAL RESILIENCE OF SMALL ENTREPRENEURS IN CENTRAL AMERICA

By Louis Bazire







Central America, the isthmus between Mexico and Colombia, has had and continues to have a turbulent history. In the recent past, only Costa Rica and, to a lesser extent, Panama have been spared internal conflicts between the army and guerrilla groups and, more recently, violence generated by drug traffickers. These countries are among the poorest in Latin America, leading to massive waves of emigration, mainly to the United States.

For example, remesas, or money transfers from emigrants to their families back home, account for 40% of Honduras's GDP, which is mainly based on agriculture.

### THIS IS FERTILE GROUND FOR MICROFINANCE

This is fertile ground for the development of local financial services. As a result, the region has 105 microfinance institutions (MFIs) serving nearly 2 million beneficiaries. It is also a real factor in regional economic integration through the creation of networks to promote exchanges between these actors, notably REDCAMIF (Central American Microfinance Network).

The entrepreneurs who benefit from these services do not have access to conventional commercial banks because they are part of an "informal" economic fabric that ensures their dignified subsistence and can give them access to the formal economy, enabling them to support their families, often quite well.

These MFIs can take various legal forms: associations, agricultural cooperatives, and corporations promoted by local entrepreneurs concerned with the economic development of their country.

This entire fabric is a good example of what we would today call the social and solidarity economy. A number of these institutions are supervised by banking regulators, either because they take deposits from their members, such as mutual societies in France, or because their size justifies it. In general, public authorities and, therefore, politicians interfere little, even in countries that are victims of political arbitrariness, such as Nicaragua. The latter are well aware that the stability of this vast economic subsystem is vital for the country's balance.

**THIS ENTIRE FABRIC IS A GOOD EXAMPLE OF WHAT WE WOULD TODAY CALL THE SOCIAL AND SOLIDARITY ECONOMY.**

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PRENEURS...

Each MFI must generate sufficient income from its loans to cover its operating costs and risks. The latter are generally well controlled thanks to community knowledge, in other words the reputation of the loan recipients. They are, in fact, "mini banks." While they must generate profits, the goal is not to enrich shareholders but to increase their impact by reinvesting in their development.

They sometimes receive grants from international development organizations as part of the extension of their lending activities to support their beneficiaries, such as training them in basic entrepreneurial skills or more eco-responsible agricultural practices.

To refinance themselves, they turn to local banks and, to a greater extent, to international solidarity finance actors.

### A REGIONAL NETWORK

To facilitate access for the smallest of these institutions, the regional network of MFIs (Redcamif) created SICSA in 2010, a company based in Honduras but intended to cover the entire region by supporting solvent MFIs and where the risk can also be reasonably distributed among the various countries of Honduras, Nicaragua, Costa Rica, El Salvador, Guatemala, Panama, and finally the Dominican Republic.

In a cooperative approach, the capital was distributed between Redcamif, the majority shareholder and leader, the national networks of each country, and the MFIs that wished to participate. The French SIDI ([www.sidi.fr](http://www.sidi.fr)) began cooperating in 2010 in the form of loans, consolidated by a minority stake in the capital in 2019. In summary, SICSA provides an essential link between international solidarity finance and actors in the most remote areas.

### A CONSIDERABLE IMPACT

Today, SICSA has a portfolio of USD 10 million supporting 30 MFIs throughout the region. Together, these institutions reach up to 134,000 clients, with a considerable impact on the lives of the families of these micro-entrepreneurs. Half of them are in rural areas that are often isolated. More than 55% are women. The pivotal role played by women in microenterprises is not unique to this region.

At the same time, thanks to public aid from the AECID, awareness programs on green finance are being rolled out for MFI employees and, by extension, their clients.

In short, SICSA embodies a whole chain of financial solidarity that links solidarity-based investors wherever they are and operates through an approach that gives prominence to cooperative structures that support the most vulnerable populations in Central America. The financial structure that is SICSA enables micro-entrepreneurs in this region to access financing that allows them to develop their projects in an inclusive finance approach, giving everyone dignity.

These funds, which are well managed, also have a considerable social leverage effect.

The author of this article is a SICSA administrator on behalf of SIDI, putting his experience as a former banking executive to good use in a region he knows well and understands. He is also a member of RIEH, [www.rieh.org](http://www.rieh.org), the International Network for the Human Economy, which promotes the principles of Louis Joseph Lebret, a Dominican priest who, in the middle of the last century, was a pioneer in both the conceptual and practical implementation of an economy at the service of people.

For more information: [sicsamicrofinanzas.com](http://sicsamicrofinanzas.com)

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## Abstract

Anne-Laure Detilleux, based on DAMAN's annual reports and an interview with Judeh Jamal, its executive director, recounts how this Palestinian credit guarantee company enables economic, community, and solidarity-based solutions to emerge, allowing residents to resist the daily obstacles of occupation.



# PALESTINIANS EXERCISE TERRITORIAL RESILIENCE BY THEIR OWN ECONOMIC AND SOLIDARITY ACTIONS

By Anne-Laure Detilleux



**REFUGEES  
KNOW WHAT  
LEAVING  
MEANS: LOSS  
OF RIGHTS,  
PRECARIOUS-  
NESS, AND  
DEPENDENCE  
ON HUMANI-  
TARIAN AID.  
THIS COL-  
LECTIVE ME-  
MORY FUELS  
THE WILL TO  
"HOLD ON."**

**S**TAYING, DESPITE EVERYTHING  
Staying on their land, despite the occupation, recurring wars, destruction, and poverty: this is the daily reality for millions of Palestinians. In an environment marked by land confiscation, house demolitions, and restrictions on movement, resilience is not simply an individual virtue. It is a collective, political, and vital decision: to continue living here, despite everything.

This resilience is expressed not only in physical resistance, but also in economic and social action. Palestinians know that in order to survive, they must work, invent, produce, and pass on their knowledge.

It is with this in mind that DAMAN, a Palestinian credit guarantee company, was created. It was established through the efforts of local microfinance institutions (MFIs): ACAD Finance, ASALA, and more recently REEF, with technical support and guidance from SIDI (France).

### **A MEMORY THAT FUELS THE WILL TO REMAIN**

Since the Nakba of 1948, exile and the loss of land have been an open wound for the Palestinian people. Refugees know what leaving means: loss of rights, precariousness, and dependence on humanitarian aid. This collective memory fuels the will to "hold on."

Every day in Gaza, the West Bank, and East Jerusalem, families face daily obstacles: checkpoints, curfews, bans on access to their farmland, destruction of greenhouses and work tools. In this context, "staying" is a political act. And to stay, economic, community, and solidarity-based solutions must be found.

### **DAMAN: A PALESTINIAN FINANCIAL SOLIDARITY TOOL**

Founded in Ramallah in April 2015 as a non-profit organization, DAMAN for SMEs

is a unique initiative in Palestine: a form of "collective insurance" designed to cover the losses of microfinance institutions when defaults on repayments are due to the effects of the occupation (arrests, destruction, expropriation, curfews, blockades).

Unlike other mechanisms such as the EPCGF (European Palestinian Credit Guarantee Fund) or the MEII (Middle East Investment Initiative), which mainly guarantee large bank loans, DAMAN focuses on small, income-generating loans. This choice is fundamental because it directly affects the most vulnerable, marginalized, too poor or without guarantees to access commercial banks.

The model is simple but powerful: instead of setting aside 100% of their loans at risk, MFIs only set aside 20%, with DAMAN covering the rest. As a result, the capital freed up can be used to grant new loans, broaden the impact, and support even more families.

This mechanism transforms fear into confidence. It gives MFIs the ability to reach out to the most risky areas—Gaza, the Jordan Valley, southern Hebron—where commercial banks refuse to venture. It is a way of saying to the inhabitants: you are not alone, your efforts matter, and we believe in your future here.

DAMAN does not work directly with the final beneficiaries, but acts as a safety net for MFIs, which remain in contact with women, farmers, young graduates, and small cooperatives. External support, such as that from the Luxembourg Ministry of Foreign Affairs via the CPJPO, has helped to consolidate the fund, but the initiative remains primarily Palestinian.

As Judeh Jamal, Executive Director of DAMAN, points out: "Palestinians have no alternative. Unlike others, they do not have a second passport. Leaving their land would mean becoming refugees for life. DAMAN was created to enable them to stay and continue to produce."



### THE CENTRAL ROLE OF WOMEN

Palestinian resilience is also embodied in women. In 2021, more than 55% of DAMAN-guaranteed loans were granted to women. This figure illustrates a reality: it is often women who bear the burden of economic survival, especially when men are imprisoned, injured, or unemployed.

Partner MFIs, such as ASALA, have developed programs specifically dedicated to women in order to finance income-generating activities: sewing, food processing, livestock farming, beauty salons, and local trade.

These activities, modest in appearance, play a major role: they feed families, educate children, and strengthen communities.

Supporting women therefore means supporting Palestinian society as a whole. Each microloan becomes a tool for empowerment, a lever for dignity, and a peaceful weapon against exclusion.

### THE NUMBERS SPEAK FOR THEMSELVES

2021: Despite the pandemic and the war in May, DAMAN covered 1,037 loans, for a total portfolio of \$2.99 million. These loans were for 266 agricultural projects, 567 commercial projects, 190 service projects, and 14 industrial projects.

2022: in an even more difficult context (war in Gaza in August, intensified repression in the West Bank), DAMAN covered 1,657 loans, for a total of \$4.67 million, with effective coverage of €245,000 in guarantees.

The sectoral breakdown was 390 agricultural projects, 917 commercial projects, 324 service projects, and 26 industrial projects.

### LIFE STORIES: RESISTING THROUGH WORK

Behind the statistics are faces, families, and stories of dignity.

Najwa, a mother from Gaza, transformed a piece of wasteland into a vegetable garden. Her children work with her, and the family now lives off this agricultural production. "Most of the family's income comes from this project," she says. "I am proud of my independence and of not having to depend on others to survive."

Jihan, a self-taught photographer, started out with a small camera at weddings and

**... MORE THAN 55% OF DAMAN-GUARANTEED LOANS WERE GRANTED TO WOMEN. THIS FIGURE ILLUSTRATES A REALITY: IT IS OFTEN WOMEN WHO BEAR THE BURDEN OF ECONOMIC SURVIVAL...**

**YET DAMAN AND ITS PARTNERS ARE CONTINUING THEIR WORK: RESCHEDULING DEBTS, PREVENTING THE COLLAPSE OF MFIs, AND SUPPORTING NEW INITIATIVES, HOWEVER MODEST.**



graduation ceremonies. With a loan, she opened a studio, hired help, and diversified her services (photos, videos, gifts, and accessories). "Never let your difficult circumstances stop you," she tells women and young people. "Follow your passions to become financially independent."

Insaf and Haitham, a couple from the West Bank, left the Israeli factory where Haitham worked to start a nylon bag factory with a \$10,000 loan. "We worked day and night," says Insaf. In 2020, they borrowed again to buy machines, hire two workers, and then two more women during busy periods. Their monthly income now exceeds 6,000 shekels, and they are still planning to expand.

Malak, 29, a widow from Braij (Gaza). A university graduate but unemployed, she started out doing her friends' makeup before setting up a beauty salon with a \$5,000 loan. She now offers hairdressing, skincare, and tattoo services, and employs two women. Her income exceeds 5,000 shekels per month: "I can finally provide for my children," she says.

Maher, 49, from Tulkarem. A former farm worker, he dreamed of owning his own farm. In 2016, he obtained \$10,000 to set up a 2.5-dunam greenhouse with his wife and son. Later, he borrowed an additional

\$13,000 to expand his project, employ other farmers, and sell at markets in Nablus and Jenin. "Before, I earned 2,500 shekels a month as a laborer. Today, I can pay for my children's education and give work to others."

Mahmoud Hassan, a farmer from Jericho, started with one dunum of greenhouse space thanks to a \$3,500 loan. He doubled the area, then borrowed \$8,000 to expand his cucumber and bean crops.

His seasonal income rose from 15,000 to 30,000 shekels. His wife and two sons work alongside him: "This project saved our family. We were able to buy land and provide our children with an education."

### **CURRENT EVENTS ARE PUTTING RESILIENCE TO THE TEST**

Since October 2023, the situation has worsened. In Gaza, MFIs have had to suspend their activities, with more than \$5 million in loans lost. In the West Bank, cities such as Jenin, Nablus, and Tulkarem are suffering destruction and curfews.

The situation is very difficult for MFIs, which are facing major challenges in terms of liquidity and operating costs, sometimes struggling to pay their employees and agencies. Yet DAMAN and its partners are continuing their work: rescheduling debts, preventing the collapse of MFIs, and supporting new initiatives, however modest.

### **WORDS FROM THE ACTORS**

Judeh Jamal, Director of DAMAN: "Resilience is part of our mission, because without support, women, farmers, and people living in the most fragile areas would have no access to finance. They would leave their land and look for other means of subsis-

tence, such as working in Israel. But that's not the same as working with dignity on your own land."

Dominique Lesaffre, Director of SIDI from 2015 to 2022: "DAMAN is unique. It doesn't just manage financial risks, it helps people cope with political risks. It's a peaceful weapon for survival."

Anwar, MFI manager: "Everything is being done to make us leave, but if we leave, it's their victory. As long as we can, we will finance small businesses to ensure the resilience of the territory."

### CONCLUSION: DEEP-ROOTED RESILIENCE

DAMAN's experience proves that Palestinian resilience is first and foremost a local initiative. It relies on the women and men who, every day, choose to cultivate the land, open a workshop, or create a job.

International cooperation exists, and it is useful for consolidation, financing, and training. But it is not central. What matters is the Palestinians' decision to stay.

DAMAN is the institutional expression of this will: a Palestinian tool for solidarity that transforms the pain of occupation into energy for resistance. Palestinian resilience is not passive survival. It is an affirmation: "We are here, and we will remain here."



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## Abstract

Solange Sarah Shamurho, spokesperson for the women of the INHE local groups in Kivu, DRC, testifies to women's determined struggle against the difficulties associated with conflict, limited access to resources, as well as sexual violence and persistent gender inequalities. She explains how women have organized themselves into joint initiative groups and Village Savings and Loan Associations (VSLA) to take control of their destiny.

# IN WAR-TORN KIVU, WOMEN ARE ORGANIZING TO ENSURE THE SURVIVAL OF THEIR FAMILIES AND DEFEND THEIR RIGHTS

By Solange Sarah Shamurho



Cooperative group



**T**he Kivu region is the eastern part of the Democratic Republic of Congo and has poorly controlled borders. Over the past two decades, it has been the epicenter of a series of rebellions against the central government, with territorial control held by rebel warlords who have varying degrees of ties to neighboring countries.

Large-scale sexual violence is used massively and systematically as a weapon of war and community destabilization by the various parties involved in the conflict.

Women and children are by far the most

to resources, education, and employment, as well as sexual violence and persistent gender inequalities, hinder the development of the Kalehe Territory and the well-being of its inhabitants.

The Kalehe Territory is frequently affected by armed conflict, leading to massive population displacement, violence, and loss of livelihoods. Armed conflict in the region has a significant impact on women's lives, exposing them to violence, forced displacement, and the loss of all their possessions.



Population of Kalehe

affected, victims of the barbaric acts perpetrated by armed groups, particularly since the end of January 2025, when the war intensified in the area.

### **STRUCTURAL PROBLEMS AND LIVING DIFFICULTIES FOR WOMEN**

For decades, the Kalehe Territory in South Kivu Province in the DRC has been marked by deep structural problems and specific difficulties for women. These problems, often linked to conflict, insecurity, limited access

The Kalehe Territory lacks basic infrastructure such as electricity, water, and communication networks, which hinders economic and social development. Access to the territory, particularly to rural areas and the highlands, is made difficult by the condition of the roads and the security situation.

The population of Kalehe is in a state of daily survival with an income of less than one dollar per day. Every day, women wonder day after day why she lives this life, given that basic



needs such as food, shelter, and healthcare are not met. Morbidity and mortality rates are particularly high. Communication networks such as Vodacom, Airtel, Orange, and Africel are often disrupted and expensive. Some areas, such as the highlands, still have no network coverage.

Women and girls are particularly vulnerable, affected by the armed conflict crisis in Kivu. They suffer repeated sexual violence in conflict zones.

Despite efforts to promote gender equality, women continue to face discrimination in many areas, particularly in decision-making. Disparities between men and women still exist in almost all areas of national life, particularly in the political, economic, social, and cultural spheres. No women sit in the national or provincial parliaments. These disparities hinder the implementation of equal rights, opportunities, and

gender equality as affirmed in Articles 12 and 14 of the DRC Constitution.

Many women and girls face difficulties in accessing education and employment opportunities, which hinders their economic empowerment. They are neither adequately represented in decision-making nor involved in negotiations. The M23 war has exacerbated the situation, as several schools have been bombed or occupied by war refugees. The Kalehe Territory has also lagged behind in the implementation of schools due to backward customs. In the past, parents did not accept their children going to school, which has resulted in the Territory having few intellectuals.

Traditionally, Congolese women are raised to be mothers who serve everyone in their household. They are responsible for domestic tasks, providing food in most cases, cultivating the fields, looking after the baby at the same time, cooking for the whole family, washing the family's clothes, and fetching wood and water. Women with multiple responsibilities work for meager incomes, while most men keep their earnings to satisfy their personal needs, a practice unfortunately supported by society in Kivu.

Women's life expectancy is currently lower than that of men due to conflict, maternal mortality, and the poor living and working conditions of women who bear heavy burdens.

### **THE SITUATION OF WOMEN IN WAR AND OCCUPATION**

Our country is currently experiencing war between the FARDC (government forces) supported by the Wazalendo (militia) and the M23 supported by Rwanda. Since January 2025, there has been an intensification of fighting, leading to a deterioration of the security situation in the Kalehe Territory and in Kivu in general. According to humanitarian assessments, 531,700 people have been displaced in the Kalehe Territory. These figures, validated by the UN, place the Kalehe Territory at the forefront of humanitarian emergency zones. Du-



ring this war, which has torn the hearts of women and girls, we have recorded 65 cases within our organization of women who are crying, without healthcare, support, or assistance. Several have given birth in displacement camps and reception tents.

We also witnessed the systematic looting of property and medicines in hospitals.

The population is currently enduring a very difficult period at the hands of the rebels. Those who worked in the civil service are not being paid, and the economy is at a standstill because the banks are not functioning normally. Many women are the sole breadwinners for their families.

**WOMEN'S WILL TO ACT COLLECTIVELY, IN SOLIDARITY, TO DEFEND THEIR RIGHTS**

The women of Kalehe and Kivu in general are not giving up; they are fighting together to rebuild their lives. With the concept of a human economy that aims to organize and act together, the women of Kalehe are making an effort to get by. They have organized them-

selves into solidarity groups such as Village Savings and Credit Associations (AVEC, Associations Villageoises d'Epargne et de Crédit) and Common Initiative Groups.

MUOUNGULE groups are women's solidarity groups that organize themselves to assist each other in emergency situations. This practice has a traditional meaning of offering comfort when a woman is going through a painful or stressful situation. Generally, Mudungule groups mobilize local women to make material or financial contributions to a group member when there is a happy or sad event (marriage, birth, bereavement). At this moment, the woman feels honored because the gifts are offered to her in front of an audience with cheers and traditional dancing. This symbolizes love, unity among members, and sisterhood.

For women, the human economy is a source of inspiration. It is through collective action that the women of Kalehe wish to help humanity avoid decline. Their approach reinforces women's self-esteem and capabilities,

**THE POPULATION IS CURRENTLY ENDURING A VERY DIFFICULT PERIOD AT THE HANDS OF THE REBELS**



demonstrating a genuine desire to work for the well-being of families.

### TERRITORIAL ACTION FOR THE ENVIRONMENT, AGRICULTURE, AND RECONSTRUCTION

They are also actively involved in ATEAR (Action Territoriale pour l'Environnement, l'Agriculture et la Reconstruction or Territorial Action for the Environment, Agriculture and Reconstruction) to address the impact of war and strengthen resilience through collective and community engagement.

ATEAR is a community action plan to prevent catastrophic flooding, restore tree cover to the land, and practice agriculture that restores soil fertility and generates income for producers, enabling them to live with dignity. It is organized at the level of each village, group, and chiefdom.

It is an approach to jointly define vital objectives for the community, encourage and support all actions to achieve these objectives, and organize cooperation between all inhabitants, organizations, and institutions in the territory, from the most disadvantaged to the most prominent figures.

In concrete terms, in the group where the Groupe Espoir de Vivre is based, more than 70 organizations have signed commitments for the maintenance and development of rivers, reforestation, agricultural production using ecological methods, and the production of alternative energy to replace the devastating use of charcoal. All of these commitments constitute the community action plan. Monitoring is carried out every month with a report on the results obtained. The whole process is led by a local group from the International Network for a Human Economy and placed under the authority of traditional leaders.

Women see ATEAR as a collective action, a local inspiration with a territorial anchor that empowers women, inspires them to earn a living, and animates the work of the family and fraternity to change desperate situations by bringing positive change to the community. It is therefore thanks to ATEAR that women raise bees to produce honey and engage in agricultural production to feed numerous families in community fields. In short, it is a self-centered development, based on the priority needs of the population, especially women, relying on local driving forces.

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### THE WOMEN'S CANTEEN

With a view to strengthening women's empowerment and the shared vision of development, the women of Kalehe launched a collective initiative called "Wamama Mbele Food Canteen or Women Forward" in Ihusi Kalehe. This is a collective action led by women and for women. They work in

community fields, grow vegetables in compost-fed planters around their homes, and raise small livestock, particularly guinea pigs, which have a rapid production cycle. They are trained and supported by agronomists to achieve the best possible yields and to use environmentally friendly techniques. A significant portion of the production is pooled to supply a canteen. This allows for the sale of products that are currently very difficult to distribute due to the conflict, which prevents transport to the cities.

The canteen serves free meals to women producers and vulnerable women and children. To ensure economic balance, meals are also served to villagers who are able to pay. Steps are being taken with humanitarian organizations that distribute food to cover the cost of meals served to vulnerable people, thereby increasing the number of beneficiaries.

Cooks are trained to produce balanced, high-quality meals while saving energy.

Since the launch on July 19, 2025, 50 meals have been served per day. A ripple effect is already noticeable. Some women are asking to participate in community production and thus benefit from the meals.

In the room where meals are served, posters and banners highlight women's rights and denounce violence.

This canteen is thus becoming a concrete support for the fight against malnutrition thanks to cooperation between women.

## CONCLUSION

The women of this region embody the hope of Congolese society. They are rising up to rebuild everything that was destroyed during the war. This is a firm commitment to ATEAR, a step towards empowerment that is essential in a post-conflict situation. Let us save human lives.

We, the women of the Groupe Espoir de Vivre, are fighting to create a favorable environment for everyone (men, women, young people, and children), and we are raising our voices loud and clear on behalf of women, who are often victims of discrimination and war.

As dynamic women in the region, united, we will not stop taking action, organizing training for women in beekeeping, continuing education for adults, entrepreneurship for young people, and socio-economic improvement for populations in distress.

There is hope for women's dignity in Kivu. Our ongoing struggle is to shape our future. The human economy is a source of inspiration for all of humanity, so now is the time for us to build resilience together, you and us.

*Solange Sarah Shamurho*

*Spokesperson for the women of the RIEH Local Groups in Kivu, dynamic and committed to collective action by women in eastern DRC and the Great Lakes region.*

*Graduate in Health and Community Development, Management and Administration of Development Projects at the Bukavu University Peace Center since 2018.*

*Solange is very active and advocates for the well-being of women in the DRC within the GEV (GROUPE ESPOIR DE VIVRE) organization based in Kalehe, South Kivu, DRC.*

**THERE IS HOPE FOR WOMEN'S DIGNITY IN KIVU. OUR ONGOING STRUGGLE IS TO SHAPE OUR FUTURE.**

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## *Abstract*

*GEOFFREY MATHON, MAYOR OF LOOS-EN-GOHELLE, TALKS WITH MICHEL TISSIER, SECRETARY GENERAL OF INHE, AND TELLS HIM HOW MUNICIPAL ACTION HAS GENERATED WELL-BEING, RESILIENCE, CONFIDENCE, AND INCREASED EMPOWERMENT, THANKS TO A CHANGE MANAGEMENT METHOD BASED ON COOPERATION AND RESIDENT INVOLVEMENT.*



# LOOS-EN-GOHELLE, A CITY IN CULTURAL, ENVIRONMENTAL, AND DEMOCRATIC TRANSITION

Geoffrey Mathon interviewed by Michel Tissier



*What are the keys to Loos-en-Gohelle's success?*

The city has sought to ensure that all municipal policies are consistent with its transition objectives, and this has enabled us to achieve results in each of these areas. This is the principle of a systemic approach.

But to make these results possible, we need to look at the processes that enable them to be achieved. Loos-en-Gohelle's change management method is based on cooperation, stakeholder involvement (primarily residents), a project-based approach (particularly in the functioning of municipal teams), and the creation of new narratives that make the municipal transition understandable and meaningful. A vision is needed to set the course; this is the guiding star. But it is also essential to mark the path with concrete achievements. These are the white pebbles. It is the experience of reality, and therefore of action, that enables learning and change.

There are different categories of actors in the territory with complementary skills, all of whom hold the key to the success (or failure) of transition policies. If we want to bring about change, we need to know how to get elected officials, civil servants, residents, businesses, associations, decentralized government services, the urban area, and others to work together. That is what cooperation is all about: how, given everyone's legitimate constraints, we can collectively carry out a regional project.

Loos-en-Gohelle is also characterized by an approach that focuses on desire and changes in imagination. Rational reasoning is not enough (we know very well that global warming is happening, but it does not lead to a change in model). We must therefore activate other levers related to emotions, ima-



The residents made a giant woolen scarf to support the mining basin's bid for UNESCO World Heritage status.

gination, and desire, which are powerful drivers of change. We assume that the transition is not a technical issue and that it will first require work on representations and value systems.

*Beyond the results in the various areas, you talk about systemic results. What does that mean?*

Municipal action generates well-being, resilience, confidence, increased empowerment, and strengthened cooperation between different categories of actors in a territory. All of this constitutes an intangible collective heritage that is a resource for carrying out development projects.

*Aren't there tensions between the advocates of organic farming that you promote and farmers who operate in a traditional way?*

The city has made a lot of effort to work in cooperation with the agricultural profession, even if it has not always been easy, particularly due to misunderstandings and prejudices on both sides. Between 2020 and

**THE CITY HAS MADE A LOT OF EFFORT TO WORK IN COOPERATION WITH THE AGRICULTURAL PROFESSION, EVEN IF IT HAS NOT ALWAYS BEEN EASY, PARTICULARLY DUE TO MISUNDERSTANDINGS AND PREJUDICES ON BOTH SIDES.**

WITH THE HELP OF A CONFLICT MEDIATOR, WE CONDUCTED A WIDE-RANGING CONSULTATION PROCESS AND CREATED SPACES WHERE ALL STAKEHOLDERS COULD MEET AND DISCUSS THEIR CONSTRAINTS AND MOTIVATIONS.



The town's church, equipped with solar panels

2022, the municipality seized the opportunity presented by a petition from a local association against the use of pesticides by farmers in Loos to initiate a "territorial dialogue" (based on the method invented by the "Dialter" collective) not only between farmers and environmental associations, but between all interest groups concerned with food issues (elected officials, residents, associations, producers, distributors, collective catering, and the urban area).

With the help of a conflict mediator, we conducted a wide-ranging consultation process and created spaces where all stakeholders could meet and discuss their constraints and motivations. The aim was not to reach agreement but to seek to understand the motivations of other interest groups and enable mutual understanding. It is essential to create spaces for multi-stakeholder dialogue of this kind.

*You attribute a decisive role to history, heritage, and cultural life. Is this an added dimension?*

Culture is the social glue and the basis of Loos' resilience. It is seen as a social safety net, a means of maintaining ties between people and restoring confidence in a context of collapsing social norms.

It is essential to know where we come from and who we are in order to explain the present and project ourselves into the future. Knowledge of our own history and the identity of our territory are essential for building a common development project. Peoples who are not attached to their history and culture are not anchored and, in general, end up losing their way. In Loos, it was essential to develop a shared narrative that would

give meaning and provide collective reference points for moving forward. It is important to understand that the closure of the mines not only caused a major economic crisis, but also dismantled a whole set of social reference points in the area and triggered an identity crisis. This period created a need to come together, to question the future, and to find new, inspiring narratives for rebuilding.

That is why Marcel Caron, the mayor at the time, chose to implement a broad participatory cultural policy in the municipality. He also worked to preserve and promote the mining heritage. The aim was not to praise mining, whose disastrous effects on workers and the environment are well known, but to recognize this history and affirm its value, as it is inextricably linked to the identity of the region.



## *No ecological transition without democratic transition?*

The changes required to achieve climate goals are so significant and involve such radical shifts in our lifestyles that it will not be possible to achieve them without the mobilization of all stakeholders, foremost among them the local residents. Everyone must take action at their own level. Furthermore, by not involving residents enough, we deprive ourselves of knowledge about their needs, the public services they use, in short, their "user expertise." Citizen involvement is a way of qualifying public policies and making them more effective.

Residents are involved as actors in the construction of their city, not as spectators called upon to sanction or endorse municipal policy at election time. It is not a question of bringing people together to listen to them in order to fill complaint books, but of making them contributors involved in the development of public policy, bringing a dimension of commitment to the practice of citizenship. Hence the slogan coined by Jean-François Caron, the former mayor of the municipality: "Participation without responsibility = a trap for idiots."

Finally, by opening up spaces for active contribution, we enable those who wish to do so to be involved in decisions that affect them. This strengthens the legitimacy of the decisions taken and confidence in the actions of the community. This is a valuable result in a general context of widespread mistrust of politics and in an increasingly polarized society. A democratic transition towards a more open model, which recognizes the legitimacy of people to participate in public debate, is indeed a prerequisite for the success of transition policies.

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## *Abstract*

Antoine Raynaud, Chief of Staff to Mayor Geoffrey Mathon, provides us with some key benchmarks for evaluating the municipality's achievements in the most important areas of city life, such as culture and heritage, agriculture and sustainable food, energy, the environment, economic attractiveness, and resident involvement.

# LOOS-EN-GOHELLE, A CITY OF RESILIENCE

## KEY BENCHMARKS

By Antoine Raynaud



## KEY STRENGTHS

The closure of the mines in the 1970s and 1980s caused an economic and social crisis, but also an identity crisis.

The municipality implemented a participatory cultural policy to restore residents' confidence and self-esteem.

In 2014, the city was designated a "national demonstrator of change towards sustainable cities" by ADEME<sup>1</sup>.

## CULTURE AND HERITAGE

The municipality has promoted the mining heritage to transform the city's image and mobilize residents.

The slag heaps have been reinvented as venues for cultural events, changing residents' perceptions. They are now classified as "Landscapes and Natural Sites."

A book on the history of the town has been written by a group of Loosois residents.

The Gohelliades festival, created in 1984, celebrates local talent and mining history, strengthening collective identity. It is celebrated every year and continues to this day.

On the initiative of Loos-en-Gohelle, the mining basin has been classified as a UNESCO World Heritage Site.

## RESIDENT INVOLVEMENT

The revision of the 1995-1999 Land Use Plan (POS, Plan d'Occupation des Sols) and the adoption of the "Charter for the Living Environment" in 2001 were two founding projects. These two documents are based on the needs, experiences, and expertise of the residents of Loos. They provided an opportunity for a social and environmental assessment shared with

the residents.

In Loos-en-Gohelle, the "Loos Ch'tricote" collective created a giant woolen scarf in 2009 to support the mining basin's application for UNESCO World Heritage status. After mobilizing many residents to help make it, the scarf required a human chain of 400 volunteers to be unfurled from top to bottom of the slag heap.

"Faites-in-Loos," held during the holiday season, allows associations to present their activities through workshops and events. The event creates social ties and promotes residents' initiatives. It serves as a framework for participatory experiments and increases the visibility of citizen-led initiatives.

Spaces for reflection are created to collectively evaluate projects and improve internal governance. These spaces are opportunities to review experiences, collectively reflect on what worked and what didn't, and identify what can be done better next time.

The "fifty/fifty" scheme promotes the joint development of initiatives in the public interest. The idea is to support and develop residents' initiatives to carry out projects in the public interest. The scheme is based on three principles: an idea and the commitment of Loosois residents to implement it, support from the municipality (advice, technical and/or financial support) and an agreement that sets out the commitments of all parties.

A collaborative charter, the "Boussole Loossoise" (Loos Compass), is currently being developed to identify areas for change over the next 30 years.

In 2008, the municipal team's list won 82.1% of the vote. This is democratic justification, showing that the transition is not unpopular. In the following elections (2014 and

**SPACES FOR REFLECTION ARE CREATED TO COLLECTIVELY EVALUATE PROJECTS AND IMPROVE INTERNAL GOVERNANCE.**

1. The Agency for the Environment and Energy Management (ADEME) is a French public industrial and commercial institution whose mission is to initiate, promote, coordinate, facilitate, or carry out operations to protect the environment and, above all, manage energy resources.

56% OF THE MUNICIPALITY'S LAND AREA IS DEDICATED TO AGRICULTURE, PRESERVING THE AGRICULTURAL FABRIC.



2020), there were no opposition lists.

### AGRICULTURE AND SUSTAINABLE FOOD

56% of the municipality's land area is dedicated to agriculture, preserving the agricultural fabric.

The municipality has implemented development policies to protect agricultural land.

Preemption of agricultural land from SAFER, to make it available to farmers on condition that they commit to cultivating it organically and converting an equivalent area of their own farm to organic farming.

The area of agricultural land cultivated organically has increased from 7% in 2010 to 17% in 2020 and 21% in 2025.

Initiatives such as the gourmet belt and community gardens promote access to local products.

The VITAL (Ville, Transition et Alimentation locale) program was launched to integrate agriculture, the economy, public health, and the environment.

Actions include the development of organic farming and events such as the Fête de l'Agriculture Paysanne (Small Farmers' Festival).

A Territorial Dialogue has been initiated to bring together all stakeholders around food issues.

### ENERGY

In 2013, solar panels were installed on the roofs of the Saint-Vaast church.

In 2018, the city was certified as a Positive Energy Territory for Green Growth.

Renovations have reduced energy consumption by 75% for public lighting.

The company Mine de Soleil was created to involve citizens in renewable energy production. 440 MWh of energy was produced thanks to eight public roofs, covering 90% of

the needs of municipal buildings.

## **BIODIVERSITY, DEVELOPMENT, AND LIVING ENVIRONMENT**

Loos-en-Gohelle is committed to restoring biodiversity and reclaiming green spaces.

Replanting and alternative green space management initiatives have been implemented.

The city has created a green belt stretching over 16 km and food gardens.

Labels such as "Villes et Villages Fleuris" (Flower Towns and Villages) and "Territoire Engagé pour la Nature" (Territory Committed to Nature) recognize these efforts.

## **ECONOMIC ATTRACTIVENESS**

The former headquarters of the "Base 11/19" mines has been transformed into an eco-hub hosting organizations committed to sustainable development. In addition to cultural activities, it now houses organizations working for transition: the Sustainable Development Resource Center, the association "Culture commune"<sup>2</sup>, CD2E<sup>3</sup>, and *Chaîne des Terrils*<sup>4</sup> have created many jobs.

The CD2E, which specializes in eco-construction, renewable energy production (particularly solar and thermal), the circular economy, and sustainable public procurement, contributes to the structuring of sectors linked to the eco-transition. It supports companies and local authorities in defining their

2. In 1990, shortly before the closure of the last mine shaft in the area, Culture Commune (Common culture) was founded, an "inter-municipal association for artistic and cultural development" that implements artistic and cultural initiatives in collaboration with artists and the local population.

3. Since 2002, CD2E, a center promoting eco-transition in businesses and regions, has been supporting, advising, and training businesses and local authorities in developing their expertise and projects with a focus on eco-transition.

4. The Permanent Center for Environmental Initiatives (CPIE) "Chaîne des Terrils" is a non-profit organization that has been supporting sustainable development in its region since 1989. Its purpose is to protect, promote, and enhance slag heaps and similar sites.

5. *Apprentis d'Auteuil* supports young people in difficulty through reception, education, training, and integration programs in France and internationally.

transition strategy.

Although the unemployment rate remains high (15.40%), it is 5 points lower than the unemployment rate for the metropolitan area.

The network of shops in the municipality has been maintained and even strengthened, while many municipalities in the area are suffering from their disappearance.

The *Fondation des Apprentis d'Auteuil*<sup>5</sup> has set up in Loos-en-Gohelle, attracted by the town's reputation as a place of transition. It trains young people in transition to the construction trades.

Tourism is developing in Loos-en-Gohelle, something that was unthinkable a few years ago.

**THE NETWORK OF SHOPS IN THE MUNICIPALITY HAS BEEN MAINTAINED AND EVEN STRENGTHENED, WHILE MANY MUNICIPALITIES IN THE AREA ARE SUFFERING FROM THEIR DISAPPEARANCE.**

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## Abstract

Kepler Aurélien, Director of Programs and Research at the Karl Lévéque Cultural Institute (ICKL), presents the project “Territorial Mobilization for Food Sovereignty in Haiti”, launched in August 2024 in the commune of Marigot, in collaboration with the International Network for a Human Economy (INHE), to combat malnutrition, one of Haiti's scourges.

# REGION MOBILIZATION FOR FOOD SOVEREIGNTY IN MARIGOT (HAÏTI)

By Kepler Aurélien



In August 2024, Tèt Kole Ti Peyizan Ayisyen (TK) and the Karl Lévêque Cultural Institute (ICKL, Institut Culturel Karl Lévêque), in collaboration with the International Network for a Human Economy (RIEH), launched a project called Territorial Mobilization for Food Sovereignty in Haiti in the commune of Marigot. The basic idea emerged at the TK community coordination level.

The commune of Marigot is located in the southeastern department of Haiti. The capital of this department, Jacmel, is a tourist destination known for its artistic creations, particularly its carnival activities.

According to data published in 2024 by the Haitian Institute of Statistics, Marigot has a population of 88,579, including 46,861 women. Of these 88,579 inhabitants, 49,783 (56.20%) are under the age of 30 and 66,194 (74.72%) live in rural areas. The inhabitants of Marigot live mainly from agriculture, fishing, and coastal shipping. This is essentially small-scale farming.

### CHALLENGES AND OBJECTIVES.

The main objective is to contribute to the production of ready-to-eat food products using locally available agricultural products (breadfruit, cassava, potatoes, sweet potatoes, bananas, corn) and simple technology that is accessible to local actors.

In a country severely affected by increasingly precarious living conditions and malnutrition, even undernourishment, it is paradoxical that many agricultural products (tubers and fruits) available in large quantities depending on the season suffer significant post-harvest losses and that a large part of the rural population can only find imported

and expensive products on the market, particularly wheat flour-based products. It should be noted that chronic insecurity makes the transport of these imported products very unpredictable and costly.

Furthermore, Savings and Credit Associa-



tions (AECS) have significant savings that cannot be used, while simple technologies (maximum use of local equipment and diversity of energy sources) can enable the production of high-quality food at low cost, with significant productivity gains.

These technologies, which involve the use of a variety of energy sources (propane, oil, and especially solar), also have the advantage of avoiding the use of firewood, which is devastating to the environment.

The "Territorial Mobilization for Food Sovereignty in Haiti" consists of promoting the production, processing, and marketing of high-quality local food products in sufficient quantities, with constant access, adapted to local traditions, at prices accessible to a population with very low incomes, while reducing the harmful effects on ecological balances.

The scheme is organized at the local level in a territorial food plan, led by a local committee, with the participation of local authorities. It involves four networks: agricultural suppliers, financiers (savings and credit associations), a processor (a bakery supported by the technical services of a pastry school), and a network of women distributors (a group of both mobile

**THE MAIN OBJECTIVE IS TO CONTRIBUTE TO THE PRODUCTION OF READY-TO-EAT FOOD PRODUCTS USING LOCALLY AVAILABLE AGRICULTURAL PRODUCTS**



**WOMEN ARE PARTICULARLY TARGETED BY THESE INCOMES, AS THEY ARE MAINLY INVOLVED IN GRASSROOTS SAVINGS AND CREDIT ASSOCIATIONS AND THE MARKETING OF FOOD PRODUCTS.**

and stationary merchants).

The initial idea was to launch the project in three different municipalities: Marigot (in the Southeast department), Jean Rabel (in the Northwest department), and Verrettes (in the Artibonite department). This would allow for a comparison of three trials of the system. However, due to a lack of resources to monitor and coordinate the experiments in these three municipalities, a pilot phase was launched in Marigot only.

The initiative is based on local potential:

- Agricultural products (tubers and fruits) available in large quantities depending on the season, with significant post-harvest losses: potatoes, bananas, breadfruit (in the Southeast), cassava and bananas (in Artibonite), breadfruit and especially bananas (in the Northwest), and mangoes in

all three departments.

- Solidarity savings are expanding, but have been unproductive so far.
- Simple technology adapted to local resources and likely to reduce the negative effects of agri-food processing on biodiversity.
- A short supply chain approach that will limit difficulties in sourcing raw materials (particularly due to recurring socio-political crises) and storing finished products.

In addition, the initiative has the potential to help generate stable incomes for solidarity-based savings and credit associations, agricultural supplier networks, processing companies, and distribution networks. Wo-



men are particularly targeted by these incomes, as they are mainly involved in grassroots savings and credit associations and the marketing of food products. This increase in income will relieve women of domestic tasks, as the more resources they have, the less burdensome these tasks become. Furthermore, increasing women's incomes will serve as recognition of their contribution to the national economy and to Haitian society in general.

The project is guided by an intervention logic based on:

- The mobilization of a set of local resources and skills based on a territorial anchorage to meet a vital need. The logic is one of cooperation between actors in negotiated local planning.
- The project involves networking between actors whose potential cannot be efficiently exploited outside of systematic collaboration.
- The dissemination of processing techniques that have already been tested but need to be used on a large scale.
- The promotion of inspiration based on the human economy: everyone's commitment to providing collective solutions to common problems.

### THE COURSE OF ACTION.

After remote contacts, the action was launched during an ICKL mission to Marigot from August 25 to 29, 2024.

Separate meetings were held with each of the four categories of networks. These meetings provided an opportunity to discuss the specific responsibilities, expectations, and challenges of each network. The networks showed great interest in the project, and thanks to its recognition and strong roots in the municipality of Marigot, TK community coordination mobilized other actors: a



former mayor and the director of a pastry school. During the separate meetings, each network selected a person to represent it on a steering committee.

A meeting was held on August 29, 2024, to establish the steering committee. This is a local structure responsible for coordinating and facilitating the process on an ongoing basis in the absence of ICKL, which provides support for the facilitation. The steering committee is composed of seven members: a representative of the network of savings and credit associations, a representative of the local authorities, a representative of the merchants, a representative of the processing companies, a representative of the network of farmers, and two representatives of TK.

With the support of the director of the pastry school and her assistant, the Pen Lakay bakery conducted an initial experiment in producing breads made from ba-

**INCREASING WOMEN'S INCOMES WILL SERVE AS RECOGNITION OF THEIR CONTRIBUTION TO THE NATIONAL ECONOMY AND TO HAITIAN SOCIETY IN GENERAL**

**THE STEERING COMMITTEE DECIDED THAT A PURCHASING COMMITTEE SHOULD ASSIST WITH HARVESTING AND THAT TRANSPORTATION SHOULD BE BY DONKEY RATHER THAN BY CAR OR MOTORCYCLE...**

nana and breadfruit flour. Several recipes (with different mixtures and proportions of flours, including wheat flour) proposed by the director of the pastry school were tested. The ICKL facilitators took notes on each stage of the experiment. This documentation will be used to develop a guide for the preparation of new processed food products in the future.

Given that breadfruit can be easily damaged during harvesting and transport, which can cause the flour to taste bitter, what measures should be taken to ensure a supply of healthy breadfruit? In response to this question, the steering committee decided that a purchasing committee should assist with harvesting and that transportation should be by donkey rather than by car or motorcycle, especially in areas that are difficult to access.

Potatoes are certainly available in the South-East Department. However, they are expensive compared to other agricultural products targeted by the project: bananas, cassava, and especially breadfruit. Consequently, the cost of producing fast-moving consumer goods based on potatoes is likely to be high. Based on this consideration, the steering committee proposed to focus the experimental phase on products made from bananas, cassava, and breadfruit.

On February 6, 2025, a day was dedicated to promoting the new products. The previous day was devoted entirely to manufacturing the food products to be exhibited the following day. These included breads made from cassava, potatoes, breadfruit, sweet potatoes, corn, and—at a customer's request—a breadfruit pizza. The products were made using a mixture of 25% wheat flour (imported) and 75% local crops.

More than 200 people are estimated to have participated in the promotional day, including students and teachers from four schools in Marigot. Residents from neighbo-



ring communities, notably Cayes-Jacmel and Jacmel, also took part in the event. Participants sampled the different categories of products on display. Some of the highlights of the event were covered and reported on by local media. During the promotional day, the team responsible for assessing public appreciation of the products interviewed 24 people (women and men of different age groups). A report based on the information gathered revealed that the new products were well received and suggested areas for improvement.

On February 7, members of the steering committee and ICKL facilitators visited a cassava mill in TK (a small business that makes cassava-based dry bread) that has been dysfunctional for over a year. This visit provided an opportunity to assess the condition of the equipment and discuss with the mill's managers how it could be used to manufacture new food products. The managers decided to relaunch this business in order to supply the bakery with cassava flour. This decision has so far proved successful, as the cassava mill is helping

to supply cassava flour to the fast food outlet based on local agricultural products.

The project steering committee has marketed two new products on a regular basis: bread made from breadfruit and wheat flour, and bread made from cassava and wheat flour. Breadfruit pizza is sold to order and its customer base is still very limited.

In April 2025, the steering committee and ICKL facilitators calculated the production cost and selling price of bread made from breadfruit. These calculations revealed that, until then, bread made from breadfruit had generated slightly lower revenues than bread made mainly from wheat flour.

Two factors suggested that bread made from breadfruit would generate higher revenues in the coming months: 1- We were approaching a period of abundance of breadfruit and a continued decline in its market price. 2- the steering committee realized that it could save some of the money spent on sugar by using ripe breadfruit, which has a high sugar content.

New experiments made it possible to continue assessing the financial viability of the scheme. This was the case with a restaurant launched by TK-Marigot on August 1, 2025, in the run-up to the town's patron saint's day (Saint-Dominique on August 4). This was an opportunity for the steering committee to market the new products to a wider audience. Systematic note-taking will enable the steering committee, in conjunction with ICKL staff, to conduct a new assessment of the financial profitability of the scheme.

The launch of the restaurant is an important step in the process of promoting the rapid consumption of local agricultural products. While street vendors help to sell bread in their respective localities, it is more difficult to envisage the same strate-



gy for the marketing of pizza, pâté, and cakes. The steering committee has prepared a quote for the development of the permanent point of sale after launching the restaurant in temporary premises during the Marigot patron saint's festival.

Until August 2025, an average of five dozen breadfruit are used each week in the production of the new breads. However, the bakery has an estimated production capacity of two dozen per day because the dough takes longer than usual to prepare when it contains breadfruit (added in the form of a paste). With new equipment (one new rolling mill, large pots and stoves for cooking breadfruit), at least five dozen loaves can be produced per day. Therefore, the acquisition of new equipment is a priority at this stage of the process, especially as it will reduce production costs through economies of scale.

In early August 2025, the ICKL transferred new equipment to Marigot. This equipment consists of a rolling mill, 50 trays, a generator, and a burner for the baking oven, which

**THE TERRITORIAL MOBILIZATION FOR FOOD SOVEREIGNTY IN HAITI PROJECT DEMONSTRATES THE RESILIENCE AND INITIATIVE OF THE HAITIAN PEOPLE, PARTICULARLY IN RURAL COMMUNITIES...**

had previously been underutilized in the bakery of a partner farmers' association in Petit-Goâve (a commune in the West Department) due to organizational difficulties. This new equipment will increase the production capacity of the Marigot bakery and reduce the cost of manufacturing new products based on economies of scale.

**PROVISIONAL CONCLUSION AND OUTLOOK**

The progress made so far shows that the system being tested as part of the Territorial Mobilization for Food Sovereignty in Haiti project is promising. Collaboration between the various categories of actors is working as planned, except for the solidarity savings and credit associations (AECS, Associations d'Epargne et de Crédit Solidaire), which remain hesitant. However, an alternative to this hesitation is emerging: a community bank, managed by TK on the same solidarity basis, is ready to invest in the scheme.

On the technological front, the initiative is proving inventive. Instead of processing agricultural products into flour, they are being used in the form of porridge. This technique is simpler, but processing into flour during periods of abundance remains important to avoid any potential disruption in the supply of raw materials during periods of scarcity.

The main challenge at present is that the AECS are still hesitant about participating in the process. The leaders of these associations want more guarantees about the benefits of their potential investments. A meeting was planned with the AECS, but it could not take place because the leaders were unavailable. So far, the AECS remain the only category that has not yet been mobilized in the process. Certainly, the commitment of the TK community bank to invest in the acquisition of new equipment in the near future is a guarantee of the pro-

ject's viability. However, the AECS, which are widespread throughout the country, remain a group whose contribution is necessary for scaling up.

Furthermore, the assessment of the financial viability of the system needs to be continued, even if the initial calculations are promising.

The Territorial Mobilization for Food Sovereignty in Haiti project demonstrates the resilience and initiative of the Haitian people, particularly in rural communities, despite the damaging and suffocating nature of the current socio-political crisis.

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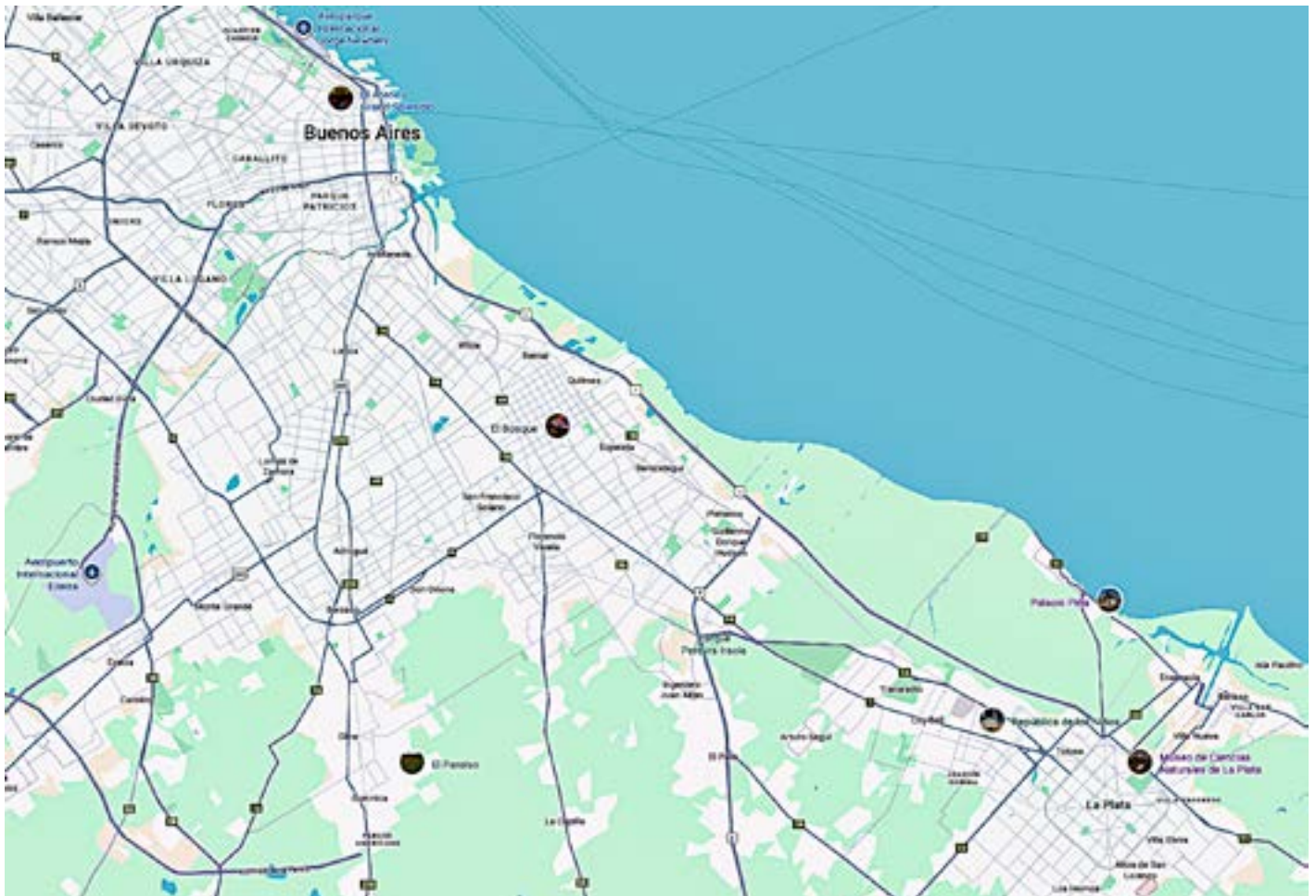
## Abstract

Horacio Bozzano, Rosa Dejesús, Silvia Tabarez, and other women leaders in the neighborhood of Greater La Plata, in Argentina, tell us how, after the most tragic flood in history, residents organized themselves to develop innovative solutions to ensure their well-being. Four initiatives are particularly noteworthy: the creation of the Civil Association, the Community Paths, the Bio-Intensive Organic Vegetable Garden, and the Productive Promenade.

# COLLECTIVE ACTION WITH TRANSFORMATIVE AWARENESS IN WORKING-CLASS NEIGHBORHOODS

PUENTE DE FIERRO, LA PLATA,  
ARGENTINA

By Horacio Bozzano, Rosa Dejesus, Silvia Tabarez and other women leaders...





MTP banner Permanent Working Group Production: Itziar Kain Aramburu

Innovating through collective action with a transformative consciousness in low-income neighborhoods so that more than a billion people can live with dignity is a major challenge for humanity, one that remains relevant today. Today, more than 130 million people live in low-income neighborhoods in Latin America and approximately one billion across the globe.

In Argentina, its 6,416 low-income neighborhoods are no exception to the global situation, and their needs and vulnerabilities are increasing year after year. This is a key issue, which was addressed at the 12th World Urban Forum (WUF) in Cairo in November 2024, as well as at the Ecoovida International Meeting, Economies for Life, in Cali, Colombia, in October 2024.

### THE PURPOSE AND METHODOLOGY OF COLLECTIVE ACTION

The action began in 2013<sup>1</sup> after the most tragic flood in the history of the urban agglomera-

tion known as Greater La Plata, comprising La Plata, Ensenada, and Berisso, with a current estimated population of 950,000 (Figure 1). On April 2, 392 mm of rain fell in a few hours on a plain crisscrossed by gently sloping streams. The city was unprepared in terms of construction and prevention, and 89 people officially lost their lives, although estimates triple that figure. At that time, more than a hundred solidarity initiatives were launched, including one supported by two very important Argentine institutions—CONICET, Conseil National de la Recherche Scientifique et Technique (National Scientific and Technical Research Council) and UNLP, Université Nationale de La Plata (National University of La Plata)—with broad participation from the community and, to a lesser extent, local authorities and researchers.

Between 2014 and 2016, on the initiative of a group of researchers and women leaders from the neighborhood, we began to implement a methodology based on six points of participatory action research (IAP) (Fals Borda), a

1. This publication was initially intended for scientific researchers from various disciplines. With the agreement and collaboration of Michel Tissier, whom the authors would like to thank, it has undergone substantial modification in order to better meet the expectations of the social actors targeted by the journal *Approches coopératives*. If readers wish to learn about the theoretical and methodological assumptions on which we have based this scientific research conducted over the past decade in Puente de Fierro, they can consult the following link: <https://idihcs.fahce.unlp.edu.ar/territoriosposibles/>



Sidewalk group. Photo by Horacio Bozzano

The *Territorii* method is applied using around fifteen spatial and social techniques (including the MTP) over several years. It comprises nine stages: real territories, lived territories, past territories, legal territories, thought territories, possible territories, concerted territories, intelligent territories, and fair territories.

The MTP *Mesa de Trabajo Permanente* (permanent working table) is a participatory scientific technique (Figure 2) with certain characteristics of other techniques (workshops, discussion groups) and innovative resources for recording, analysis, and management. Its 12 pillars are: new knowledge, readings (interpretations), protagonists, *modus operandi*, planning, deadlines, permanence, respect, altruism, cooperation, actions and objects, democratization.

**THE TERRITORII METHOD IS APPLIED USING AROUND FIFTEEN SPATIAL AND SOCIAL TECHNIQUES (INCLUDING THE MTP) OVER SEVERAL YEARS.**

method (*Territorii*), a technique (MTP), and a device (ACP).

Through continuous processes of reflection-action, macro and micro decision-making, micro-actions over the years, as well as agreements, conflicts, and disagreements, MTP and ACP apply the six most salient points of the method promoted by Professor Fals Borda:

- practical reason,
- the conjunction of knowledge,
- horizontal participatory experience,
- breaking asymmetries in social positions in order to combat routine, selfishness, and manipulation,
- the four types of knowledge: experiential, practical, propositional, and presential
- and communicative interaction.

The *Participatory Science Agenda* (PSA) is a transformative scientific tool that identifies the identities, needs, and dreams of local communities in order to coordinate the implementation of science policies with other policies (housing, health, education, etc.). Between 2016 and 2025, we successfully completed 73 MTPs. In principle, they will continue until 2050.

With the ACP, UNLP, and MTP, we have identified 26 identities, needs, and dreams of neighborhood residents:

- land (location of the estate),
- buses and bus stops,
- street paving,
- secure connections and electrical panels,
- security against crime

- sewers
- running water
- vocational training,
- community gardens,
- primary education,
- worker cooperatives,
- flooding, ditches and storm drains,
- public spaces and recreation,
- sidewalks,
- neighborhood numbering (street names),
- health centers,
- neighborhood contacts,
- history, identity,
- garbage and recycling,
- health: preventive measures,
- health: combating diseases that are transmitted from animals to humans (zoonoses),
- preschool,
- secondary education, 24-education: preschool and kindergarten, 25-participatory budgeting, 26-street lighting



Construction of the sidewalk. Photo by Horacio Bozzano

Vegetable Garden, and the Productive, Historical, and Environmental Walk "Women of Fierro: A Possible Territory."

### *Civil Association "Culture and Science for Puente de Fierro"*

For several women leaders in Puente de Fierro, the creation of a Civil Association (CA) for the common good of the entire neighborhood was a long-awaited initiative. The idea and desire to create a neighborhood CA arose among some MTPs in 2018, seven years ago today. One of the most important characteristics of this working-class neighborhood—the most populous in Gran La Plata—is its high level of organization and the solidarity that unites many of its residents, shaping the identity they have been building since its creation in the early 1990s. We identified 36 organizations based in the neighborhood, 33 of which were led

## FOUR INITIATIVES

Among others, we highlight four initiatives that are dear to the leaders of Puente de Fierro: the Civil Association, the Community Trails, the Bio-Intensive Organic





The vegetable garden. Photo Horacio Bozzano

by women. However, none of them were representative of the neighborhood as a whole: this was the spirit that guided its founders, now the highest authorities of the CA, to promote this initiative. Today, the CA is the entity that brings together the largest number of organizations in the neighborhood.

The decision to create a non-profit organization for the common good of a working-class neighborhood that, like thousands of others in Latin America, does not receive sufficient attention from public policy, illustrates the famous phrase "the people united will never be defeated." For honest and committed local authorities, it is more viable and positive to interact with the representative core of a neighborhood in order to facilitate investment, improvements, and support, with tangible and intangible, material and immaterial results.

We have found, over more than a decade of action in the neighborhood, that—although everyone participated in some of the 73 MTPs carried out between 2016 and 2025—it is not easy for all organizations to join a neighborhood-wide civil association: the classic and inevitable egos, so present in the 8 billion human beings, are also observed on a daily basis. We have

identified more than a hundred insensitive attitudes among many civil servants, mainly the fear of groups of people who are more united than divided, the lack of interest in improving working-class neighborhoods, the urgency of the daily work inherent in every public service, and the inability to fulfill their fundamental duties as civil servants due to a lack of resources.

Today, the ACP and the MTP, in collaboration with the Civil Association, are promoting and developing the three initiatives briefly described below.

### *The fiber-reinforced concrete community sidewalk project*

This project addresses one of the priorities expressed by residents. It is currently underway. Its objectives are:

- to define the location of pilot sidewalk projects to be built based on residents' priorities and the feasibility of their implementation,
- to build sidewalks in the neighborhood using innovative technology,
- to assess the usefulness of the sidewalks based on the social practices of residents,

**WE IDENTIFIED 36 ORGANIZATIONS BASED IN THE NEIGHBORHOOD, 33 OF WHICH WERE LED BY WOMEN.**



Iron bridge before and after renovation. Photos by Horacio Bozzano.

- to carry out a comparative analysis of the different solutions aimed at extending the application to working-class neighborhoods and to propose future actions,
- To contribute to human resources training and transfer this to the community by applying the social and technical benefits of the project.

It receives financial support from the provincial government for an investment of 16 million Argentine pesos—approximately €11,000.

It comprises three evaluation phases: ex ante, mid-term, and ex post. An intermediate phase was necessary because the criteria of neighborhood leaders, engineers, and social scientists were not identical. Sidewalk work has begun on one block, the most necessary—an unpaved street—and the least problematic, due to its greater width compared to other priority blocks, which is used by a large number of residents, mainly to get to the bus stop. This first phase will allow for an intermediate evaluation. Over the next five months, four other pilot projects will be implemented. In the five pilot projects, each case must be studied according to the characteristics of the ditches, pillars, materials deposited on the sidewalk, and other constraints.

The main expected results of the project are:

- completing the construction of fiber-reinforced concrete sidewalks in the neighborhood,
- evaluating the degree of usefulness of each pilot case through the practices of its residents,
- comparing the different solutions (widths, thicknesses, etc.) and their results in order to extend their application to working-class neighborhoods with proposals for future action,
- and training human resources and transferring useful knowledge to the community.

### *The "Puente de Fierro Bio-Intensive Organic Vegetable Garden, Possible Territory"*

The vegetable garden is one of the 26 needs and dreams systematically identified in our MTP and ACP.

The overall objective of the project in its first phase is to build a bio-intensive organic garden and put it into operation, adopting the Civil Association for Culture and Science for Puente de Fierro as the beneficiary organization. The operational objectives are as follows:

- to build the first ten beds, each measuring 5 m<sup>2</sup>, in the organic garden on land that is difficult to work because it contains construction waste;
  - to build a perimeter fence around the garden measuring 20 meters long by 10 meters wide (60 meters perimeter);
  - to build a three-compartment compost bin out of recycled pallets;
  - to train the core group of participants in the production unit (8 members) in a two-day workshop on the following techniques: soil preparation, double digging, seedbed preparation, compost preparation, organic fertilization, animal manure management, transplanting, installing polyethylene tunnels, and garden planning;
  - acquire the inputs and equipment needed to start the vegetable garden.
3. ***Institutional objective:*** to strengthen public policy related to food sovereignty and decent work in low-income neighborhoods by launching a local development project that can be replicated at the municipal level, with an emphasis on the popular economy, job creation, environmental protection, and healthy food in low-income neighborhoods and other areas affected by the current economic crisis.
  4. ***Scientific objective:*** to implement a participatory action research project (Fals Borda, 1986) in the most populous working-class neighborhood of La Plata with neighborhood trainers.

The project began in May 2025 and has been receiving a grant of 5 million pesos (approximately €3,500) from the provincial government since July.

With this new beloved garden, there is no doubt that not only does Nobel Prize winner Prigogine's statement that "the possible is richer than the real" apply, but also two sentences from the co-authors of this publication: "We already have the 'no', let's never talk about failure, but rather about continuing to insist" (Rosa) and "There are many organizations in the neighborhood, each with its own identity, but when it comes to sticking together, we do it" (Silvia).

### *Productive, historical, and environmental walk "Women of Iron, Possible Territory."*

This dream, long cherished by many women leaders in the neighborhood, became a reality in 2025 thanks to the collective action of the AC, the MTP, and the ACP. We recently responded to a new call for projects from the provincial government for 20 million pesos, or approximately 13,500 euros. The women leaders are eager to be selected, but whatever happens, they will see it through to the end, even without a grant.

Behind this direct and concrete objective are four objectives:

1. ***Socio-economic objective:*** to present an alternative for healthy food self-sufficiency in the face of the process of mass emigration from the countryside, mainly to working-class neighborhoods in cities over the last five decades, which has led to an increase in unemployment, poverty, malnutrition, alcoholism, drug addiction, and other conflicts, by promoting the development of bio-intensive organic vegetable gardens and mini-family farms—which produce two to four times more than a traditional vegetable garden—aimed at providing an effective tool for socially and economically vulnerable family groups.
2. ***Environmental objective:*** to promote organic farming, particularly the bio-intensive method, considering that organic farming does not use synthetic chemicals that are polluting and hazardous to health.



The promenade project connects two of the three most important public spaces in the neighborhood:

- Plaza Memoria, Verdad y Justicia, where the last military dictatorship (1976-1983) murdered an unknown number of citizens,
- La Placita, located at 29th and 89th Streets.
- The new promenade connects these two spaces, allowing Rosa, Silvia, Tuli, Ana, Cecilia, Ethel, and many other women in the neighborhood to realize their dreams.

This space is designed to serve four purposes: to provide social economy producers with stalls to sell their products, to highlight the place of memory, truth, and justice of the 1970s, to plant fruit trees and other species, and to install ping-pong tables, chessboards, and other games for children.

The objectives of the project are:

- to inaugurate the Productive, Historical, and Environmental Promenade in the

working-class neighborhood of Puente de Fierro, recovering, innovating, and adapting lessons learned from other experiences in working-class neighborhoods;

- to increase the participation of social and solidarity economy producers by more than 100%, with the support of the Secretariat of Popular Economy of the Municipality of La Plata;
- produce five technological innovations—environmental, construction, and communication—adapted to working-class neighborhoods;
- and to improve sanitary and environmental conditions by installing two urban wetlands in community organizations, eradicating the largest garbage dump in the most populous low-income neighborhood in Greater La Plata, and creating a productive, green, and recreational space with the support of the neighborhood's Civil Association, the MTP, the Municipal Secretary of the Environment, and the Municipal Delegation of Altos de San Lorenzo.

Now, the women of the neighborhood, with municipal support, have begun to clean up the dump, and in the coming days the first works will begin: with FITBA 2024 resources, fiber-reinforced concrete platforms for social economy stalls and the construction of the "Women of Iron" Monument.

## CONCLUSIONS AND LESSONS LEARNED

Over the past decade of collective action committed to transformation in Puente de Fierro, women leaders and researchers supporting MTP, ACP, and, more recently, AC, have learned a great deal: these lessons do not belong to us as individuals, but are part of a transformative collective consciousness that transcends science, politics, communities, and the economic world.

In summary, the lessons learned over the past decade are as follows:

- The aspirations of residents for achievable projects for their communities are very high and are reflected in the unwavering determination of women leaders in the neighborhood.
- Collective action is effective when combined with transformative consciousness.
- It is very important to organize opportunities for joint reflection among the various stakeholders (the population, activists, technicians, scientists, local authorities). This reflection must be both individual and collective. It must take reality into account while seeking to transform it.
- We need to develop both a dialogue of knowledge and a dialogue of know-how.
- Some participants are active, while others are content to accompany. And not everyone wants to participate. This diversity of commitment must be accepted.
- Complex and often contradictory rationales underlie the actions of stakeholders,

both those of intelligence and territorial justice and those of disintelligence and territorial injustice.

- Companies in the mainstream economy are not very interested, but there are many initiatives by companies participating in a social and solidarity economy and a human economy.
- The commitment of existing institutions remains very low, and public budgetary support is very limited. It is very important and urgent to institutionalize this type of activity.

There are very few tools available to put technical and scientific knowledge at the service of grassroots projects. Hence the importance of action research as implemented at Puente de Fierro.

In any case, convinced that "*the possible is richer than the real*" (Prigogine, 1996), living this exercise in collective action for a decade has also taught us that the possible and the impossible will continue to coexist not only in grassroots neighborhoods, but also among the 8 billion human beings that we are. It is a matter of exercising our individual transformative consciousness and our collective transformative consciousness every day, in science, in communities, in politics, and in the business world: in this way, the possible territories will win their battle against the impossible territories.

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**THERE ARE VERY FEW TOOLS AVAILABLE TO PUT TECHNICAL AND SCIENTIFIC KNOWLEDGE AT THE SERVICE OF GRASSROOTS PROJECTS. HENCE THE IMPORTANCE OF ACTION RESEARCH AS IMPLEMENTED AT PUENTE DE FIERRO.**

## Abstract

Cooperative Approaches reproduces here the article published by FOCUS 2030 based on an interview with Mandresy Randriamiharisoa, the CEO of the social enterprise Nutr'zaza, and published on February 27, 2025, as part of the Nutrition for Growth N4G summit held in Paris on March 27 and 28, where Nutr'zaza was invited to share its experiences and initiatives in the fight against malnutrition in Madagascar.

# NUTRI'ZAZA: A KEY PLAYER IN THE FIGHT AGAINST MALNUTRITION IN MADAGASCAR

Mandresy Randriamiharisoa interviewed by Focus 2030



**F**ocus 2030: Nutri'zaza stands out for its innovative approach to combating malnutrition in Madagascar. What is the history of the company and what is your approach to combating malnutrition?

*Mandresy Randriamiharisoa, CEO of Nutri'zaza:* In Madagascar, child malnutrition is a scourge that still affects too many children. Faced with this public health emergency, Nutri'zaza was founded in 2013 with a clear mission: to provide Malagasy children with appropriate and accessible food to ensure their healthy growth.

But Nutri'zaza is not just a business, it is a social enterprise that combines humanitarian commitment with a sustainable economic model.

The story began before 2013, with development and malnutrition prevention projects led by GRET and funded by the French Development Agency. Building on the results achieved with the support of committed actors such as TAF, SIDI, APEM, and others, and aware of the limited sustainability of the projects, the initiative took on a new dimension: to make access to quality food a reality for Malagasy children, regardless of their social background, through a social enterprise model.

Nutri'zaza's flagship product is Koba Aina, a local porridge fortified with micronutrients. Designed specifically to meet the needs of children aged 6 to 24 months, this porridge provides children with their daily nutritional requirements and prevents chronic malnutrition. Other products tailored to other target groups are also being developed, such as Pobary Aina, a fortified cereal bar suitable for children over 3 years old, and Moosli Aina, the first muesli-type product manufactured in Madagascar, designed to meet the nutritional needs of children aged 6 and over.

To ensure maximum product availability, Nutri'zaza has set up three distribution networks covering the entire country.



Nutri'zaza has developed a unique network of hotelin-jazakely, literally restaurants for babies. These centers, located in vulnerable neighborhoods, offer ready-to-eat porridge at an affordable price. It is not just a restaurant, but also a place for exchange and sharing. In addition to this network, Nutri'zaza has a network of facilitators from these same vulnerable neighborhoods to ensure the daily distribution of Koba Aina to each family.

Secondly, to reach even more families, Nutri'zaza has also expanded its distribution. Today, through its traditional distribution network, its products are available in more than 8,200 points of sale across Madagascar: small grocery stores, supermarkets, etc. The goal remains the same: to ensure that every family has easy access to nutritious and appropriate food.

Finally, through partnerships with NGOs and associations, Nutri'zaza reaches thousands of children, even in the most remote areas.

This multi-network approach ensures true food inclusion. In a decade, more than 105 million meals have been distributed, and the company now has nearly 273 employees who work passionately every day for a future without malnutrition.

**FINALLY, THROUGH PARTNERSHIPS WITH NGOS AND ASSOCIATIONS, NUTRI'ZAZA REACHES THOUSANDS OF CHILDREN, EVEN IN THE MOST REMOTE AREAS.**



Nutri'zaza's slogan is "A social enterprise serving Madagascan children and families," but beyond the nutritional aspect, Nutri'zaza aims to help children and parents achieve their dreams.

*Focus 2030: What are the main nutritional challenges facing Madagascar today? What goals has Nutri'zaza set itself to help address these challenges?*

*Mandresy Randriamiharisoa:* The main nutritional challenge facing Madagascar today is chronic child malnutrition. But that's not the only one. In addition to taking many forms, malnutrition affects several areas, such as child malnutrition itself, and problems such as anemia, micronutrient deficiencies, and food insecurity, which affect a large part of the population, especially the most vulnerable.

Faced with this situation, Nutri'zaza has been committed for years to providing concrete and accessible solutions. In line with Madagascar's National Nutrition Policy, which

aims to reduce chronic malnutrition, improve access to quality food, and educate families about good nutritional practices, Nutri'zaza offers several solutions.

First and foremost, Nutri'zaza focuses on an approach that is both simple and effective. It develops fortified foods tailored to the needs of children and different targets of malnutrition, produced with local raw materials, complying with international and local quality and nutrition standards, available everywhere, and above all at an affordable price, even for the most vulnerable.

Nutri'zaza also relies on an innovative distribution network that allows it to reach families directly. The hotelin-jazakely, small restaurants for babies set up in disadvantaged neighborhoods, provide balanced meals to thousands of children every day. In addition, local facilitators sell products door-to-door, which not only makes them widely available, but also raises awareness among families about the importance of a balanced diet.



Beyond nutrition, Nutri'zaza also plays an economic and social role. By employing more than 275 people, 75% of whom are women, the company provides many families with a stable income. These women, often from the same neighborhoods as the beneficiaries, are trained in good nutritional practices and become essential relays for spreading awareness messages.

Nutri'zaza's goal for the coming years is ambitious but achievable: to reach even more children and families by strengthening the distribution of fortified products, increasing the number of hotelin-jazakely, offering various services with high social utility in addition to nutrition, and innovating to better meet the nutritional needs of Malagasy families.

Madagascar will only be able to overcome malnutrition with sustainable and appropriate solutions, and Nutri'zaza, through its model, intends to be a key player in this fight.

*Focus 2030: The Nutrition for Growth international summit, held in March 2025 in France, brought together a diverse range of stakeholders—governments, international organizations, civil society, the private sector, and researchers—to make political and financial commitments to nutrition. What concrete commitments have been made to combat malnutrition?*

*Mandresy Randriamiharisoa:* The fight against malnutrition in Madagascar relies on collective mobilization, with each actor playing a complementary role.

Private sector players such as Nutri'zaza, which are already contributing through the production and distribution of fortified and enriched foods, cannot fully succeed in their commitments without strong government support and dynamic collaboration with other stakeholders.

This support must translate into commitments, which must be accompanied by an environment conducive to investment and innovation, but above all by transparency in management and governance. It is essential to put in place concrete measures to encourage the private sector, in particular by facilitating access to financing, introducing tax incentives (such as tax exemptions for mineral and vitamin supplements), strengthening food fortification standards, and setting up control systems to avoid marketing effects without social impact. The implementation of policies that promote the integration of locally fortified nutritional products into public programs, such as school canteens and food security initiatives, is also essential to ensure large-scale impact.

For these commitments to translate into concrete results, genuine synergy between the various actors is necessary. Collaboration between the private sector, public institutions, researchers, civil society, and technical and financial partners is essential to structure effective and sustainable actions. It is not just a matter of juxtaposing initiatives, but of making them complementary, sharing knowledge, and joining forces to maximize the impact of the efforts undertaken. Innovation in the field of nutrition must be supported by appropriate public policies, funding must be directed towards high-potential projects, and strategies must be developed in consultation to ensure a coherent and inclusive approach.

It is no longer enough to declare intentions in speeches; we must take decisive action to ensure that nutrition becomes a real lever for economic and social development. Only strong political will on the part of the State, a coordinated approach, and collective commitment will guarantee every Malagasy citizen sustainable access to healthy and nutritious food.

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**COLLABORATION BETWEEN THE PRIVATE SECTOR, PUBLIC INSTITUTIONS, RESEARCHERS, CIVIL SOCIETY, AND TECHNICAL AND FINANCIAL PARTNERS IS ESSENTIAL TO STRUCTURE EFFECTIVE AND SUSTAINABLE ACTIONS**

## Abstract

Claude Harout, an active member of the civic pact ([www.pactecivique.fr](http://www.pactecivique.fr)), a collective that promotes the renewal of the democracy in France and Europe, aiming to strengthen the role of citizens and to better understand the needs, opinions, and proposals of disadvantaged people who lack a voice. He is interviewed by Michel Tissier about the project he has initiated to combat long-term unemployment.

# THE "ZERO LONG-TERM UNEMPLOYMENT TERRITORY" OF TOURS-SANITAS-VELPEAU

Claude Harout interviewed by Michel Tissier





**C**laude, you have been campaigning since 2018 for the implementation of the Zero Long-Term Unemployment Territory project and you are currently co-president of Co-hop', an employment-focused company in the Sanitas and Velpeau neighborhoods of Tours. How would you describe the Tours Sanitas-Velpeau area? Why was it chosen for the experiment?

It was a clever choice by elected officials to bring together two downtown neighborhoods with different characteristics: on the one hand, the Sanitas neighborhood, a working-class neighborhood classified as a priority neighborhood for urban policy (QPV, quartier prioritaire de la politique de la ville). Here we see:

- Weak social indicators: high unemployment rate, high proportion of people receiving minimum social benefits, low median incomes;
- A very diverse population: low-income families, young people entering the workforce, immigrants;
- Dense social housing, with large housing estates built in the 1960s.

- A very dynamic community life (social centers, cultural associations, popular education associations).

On the other hand, the Velpeau neighborhood, an old, mixed-income neighborhood located around the Tours train station, has:

- A highly diverse social mix: low-income residents, students, middle-class families;
- The presence of small local shops and economic activities.

Unlike Sanitas, Velpeau is not a QPV (priority neighborhood for housing and integration), but part of its population is in a precarious professional situation (unstable jobs, involuntary part-time work, long-term unemployment).

The Sanitas–Velpeau area has the following characteristics:

- A central urban hub, well connected by transport (train station, tram, bus).
- A strong cultural and community offering (halls, community centers, associations).

**RATHER THAN FINANCING UNEMPLOYMENT (BENEFITS, SOCIAL COSTS), WE DIRECTLY FINANCE JOBS THAT ARE USEFUL TO THE AREA AND ACCESSIBLE TO ALL THOSE WHO ARE LONG-TERM UNEMPLOYED.**

- But also pockets of poverty and long-term unemployment, even a stone's throw from the dynamic city center.

This diverse area was chosen for these characteristics, but also because there was strong local engagement in the Sanitas neighborhood with ATD Quart Monde and the Civic Pact, supported by the municipality of Tours.

The Sanitas-Velpeau area was therefore selected because it combines:

- A strong need (presence of long-term unemployment, poverty, precariousness),
- Strong local mobilization (residents + associations + institutions),
- A capacity for innovation thanks to an already active social and solidarity economy and associative fabric.

*In concrete terms, what is the TZCLD experiment in Sanitas-Velpeau?*

The Zero Long-Term Unemployment Territories (TZCLD, Territoires Zéro Chômeur de Longue Durée) experiment in the Sanitas-Velpeau area of Tours is a local project based on a simple idea: rather than financing unemployment (benefits, social costs), we directly finance jobs that are useful to the area and accessible to all those who are long-term unemployed.

The target audience is people who have been unemployed for more than a year and are willing to work, regardless of their qualifications. They may be recipients of RSA income support, long-term job seekers, young people in integration programs, seniors without work, etc.



The experiment is governed by the Local Employment Committee (CLE, Comité Local pour l'Emploi), which brings together residents, associations, businesses, local authorities (the City of Tours, the Metropolis, the Department, social actors such as the MDS, Pôle Emploi, etc.). It defines the needs and ensures that the jobs created are useful, non-competitive, and well-funded. The CLE is chaired by the mayor of Tours, Emmanuel Denis.

The CLE can also rely on the creation of an essential tool: the Employment-Focused Company (EBE, Entreprise à But d'Emploi) in Tours: Co-hop'.

This is a local company created specifically to hire, on permanent contracts



local area and its inhabitants, for example:

- local services (personal assistance, recycling, maintenance, green logistics);
- ecological transition (repairs, reuse, maintenance of green spaces, citizen energy);
- cultural and educational activities, support for local associations.

The two entities, CLE and EBE, are separate but collaborate closely on a daily basis. In order to achieve its objectives, the EBE needs to rely on a whole network of partners.

In addition, it should be noted that a support association for TZCLD Sanitas-Velpeau has been created, made up of volunteers. These volunteers work alongside CLE employees to establish contact with and support people who have been out of work for a long time. They also help to explore new activities.

with flexible working hours, all those who are long-term unemployed and wish to work. The company is financed by the reallocation of the costs of unemployment (contributions from the State, the Department, etc.) and by the revenue generated through useful, non-competitive activities.

From an operational standpoint, the CLE conducts activities aimed at people who have been out of work for a long time in order to contact them and provide them with information; it conducts interviews, leads workshops, and proposes and implements training programs. It also explores activities that the employment-focused company (EBE) can implement. These EBE activities must meet the needs of the

The TZCLD experiment aims to leave no one behind and make employment an effective right, which is known as comprehensiveness (see box on fundamentals). It is the ability of the region to offer a job to any long-term unemployed person who is willing to work and lives in the region, within a reasonable time frame and according to transparent rules. Has this ambition been achieved in Santas-Velpeau?

The first experiment in the 10 authorized territories shows that 36% of volunteers were hired by an employer in the territory outside of EBE. This requires the mobilization of employers in the territory, whether in the "ordinary" private sector, the public sector, or structures for integration through economic activity or adapted work.

**CO-HOP! CURRENTLY HAS 25 EMPLOYEES, INCLUDING 22 PEOPLE WHO WERE PREVIOUSLY UNEMPLOYED AND THREE SUPERVISORS.**

The CLE in Tours Sanitas-Velpeau is very much part of this dynamic. For the moment, only the EBE has provided a route into employment, and 66% of volunteers have been hired in the order in which they registered on the volunteer list. In other words, at the beginning of September, there is a waiting list to join the EBE!

The Local Employment Committee's goal is to improve this percentage, both through the EBE and outside of it.

#### *Who are Co-hop's employees?*

Co-hop! currently has 25 employees, including 22 people who were previously unemployed and three supervisors. The plan for the end of 2025 is to hire five or six new people who have been unemployed for a long time.

At the end of December 2024, the Co-hop team was made up of 60% women and 40% men. This distribution is not a coincidence: it reflects the social realities of the region and the profiles most commonly encountered in the recruitment process.

Many of these women, who are often young and have few or no qualifications, find in Co-hop' their first real opportunity for stable employment that is suited to their family and personal constraints. The average age of Co-hop' employees is 46, a figure that reflects the diversity of their backgrounds and life situations.

For men, the average age is 56. Often facing long periods of unemployment, they have encountered significant barriers to employment in the traditional sector, mainly due to their age, but also sometimes due to health, qualification, or mobility issues.

For women, the average age is 35, with the majority being young mothers of young child-



ren. For many of them, finding a job in a traditional company would be impossible due to family constraints, lack of qualifications, or a still fragile level of French. At Co-hop', they find a flexible, supportive, and inclusive environment that allows them to balance their professional lives with their family responsibilities, while regaining confidence in themselves and their abilities. Our employees are often very far from the job market, sometimes for several years. But behind each journey, there is a story, resilience, and a real desire to bounce back.

It is this individual and collective strength that makes the Co-hop' project so rich in human terms.

Employees join the structure as part of the Zero Long-Term Unemployment Territory experiment, with the possibility of choosing their working hours according to their personal constraints and background. This principle of voluntary adjustment makes it possible to reconcile work and family life, health,

or gradual re-engagement with employment. There is no imposed part-time work.

As of December 31, 2024, the average working time is 120 hours per month, equivalent to 80% of full-time employment (FTE).

The employment-focused company (EBE) is one of the innovations of the TZCLD experiment. Its mission is to develop activities that match the skills of people who are permanently unemployed while meeting the needs of the region, with the constraint of not competing with existing public or private activities, while finding its economic model. This is a very complicated equation! What activities does the EBE Co-Hop develop?

There are currently four types of activities, corresponding to the company's units :

- **Quotid-Hop!** A concierge service. This is a flexible, modular, local service offered to businesses and neighborhoods, private homes, and through direct interventions in public and community establishments. When it started, Quotid-Hop! carried out waste sorting operations with Tri 37 and renovated its own workshop. It provides one-off services such as small jobs for residents, assistance to tradespeople, maintenance of premises, and removals. The elderly residents of the neighborhood are particularly interested in this service.
- **Recycl-Hop!** A sports and toy recycling center. The aim is to give objects a second life and make sports and games accessible to all. The recycling center dedicated to sports and toys is part of a circular economy and local solidarity approach. Several collections have been carried out at the University of Tours and the Palais des Sports, and we can add a partnership with MAIF, as well as with Ecologic, the eco-organization in charge of reuse in the Tours metropolitan area. There is real interest from sports clubs



in this recycling center, and a real need identified by the public for second-hand sports equipment. The problem for Co-hop' is finding enough space while remaining in the neighborhood.

- **Mobil-Hop!** A bicycle taxi service. Thanks to a participatory budgeting campaign organized by Effervesens, Co-Hop' acquired its first solidarity bike taxi to provide door-to-door transportation for isolated, elderly, or vulnerable people. Since 2024, Co-hop' has established a partnership with the CCAS (Community Center for Social Action) as part of its soft and solidarity-based mobility offer via the bicycle taxi, with the aim of promoting social ties, mobility, and the well-being of elderly people, while promoting a useful activity carried out by Co-hop' employees. Mobil-Hop!'s bicycle taxis have been present at several major events organized by the CCAS, including the seniors' banquet, a festive

event that is a highlight of the city's calendar. Information sessions are also organized in independent living facilities to raise awareness of this new service among the elderly.

- **Veget'hop!** An activity involving the creation of temporary gardens and events centered around urban plants. From the outset of the Co-hop' project, volunteers and stakeholders identified market gardening as a strong and meaningful focus, both for its ecological and food benefits and for its employment potential. However, due to a lack of available land, this activity was not able to develop fully in 2024 as initially planned. Despite these constraints, Co-hop' was able to seize opportunities in the area to initiate its first concrete actions. In 2024, the team ran the Friche Saint-Paul, an urban space made available for collective, educational, and agricultural uses. The aim of this project is to create a gardening space open to residents, conducive to meeting people and raising awareness, and to enable Co-hop' employees to learn the basics of market gardening (sowing, maintenance, harvesting, crop recognition, eco-friendly practices, etc.).

*In your experience, is it easy to respect the non-competitive nature of EBE activities?*

It requires a great deal of consultation. A working group of the Local Employment Committee is dedicated to this task. It includes the chambers of commerce, representatives of artisans, and professional groups. Thanks to these partnerships, which have been maintained since the preparation phase of the experiment, we are succeeding.



For services rendered to local authorities, we must find activities that do not require the calls for tenders required by public procurement regulations. Currently, the focus is on the relationship with other economic integration structures, with which Co-hop' is working to find solutions that are satisfactory for all parties. But it is true that this is one of the most sensitive issues in the experiment.

TZCLD! It is not "easy" in the automatic sense, but it is feasible as long as:

- the CLE is functioning well,
- there is constant dialogue with economic actors,
- and the EBE remains focused on social utility rather than market logic.
- What about economic balance?
- Revenue for 2024 amounts to €49,672
- Quotid-hop': €29,225
- Recycl-hop': €527
- Mobil-hop': €1,526
- Végét-hop': €18,394



- Expenses amounted to €243,000, including €203,000 for salaries and payroll costs.
- Projected turnover for 2025 is €100,000.

It should be noted that various public and private subsidies are available for investments, particularly in premises.

*In terms of products, the ratio between turnover and public subsidies is therefore 20 to 80. How do you analyze this ratio? Can it, or should it, change to become more balanced?*

The costs associated with long-term unemployment are very high, not only in terms of unemployment benefits, minimum social benefits, and social assistance, but also in terms of all the indirect costs related to health, housing, and education expenses. When parents are chronically unemployed, the entire family suffers from precariousness and its consequences, including academic failure and social and professional exclusion.

In addition, social security contributions are paid, employees regain purchasing power and pay VAT.

Today, in EBEs, the vast majority of resources come from public contributions (state, department, etc.), resulting from the reallocation of the costs of unemployment. On average, 20% of turnover comes from non-competitive economic activities that are socially or environmentally beneficial. This ratio clearly shows that EBEs are not traditional businesses, but a hybrid between a public employment service and a social and solidarity economy enterprise.

Let us not forget that the TZCLD project is based on the principle that "unemployment costs more than employment."

It is important to bear in mind that the 80% public funding is not "additional subsidies," but rather an intelligent reallocation of existing expenditure (benefits, social costs,

loss of tax revenue).

The 20% turnover shows that EBE produce real economic value, but in sectors where the traditional market does not meet needs.

So it is true that there is a structural dependence on public funding, which can undermine sustainability if budgetary rules change. It is difficult to develop certain more "commercial" activities, as ESEs must not compete with local businesses. That is why, I insist, the goal of ESEs is not to become financially "autonomous," but to guarantee access to sustainable employment for all.

If turnover increases too much, there is a risk of drifting towards a commercial approach, to the detriment of inclusion. The 20/80 ratio illustrates a balance where:

the EBE remains rooted in the social and solidarity economy and social utility,

the State and local authorities assume their role as co-financers of the right to employment.

*The results of the second phase of the experiment are positive. Can we move on to making it permanent?*

We must hope so, despite opposition. But this change of scale must preserve what makes the experiment so strong and successful: local mobilization. Everyone must remain voluntary, both those who are permanently unemployed and local actors. We must be careful to avoid what would be a mistake, namely top-down institutionalization with demands to meet targets.

And so, yes, the results are positive enough to justify ending the experiment and implementing a guaranteed right to employment throughout the country.

However, making this permanent requires:

- A framework law recognizing the EBE as a permanent employment policy tool.
- Clear and sustainable funding (an "employment contribution" to replace

**THE COSTS ASSOCIATED WITH LONG-TERM UNEMPLOYMENT ARE VERY HIGH, NOT ONLY IN TERMS OF UNEMPLOYMENT BENEFITS, MINIMUM SOCIAL BENEFITS, AND SOCIAL ASSISTANCE, BUT ALSO IN TERMS OF ALL THE INDIRECT COSTS RELATED TO HEALTH, HOUSING, AND EDUCATION EXPENSES...**

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YOU HAVE TO  
ORGANIZE,  
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THERE.**

unemployment costs, as proposed by ATD Quart Monde).

- A gradual expansion: it would be risky to impose a sudden transition to the national level without supporting the regions or capitalizing on the lessons learned.

*You have devoted a lot of time and energy in recent years to the TZCLDs in Bléré and Tours Sanitas-Velpeau. Was it worth it?*

YES! Definitely yes! This is the kind of political commitment I like. You have to organize, motivate, convince, train... The results are there. I have seen people who have been out of work for a long time transform themselves, physically and morally. It's wonderful.

Wonderful because there are lives behind the numbers. Every person who has come out of a dead end and found a permanent job, a social purpose, and dignity justifies the energy invested. Even if the experiment remains modest on a regional scale, the human impact is immense.

It is wonderful because it changes the collective mindset. The idea that "no one is unemployable" challenges preconceptions: it is not the person who is "inadequate," but society that must invent suitable jobs. Tours Sanitas Velpeau and Bléré are becoming laboratories where this obvious fact is being proven.

It is magnificent because the experiment has shifted the political landscape. Without this local work, the second law (2020) and its extension to 83 regions might never have seen the light of day. My involvement has fueled a national movement on the right to employment.



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# MORE ABOUT THE ZERO LONG-TERM UNEMPLOYMENT TERRITORIES

*right to employment costs less than unemployment and, moreover, has social and environmental benefits.*

*The preamble to the French Constitution gives us a common goal: the right to obtain employment. Despite numerous attempts and the various public services that have been set up, this right is not yet a reality for everyone. Long-term unemployment creates difficulties for individuals, their families, and, more broadly, for the region concerned. Long-term unemployment creates disorder and tension, which are the effects and symptoms of injustice. At the national level, mass unemployment leads to stigmatization and unproductive social spending: it is a waste of collective energy.*

*The economy, constrained by the ever-increasing demands of competitiveness in a globalized and financialized market, permanently excludes people from the world of work.*

*Our country must mobilize and innovate to put an end to long-term unemployment and offer its population jobs that are accessible and adapted to people's abilities and the needs of the region. In this way, we can give substance to the constitutional principle of the right to obtain employment through funding that is proportionate to the needs of the population, as with any other right.*

*Since 2016, Zero Long-Term Unemployment Territories has been demonstrating that by starting with people and territories, we can collectively put an end to long-term unemployment. We are deeply convinced that the*

*Because beyond the single issue of access to sustainable, quality employment, eliminating job deprivation in local areas also provides answers to democratic and ecological challenges, we remain committed to making employment a genuine right.*

## OUR CONVICTIONS

*The Zero Long-Term Unemployment Territories project is based on three convictions that make it possible to believe that it is humanly and economically possible to end long-term unemployment at the regional level. The experimental approach carried out since 2016 is gradually proving this to be true. It will be evaluated in light of these three convictions with the aim of making the right to employment a reality.*

- *No one is unemployable*
- *When the job is suited to the person's abilities and skills.*
- *There is no shortage of work*
- *There is a great deal of useful and diverse work to be done—when market profitability is not the only determining factor in the choice of activities.*
- *There is no shortage of money*

- Long-term unemployment costs society more than creating the jobs needed to make employment a right.

tify and reach out to people who, for a variety of reasons, do not exercise their right to employment while aspiring to work. Achieving comprehensiveness requires ongoing management by the CLE.

## THE FUNDAMENTAL PRINCIPLES

The aim of the Zero Long-Term Unemployment Territories project is to give effect to the right to obtain employment, a principle set out in the preamble to the 1946 Constitution, for all those who are permanently deprived of it in all territories that wish to do so.

### A PROJECT DEVELOPED BY AND WITH PEOPLE WHO ARE PERMANENTLY UNEMPLOYED

Zero Long-Term Unemployment Territories is a regional project based on the voluntary mobilization and participation of people who have been out of work for a long time.

Every person or stakeholder in the territory is invited to contribute and participate in the project. The Local Employment Committee (CLE) brings together all these individuals and stakeholders and coordinates the initiative at the regional level, supported by a project team. The governance of the project and the management of the company must adapt to the reversal that makes it innovative (starting with people, their skills, their abilities, and their wishes).

### COMPREHENSIVENESS THROUGH REGIONAL COOPERATION

Comprehensiveness lies in the collective will and capacity of local stakeholders, brought together within the CLE, to mobilize their respective tools to offer decent and accessible employment to any willing person who has been deprived of it for a long time. It requires proactive approaches to iden-

### CREATING THE ADDITIONAL JOBS NEEDED IN THE REGION

In addition to existing jobs in the region, the additional jobs needed for the population and financed according to needs are created in employment-focused companies (EBEs). EBEs hire, without selection, people recognized as permanently unemployed by the local employment committee, on permanent contracts, at chosen working hours and at the minimum wage, to develop activities that are useful to the region and complementary to the existing offer, based on the skills, abilities, and wishes of the individuals. EBEs are companies governed by common law that ensure the application of labor law and practice inclusive management.

EBEs provide a collective framework for learning and initiatives that enable people, with training, to seize opportunities offered by other activities.

## CONTRIBUTORS TO THIS ISSUE

### *Members of the editorial board*

Dominique Bénard, Anne-Laure Dettleux, Dominique Lesaffre, Dante Monferrer, Michel Tissier,

### *External contributors*

Prosper Hamuli Birali, Herman Kumara, Philippe Adaime, Rémy Beslé, Oralia Carrillo Pérez, Augustin Cissé, Sundara Babu, Louis Bazire, Solange Sarah Shamurho, Geoffrey Mathon, Antoine Raynaud, Kepler Aurélien, Horacio Bozzano, Rosa de Jesus, Silvia Tabarez, Mandresy Randriamiharisoa, Claude Harout.

### *The translation of articles from French into English was done by:*

Sundara Babu Nagappan, Ajith Kanna and Chitrangada Lahiri, with the help of Larry Childs

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