

ECONOMIC INTEGRATION AND COOPERATION AMONG COOPERATIVES:

**Successful cases of practical application of the
6th cooperative principle in the Americas Region**

2021





Acknowledgment

This study was carried out within the framework of the Partnership between the International Cooperative Alliance and the European Commission “Coops4Dev”, with important contributions from cooperative researchers from the American continent and various organizations in the cooperative sector.

Co-operatives of the Americas wishes to deeply thank the academic committee formed by Paula Arzadun and Juan Fernando Álvarez; and the national allies who collaborated with the drafting of the cases, which included Valeria Mutuberría Lazarini, Gabriela Nacht, Colombia Pérez, Sohely Rua, John Varón, Gerardo Montes, Juan Carlos Céspedes and Óscar Segura.

In addition, we appreciate the availability and attention for the national allies from each of the 4 cooperative organizations that were part of the case studies to be able to carry out this research.

Danilo Salerno, Regional Director of Cooperatives of the Americas



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The efforts of Cooperatives of the Americas to position cooperativism on the international agenda and demonstrate our impact on social and economic development does not stop, especially in this time of economic crisis

“This publication in the year of the Cooperative Identity, was created at the request of our Platform of Cooperatives of the Americas for Development with the objective of providing a general and innovative vision on how cooperatives interrelate with each other to build sustainable business relationships; as well as with other private companies, international organizations and public sector institutions.

One of the pillars of the Cooperative Identity is the cooperative principle number 6 “Cooperation between cooperatives”, on how cooperatives benefit their members more and strengthen their operations through integrated work with other actors, in the case of this research both internal and external actors of cooperativism; economic integration being a priority issue for our continental organization supported in the 2020-2023 Strategic Plan.

Said prioritization of Cooperatives of the Americas towards this issue is reflected through this research; as well as training, promotion of productive chains and searches for commercial opportunities. A new element that we have recently added is joint work with other international organizations to promote joint work between cooperatives, for example, dialogue has been established with the Latin American Integration Association (ALADI) to develop the opportunities and strengths of cooperativism in the final objective of said organization which is the establishment of a Latin American common market.

The efforts of Cooperatives of the Americas to position cooperativism on the international agenda and demonstrate our impact on social and economic development does not stop, especially in this time of economic crisis, which is when cooperativism has proven to be one of the best options to rebuild”.

*Dra. Graciela Fernández Quintas,
President of Cooperatives of the Americas*

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Methodological Introduction

This research was carried out within the framework of the Framework Partnership Agreement (FPA) signed between the International Cooperative Alliance (ICA) and the European Commission in 2016, signed jointly by the regional offices of the ICA.

After completing the first regional research published under the ICA-EU Association entitled “Youth and the Cooperative Movement in America”, the Regional Office of Co-operatives of the Americas received a request from its members to carry out a publication on economic integration from the perspective of the sixth principle “Cooperation Among Cooperatives” as a business opportunity for the regional cooperative movement and their influential locations.

The research aims to provide a general and innovative overview on how cooperatives interrelate with each other to create sustainable business models that benefit members, applying their own elements of the cooperative identity in particular the cooperative principle of inter-cooperation and contributing to the 2030 Agenda of the United Nations; as well as the experiences of cooperatives that have managed to integrate into productive chains in which other forms of collective association, government entities and sectoral and international organizations are found.

This research explains, through the cases analyzed, the links between cooperatives and cooperative principle number six: Cooperation Among Cooperatives, analyzing how they serve their members more effectively and strengthen the cooperative movement working together through local, national, regional and international structures. Likewise, the resilience of cooperatives to external factors and their adaptability to carry out economic activities with other forms of collective associa-

tion, government entities and sectoral and international organizations will also be analyzed.

The research aims to provide a general and innovative overview on how cooperatives interrelate with each other to create sustainable business models that benefit members.

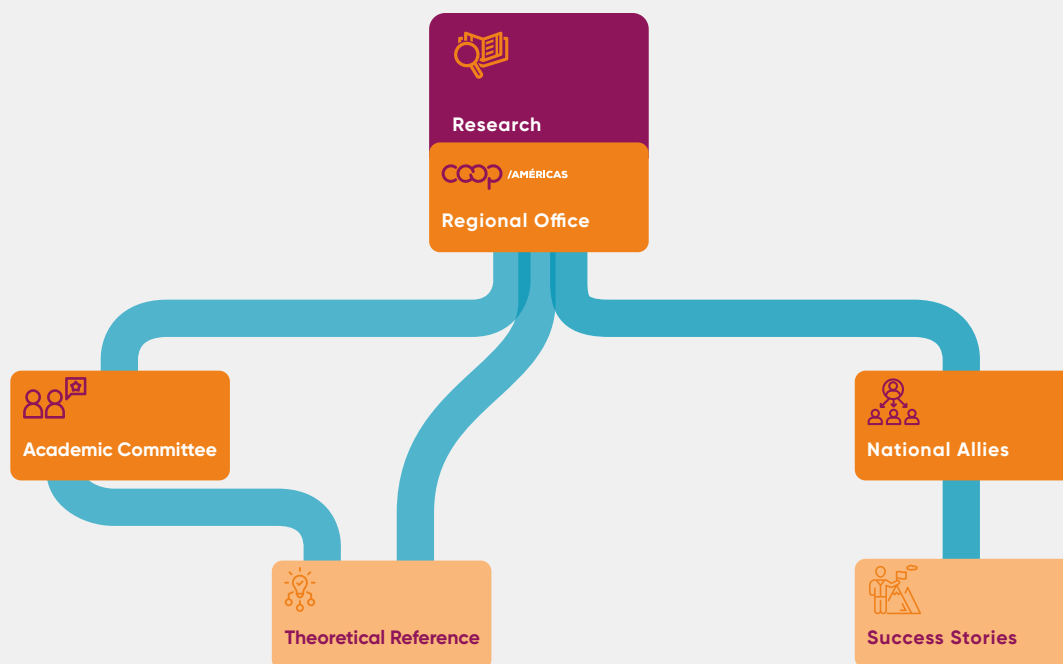
The study is based on an in-depth analysis of literary resources for the theoretical support of the research in terms of economic integration between companies and identified case studies that can be replicated in other latitudes to strengthen the sector and as a reactive measure to the economic effects of Covid-19.

The research was coordinated by the Regional Office of Co-operatives of the Americas and an Academic Committee made up of two experts in the field for the theoretical reference as well as a team of national allies with sufficient experience in research who were in charge of analyzing the success stories.

The information used is extracted from both primary and secondary sources, due to the process of interviewing the case studies; as well as the literature review to strengthen argumentation; and as such, will provide the basis for future research in greater depth and specificity in the topics covered.

The research was conducted under 2 different phases:²

- Analysis of the literature available as a theoretical reference.
- Development of case studies (Argentina, Costa Rica, Colombia and Uruguay). ▶



1. Graph 1

PHASE 1



PHASE 2



2. Research phases

In order to develop the proposed format, 4 countries in the region were selected to analyze a case study that integrates at least two cooperatives or a coop-

erative with other actors, other types of association, sectoral or international state institutions.



3. Location of the case studies

Phase 1: Theoretical Reference

Developed by: Paula Arzadun (Instituto Tecnológico de Costa Rica) and Juan Fernando Álvarez (Pontificia Universidad Javeriana (Colombia)).

I. A Brief Look at Cooperative Integration and Inter-cooperation

Inter-cooperation, integration and partnerships are determining factors to unlocking the transformative potential of cooperatives. For authors such as Zabala (2020) one of the main challenges of the cooperative movement is to advance in the formation of important inter-cooperation processes to promote the development of the cooperative sector as a lead agent with increasing preponderance in the economic and social development of our countries.

Inter-cooperation, integration and partnerships are determining factors to unlocking the transformative potential of cooperatives.

Years ago, similar conclusions were reached by scholars of integration in the Americas (Martí, 2010) when, from different perspectives and documented experiences, they were able to verify the following hypotheses: in order to grow and develop, cooperative businesses must consider the context of the processes of regional integration and globalization, and that there are experiences of insertion of cooperatives at the regional level capable of being modeled, re-applied and re-socialized, which generates knowledge for the growth and development of the cooperative sector.

This section analyzes some of the main foundations of inter-cooperation between cooperatives, emphasizing their particularities and exploring some of the ap-

proaches and strategies, that through theory and practice, have been developing in recent years with special emphasis on cooperatives in the Americas.

II. Inter-cooperation Among Cooperatives

Cooperation is the result of a strategy applied in the process or work, developed by groups of people or institutions that share a pre-established interest or objective, in which methods or mechanisms of action are used which facilitate the achievement of the proposed goal or objective. Thus, inter-cooperation fosters chains and generates greater added values, “where investor efforts, services, technical assistance are integrated and achieve greater scale economies obtaining lower costs per unit produced” (Nova et al, 2018, p.5).

Inter-cooperation can be approached from various theoretical currents (Silva, 2014) such as transaction cost Theory, where the central argument for the structuring of networks and cooperation initiatives is to gain efficiency through the internalization of scale economies, reduce uncertainty and take advantage of opportunities.

From the Theory of resources and capabilities, the emphasis is placed on the achievement of resources that the organization does not have, and how this impacts the creation of competitive capabilities. From the Theory of social systems, the emphasis is placed on the achievement of mutual objectives as a result of an organizational approach that favors cooperation between parties. ►

Silva (2014), summarizes the above highlighting that inter-cooperation helps to:

- Distribute risks and share benefits
- Combine strengths
- Jointly create products, processes and services
- Increase bargaining power in relation to other companies and entities
- Strengthen the entrepreneur and create a sense of shared achievement
- Expand knowledge by the experiences and information that are shared
- Access technology that is not used or that is expensive
- Allows a greater understanding of the company and the market

III. Origins and Approaches of Cooperative Integration

The principle of cooperative integration was formulated by the Conference of the International Cooperative Alliance meeting in Vienna in September 1966. This principle of cooperative integration is expressed in the following terms: Cooperatives, in order to better serve the interests of their members and their communities, must collaborate by all means with other cooperatives at the local, national and international levels (Bottini, 1974).

On this basis, integration bodies have been created to serve shared interests under a logic of trade union interests. This approach is that of integration for the defense, protection, promotion and consolidation of the cooperative movement as a set of actors with their own specificity that differentiates them from other organizations in the markets.

For the process of inter-cooperation between different cooperatives to take place, the needs to establish and develop horizontal relationships between the different

productive forms must be identified (Nova et al, 2018). Under this approach, integration is based on the confluence of economic strategies that optimize and scale cooperative action (García-Gutiérrez, 2000).

The predominant integration of Latin American cooperatives has mainly been of a trade union type, emphasizing the search for representation in grassroots organizations and participation in higher-level organizations. This form of integration is of fundamental importance in consolidating a horizon for the cooperative movement and its peers in the social and solidarity economy, but integration actions can still be carried out in other dimensions.

Cooperatives, in order to better serve the interests of their members and their communities, must collaborate by all means with other cooperatives at the local, national and international levels.

From an economic perspective, the search for the optimal dimension is of interest in the cooperative sector, which perceives, in the processes of joint cooperation, a way to face the challenges of globalization, and at the same time to overcome some of the structural limitations that cooperative societies have for their expansion and growth without having to abandon this business model.

Another area of substantive importance is that of integration in communications. When there is a cooperative community that, from its identity and the peculiarities of its practices, manages to structure an intertwined set of actions leading to generate transformations, it is necessary to have the means to adequately communicate the intentions of its actions. From this standpoint, structuring spaces for communicative consolidation and having technological tools to make it possible is a determining element of the sustainability of collective action. Communicative integration seeks instances of communication based on a shared identity.

IV. Objective of Cooperative Integration

The main objective of inter-cooperation is “to stimulate and carry out the integration between cooperatives, in a way that allows complementation and joint work through local, national, regional and international structures, based on the existence of common economic and social interests oriented to their development” (Regalado, González & Echevarría, 2017, p.86). This concept responds to the needs of companies and how they evolve over time.

The main objective of inter-cooperation is “to stimulate and carry out the integration between cooperatives.”

V. Characteristics of Cooperative Integration

In the current socio-economic environment, the achievement of the objectives referred to above is reflected in the participation of strategic alliances, making cooperative identity and inter-cooperation determinant factors for the transformative potential of cooperatives.

A key characteristic of inter-cooperation is that its development implies the realization of an act of solidarity – known in the sector as the cooperative act – understood as “the set of activities carried out between solidarity companies and their members, and by those among themselves, in the fulfillment of their corporate purpose and the achievement of the goals of the social and solidarity sector” (García, 2020, p.2722).

Another aspect that characterizes cooperative inter-cooperation is that it materializes the principle of cooperation among cooperatives and is therefore the result of the differentiated management of the cooperative identity. From this perspective, inter-cooperation implies

that identity is built from the difference and therefore the result is the reaffirmation of the cooperative identity within the organizations and the sharing of concrete business actions of integration with other cooperatives.

Therefore, inter-cooperation cannot be developed if there is no work within the cooperative that manages to channel, in each alliance or joint action with other cooperatives, the demands, expectations and desires of the members in the field of transforming their quality of life, that of their interest group, their community and to preserve life as a transformative desire (Álvarez, 2020).

VI. Intensity Gradients

The intensity of the inter-cooperation relationship can range from low levels of mutual commitment to levels of strong intensity, in which partners maintain close and demanding ties (Richer & Alzuru, 2004).

Those gradients could be classified into:

- **Merger:** for García (2020) consists of the union or unification of two or more solidarity companies to form a larger company, a process in which the entities that disappear due to that fact, are dissolved, but are not liquidated.
- **Absorption or incorporation:** When one or more companies of any legal form become part of a solidarity company that receives all the assets and their members, with the first disappearing García (2020).
- **Agreements or arrangements [cooperative consortia]:** For García (2020) it is the association of a variety of solidarity companies with the purpose of coordinating and mutually supporting the activities of each of them.
- **Inter-cooperative economic collaboration (unions of companies, consortia, economic interest groups, concerts, arrangements, agreements).** These, for the joint realization of certain economic activities in

common interest, usually of a complementary nature to that developed primarily by the related cooperatives, and usually without great vocation of permanence.

- **Redes empresariales** are alliances that are created between companies in order to achieve a common interest. In this mechanism, each participant maintains their legal independence and managerial autonomy, although the participants agree to cooperate, using the appropriate environments and methods. In networks there can be horizontal and vertical relationships (*Silva, 2014*).
 - **Horizontals networks** are made up of companies that are located, relatively, at the same point in the value chain, that is, they do something similar as when they have a common product. Horizontal networks are a way of achieving scale economies and improving the bargaining power of companies.
 - En las **vertical networks**, companies are at consecutive points in the chain, which means that they maintain buyer - supplier relations complementing each other (*Silva, 2014*).

As stated by Rua *et.al* (2018, p.107) in many of these practices, economic integration favors, at the local level, the construction of a social fabric, the densification of bonds of trust and increases the impact of solidarity economy practices in the territory, which shows virtuous links between the social, cultural and economic dimensions of inter-cooperative action.

VII. Inter-cooperation, Internationalization and its Promotion from the International Cooperative Alliance

According to Vargas and Aguilar (2010), inter-cooperation is encouraged through the adoption of various measures that may favor the structure of cooperatives. Faced with the challenge of having to operate in more globalized markets, the need has arisen to have a regulation in this type of groups, based on the sixth principle of inter-cooperation. In fact, in legislation such as Germany's, integration is not an option but is part of the specificity of a cooperative.

It is inevitable to refer to the leading role of the International Cooperative Alliance – ICA, as a global network that carries out the functions of a representative at the international level of cooperative organizations of all kinds.

Since the Vienna Convention (1966), it has been enacted that cooperatives must collaborate by all means with other cooperatives at the local, national and international levels, in order to better serve the interests of their members and communities.

Thanks to cooperative integration and globalization, cooperation can cross borders. For authors such as Monzón (2014, p.3) “economic globalization has generated new spaces for effective action for cooperatives that do not base their competitiveness on the intensive use of capital or on the development of production plants with increasing yields at scale. Productive decentralization, the development of the advanced tertiary or quaternary sector, has led to new opportunities for small and medium-sized companies that develop competitive advantages based on knowledge, technology and other factors other than scale economies or prices.” These spaces are filled from internationalization practices determined as the conditions by which possibilities are generated to attend na-

tional or international markets without losing the identity that characterizes them.

This creates an opportunity while revealing an important challenge which is to meet the needs for transformation of the planet, societies and the market without this being an obstacle to lose the cooperative identity. This has generated a host of initiatives around the world.

In fact, in legislation such as Germany's, integration is not an option but is part of the specificity of a cooperative.

In countries like Israel, for example, the cooperative movement managed to overcome the financial crisis of the mid-eighties of the previous century through integration. In particular, the horizontal integration of regional companies who acquire a commitment to maintaining the fixed costs of local operations, at the regional level merging operations to take advantage of the scale economies of the competitive environment and at a vertical level, orienting their production decisions to the needs of the market through cooperative production positioning structures (thus dictating how much and when to produce) and to generate economic circuits (Rosenthal & Hadas, 2014).

In Spain, the other aspect of the principle of the cooperative movement is also developed, which corresponds to cooperative associationism or representative inter-cooperation, which fulfills the objective of the defense and political promotion of the cooperative movement as an alternative form of business, which translates to the existence of unions, associations, federations and confederations thereof (Vargas y Aguilar, 2010).

Within the legal regime of cooperative societies, there are certain limitations to their development and expansion. Therefore, in summary, for the promotion of inter-cooperation it is necessary to incorporate elements

of special legislation, documentation of successful practices and comparative analyses that systematically show its empirical virtue. Authors such as Gusakov (2020) highlight the need to generate analysis of optimization of inter-business resources, a roadmap for the sequence of inter-cooperation steps and baseline indicators to ensure an adequate evaluation of the status and results.

Phase 2: Successful Cases

I. Argentina



Purchasing Center of the Argentine Federation of Consumer Cooperatives

Developed by: Valeria Mutuberría Lazarini and Gabriela Nacht – University Institute of Cooperation (Instituto Universitario de la Cooperación) (IUCOOP, for its acronym in Spanish)

General Information

At the beginning of 2016 the Argentine Federation of Consumer Cooperatives (FACC, for its acronym in Spanish) inaugurated the Purchasing Center, with the aim of generating a common purchasing system for consumer cooperatives and mutuals or with a consumption section within its statutes, allowing them to access better commercial conditions – fundamentally, price and assortment, but also management agility – and at the same time promote the integration of work and production cooperatives as suppliers, linked or not to the Federation.

The Federation that promotes this initiative was created in 1932. It has its headquarters in the port city of Bahía Blanca since 2008, and has 118 associated entities between cooperatives and consumer mutuals -or with consumption section- (93 cooperatives, and 16 mutuals), and presence in 15 provinces that house 185 locations, the scope of these entities reaches 244 supermarkets that supply 3.5 million people.

The Center operates through a virtual platform, with exclusive access for the associated users of the Center; that to be a user – as a buyer – the cooperative or mutual has to be an associate of the FACC.

On the other hand, the Center has a number of supplier companies - many of them cooperatives, but not all - with which it negotiates conditions such as prices, terms and payment methods, which are then offered equally to all user partners, regardless of their size. It is clear then why the best commercial conditions, in addition to the streamlining of the procedures. Centralization makes it possible to negotiate for greater volume with suppliers, in addition to making operations faster.

To get an idea of the dimensions of the Purchasing Center, we can point out that the largest entity that integrates it is the Workers Cooperative -founded in the city of Bahía Blanca in 1920-, which occupies the seventh place in the national ranking of supermarkets. This same cooperative has a presence in 66 localities in 4 provinces. Today it has 134 branches and 1,900,000 associates.

Returning to the Center in its entirety, it has 33 associated user entities (30 cooperatives and 3 mutuals), and about 30 production or labor cooperatives as suppliers offering more than 650 products, plus 120 other suppliers.

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The logistical issue has been resolved in a decentralized manner. The truth is that the associated cooperatives, and the supplier companies are very dispersed geographically, in addition to being very heterogeneous in size, so the volumes of orders are also very variable. Three possible delivery points were then established:

City of Buenos Aires, Bahía Blanca (Buenos Aires) and the place of origin of the product. Thus, the decision - at least for the moment - is that the Purchasing Center does not have its own warehouses or transport, and the management of the transport of goods is in charge of each associate.

With regards to the financing of the Center's activity, there is a maintenance contribution of 3.5% of the invoicing (which may be lower in the case of some products). That is, it is proportional to the use of the Center, and is included in the billing that the supplier makes directly to the associate, so that there is no double billing. Then, on a monthly basis, the Center recovers it from the suppliers.

Its Characterization

This system of common purchases through a virtual platform offers better commercial conditions, such as buying cheaper by greater volume, thus allowing more competitiveness to sell products at better prices. Here it is necessary to consider that the associates are often not specifically consumer, but agricultural or production cooperatives with consumption section, and then partnering with others to buy is vital to them.

With regards to the financing of the Center's activity, there is a maintenance contribution of 3.5% of the invoicing (which may be lower in the case of some products).

Also being a centralized purchasing system streamlines commercial procedures, eliminating unproductive costs of intermediation, eliminating unnecessary operations and facilitating direct bilateral relations. At the same time, it makes it possible to integrate cooperative and mutual entities that would not otherwise be in con-

tact either because of their size or their geographical dispersion. Thus, it offers points of sale and presence in gondola for the cooperatives of work and production suppliers. Although the original project conceived that the suppliers were all cooperative entities, it was not possible because the assortment was incomplete. Therefore, products from other types of companies were incorporated. However, it is estimated that about 20% of the Purchasing Center's operations are between cooperatives and mutuals.



Cooperative products on shelves

Users, on the other hand, are allowed to access an assortment that they would not otherwise access, and not only in terms of price, but in terms of diversity of products and brands that the communities in which they are inserted demand of them.

In the same sense, it is of vital importance to work with own brands: Cooperativa, Coop and Ecoop. Thanks to these brands you can complete assortment, for example, in an area as relevant as home products. In addition, they aim to retain consumers, since these brands – which approach the top brands in quality but improve them in price – are only available in FACC cooperatives. Ecoop also consists of a line of healthy products, thus forming a differentiated offer in a growing market niche. ►



Meeting of the FACC Central Purchasing

Another development that is generated through the Center –and that is actively stimulated- in the process of economic integration given by the Central Purchasing has to do with the circulation of know how between cooperatives and mutuels, how to manage stock, manage accounting, do marketing, design a good packaging, organize a supermarket and now also carry out electronic commerce, are issues that make this particular.

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In all the aforementioned, key to the operation – learned from previous decades of experiences – is to rely on the largest and longest-running cooperative, whether to negotiate price by volume, to take advantage of open channels with suppliers and consumers, or to capitalize on the experience in commercial and institutional

management. The largest cooperative also finds in the process an opportunity for its own strengthening and sustainability, since it also grows in size and extension by integrating with other smaller cooperatives, in addition to finding a stimulus to the systematization of its know-how when it comes to transmitting it.

The Future of the Initiative

The Purchasing Center is currently in full growth, which poses a series of challenges to be faced. First, the assortment remains an elementary issue, which must not be neglected. Once the problem of leading brands has been solved, we want to make progress in importing products from the region. On the other hand, there is the question of the discrediting of cooperatives between consumers, sometimes badly regarded as something of low quality.

Later, although the know how circulates, as mentioned above, it is a line of work that still needs to be deepened much more. The heterogeneity of cooperatives in size, experiences, type and geographical dispersion is a challenge no less, and professionalism in the sector is a goal that must always be maintained as a priority.

In another order, e-commerce or by telephone in small towns has been working for the last two years – accelerating as a result of the pandemic. The Workers' Cooperative relatively recently opened a “darkstore”, that is, a branch closed to the consumer, dedicated especially to preparing orders that arrive by e-commerce.

Once the problem of leading brands has been solved, we want to make progress in importing products from the region. On the other hand, there is the question of the discrediting of cooperatives between consumers, sometimes badly regarded as something of low quality.

It is also necessary to continue cultivating the commitment of cooperative leaders on the advantages of integration into the Center, achieving their loyalty and thus increasing the number of operations. And it is substantial to continue growing, in terms of having more associated entities buying through the Center, and those that are buying do so in greater volume. Just as it is important that there are more cooperative suppliers and evaluate the vacancy sectors to identify market opportunities. In other words, to continue to deepen an economic integration that is beneficial to all the entities involved while growing the cooperative sector.

II. Colombia



Coopcentral Bank and Coopcentral Network

Developed by: Colombia Pérez, Sohely Rúa and John Varón – Cooperative University of Colombia

General Information

The process of integration of the Coopcentral Bank and the Coopcentral Network, which currently combines two complementary processes, is the result of multiple moments of integration that have happened in more than five decades and has its origin in the creation of the Coopcentral Cooperative, in 1964, when on the initiative of the Catholic Church and its social pastoral the Diocesan Central Cooperative for Social Promotion emerged.

“Coopcentral was born as a natural desire to group the diocesan cooperative movement, impregnating it with its own philosophy based on the integration of the economy to solidarity aid and illuminated by the permanent desire for an integral change through man and with man”

(Parra, Toloza, Fajardo, 2018)

At that time, the cooperative had a radius of action in the Colombian region of Santander and associated with community action boards, agrarian unions, apostolic movements and other cooperatives. In 1968, it was recognized as a second-degree financial institution, the first in Colombia of regional integration, which was building a multiple and diverse action through its cooperatives, mainly of a rural nature, to respond to the

needs of associates and communities; supporting the construction of aqueducts, schools and colleges, with a training component for crop diversification and agroindustry, which contributed to the development of the organizations and the region.

At the end of the eighties, with the change of legislation that motivated the financial specialization, a breaking point was determined that defined a new route for Coopcentral. Tensions arose then to seek the balance between security and control that had been had until that moment, versus modernization and opening to conquer other spaces, capture resources and energize the entity without blurring the regional identity. Thus, in an exercise of renewal of leadership, progress was made towards other regions, until it became the financial organization of higher level that faced the crisis of the Colombian financial system of the 90s and began the XXI century participating in the processes of merger and absorption that reconfigured the panorama of the Colombian cooperative movement.

In 1968, it was recognized as a second-degree financial institution, the first in Colombia of regional integration, which was building a multiple and diverse action through its cooperatives, mainly of a rural nature, to respond to the needs of associates and communities.

The Coopcentral Cooperative Bank is the only entity specialized in providing liquidity to the Colombian solidarity financial sector, also contributing to the management of reserve requirements and the benefits derived from the associative model: access to resources from the education and solidarity fund, better interest rates, savings through strategic alliances. At the same time, its technical and financial capacity allows it to have high-level ratings, such as F1(col), which “indicate the strongest capacity for timely payment of financial commitments in relation to other issu-

ers or obligations in the same country” (Coopcentral, 2020). As of 2020, the Coopcentral Bank’s integration model articulated 593 solidarity entities, of these organizations 430 are cooperatives, 113 employee funds, 3 mutual associations and 47 are another type of legal entity. Together, these entities impact 18 thousand users with their services in the country (Coopcentral, 2020).

On the other hand, the Coopcentral Cooperative Bank

The Coopcentral Cooperative Bank is the only entity specialized in providing liquidity to the Colombian solidarity financial sector, also contributing to the management of reserve requirements and the benefits derived from the associative model.

in partnership with Visionamos, an auxiliary cooperative institution that administers the only Low Value Payment System of a cooperative nature in the country, operates the Coopcentral Network that integrates the financial solidarity sector through a shared technological platform, which facilitates transactions and financial services between solidarity entities and commerce in general. In this manner, the solidarity sector has credit and debit cards, a network of ATMs and banking correspondents nationwide, which translates for users into availability for the use of money at low cost; where operations are backed by the bank.

In 2020, the integration model of the Coopcentral Network linked 122 organizations in the solidarity sector, including cooperatives (101), employee funds (18), mutual associations (2) and other entities (1), representing more than 550 offices nationwide, with more than 466,000 active users and a potential of 2.9 million associates.

Its Characterization

Coopcentral Bank and Coopcentral Network have generated the interconnection capacity required by financial and savings and loan solidarity institutions to manage resources at the national and international levels, facilitate electronic commercial transactions and access to multiple services and agreements that contribute to profitability, sustainability and creation of financial value for members. They provide scenarios of permanence and growth to solidarity companies, mostly small and medium-sized, located throughout the country, thus being able to overcome the operational and regulatory restrictions that forced them to interact with private operators that offer similar services without added value.

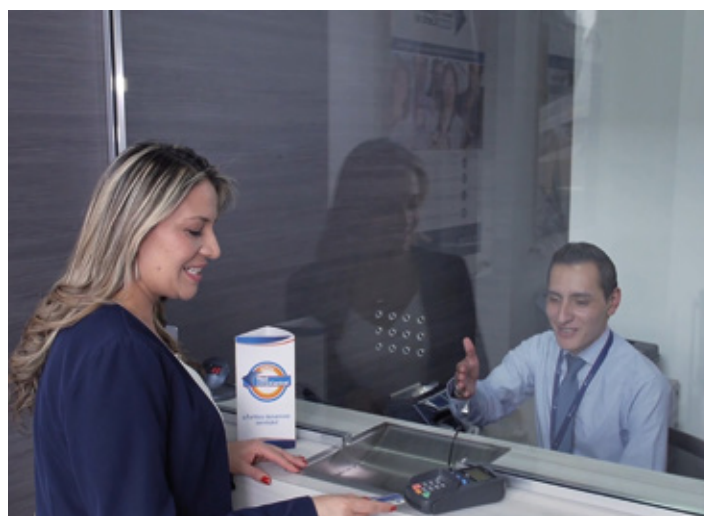
Coopcentral Bank and Coopcentral Network have generated the interconnection capacity required by financial and savings and loan solidarity institutions to manage resources at the national and international levels.

Knowledge management, continuing education, the socialization of good practices, some achieved with the support of strategic allies such as the German Confederation of Cooperatives DGRV and the United States Agency for International Development USAID, have been the basis for the definition of commercial, internal management and technological policies and strategies that have given it strength and responsiveness in scenarios of uncertainty such as those generated by Covid-19, where, like other institutions in the financial sector, no major structural traumas were noticed, basic services could continue to be provided and thus, this model of integration, became an effective alternative to face the crisis for associates and non-associates (*Banco de la República, 2020 y Red Coopcentral, 2017, 2020*).

In turn, the networked integration of organizations, during the pandemic, accelerated the process of dig-

ital transformation of their associates and companies and with it, increased the potential to take on the new challenges of strengthening digital tools, the homogenization of information systems and above all, a culture that allows the consolidation of the system.

the networked integration of organizations, during the pandemic, accelerated the process of digital transformation of their associates and companies and with it, increased the potential to take on the new challenges of strengthening digital tools, the homogenization of information systems and above all, a culture that allows the consolidation of the system.



Coopcentral Cooperative Bank Cashier Service

In these experiences of inter-cooperation, the solidarity entities are strengthened and from the unity in diversity, contribute to the increase of the financial inclusion index of the country that reached 85% in 2020. This also means that it is an alternative for sectors that, due to geo-

graphical, age and income level differences, did not have access to traditional banking. In addition, it contributes in an important way in the culture of saving, through the capture of fixed income products and successively, it allows to deploy new dynamics of solidarity economic integration of productive and commercial type in the territories. This makes a contribution to the reduction of poverty and together a contribution to the achievement of the Sustainable Development Goals (DPN, 2020).

The Future of the Initiative

At this time, it is appropriate to highlight that in the basis of the Coopcentral case there is evidence of a constant search to create entrepreneurial capacity in harmony with cooperative values and that in this line continues to evolve. Integration, being a principle of action, generates among the associates a culture that determines, among other identity traits, the way in which risks are faced and decisions are

made, in response to the challenges that arise in the social, business and legal context of companies.

The Bank and the Coopcentral Network create a capacity for synergies and transfers of strategic relevance for the future of the sector; they inspire a shared vision to face the process of economic reactivation in the territories through productive, community and associative initiatives.

The trend towards the digital age that is accentuated today, demands greater agility, multiplicity of channels of attention and adaptability of financial products. However, it is no less important, innovating in strategies for organizations to build bonds of trust, proximity and identity with their associates, since in the territories going to the office of the cooperative is still an act loaded with symbolism, it is a moment of socialization and construction of bonds, which now implies a total redesign of the service experience.



Closing of the III Coopcentral Network Congress “15 years of learning, integration and technological transformation of the sector” in 2019

III. Uruguay



Inter-cooperation System (SICOOP, for its acronym in Spanish)

Developed by: Gerardo Montes – SICOOP

General Information

The Inter-cooperation System, SICOOP, is an organizational process that the Uruguayan cooperative movement has been promoting in recent years, based on two key factors: the maturity of the Movement that advances in the concrete implementation of the Principle of Cooperation between Cooperatives; and a policy framework favorable towards building synergies and inter-cooperation.

The purpose of SICOOP is to develop inter-cooperation processes between the different cooperative sectors of Uruguay –in a first stage-, generating objective conditions of productive and commercialization chains, based on the cooperative act, using the own financing devices, optimizing the spaces for co-construction of public policies and seeking to link them, in order to obtain as a result the creation of capacities for human development. SICOOP currently brings together 23 organizations representing more than 203,000 people, linked to consumer, savings and loan cooperatives, agricultural, labor, housing, rural development societies, along with other organizations of the social and solidarity economy that are related to social inclusion programs from public policy. The system operates nationwide. Although in its origin the system was linked to a process of reconversion of Consumer Cooperatives -in 2017-; as of 2019, it becomes a program led by the entire Uruguayan cooperative movement represented in CUDECOOP (for its acronym in Spanish).

The institutionality of the system is based on a Program co-governed by INACOOOP (for its acronym in Spanish) (public institute of private law) and CUDECOOP (top

organization of the Uruguayan cooperative movement), using the capacities installed throughout the cooperative system in order to optimize cost structures, generate synergistic spaces between the different organizations that compose it (based on differentiation and specialization), and create scale logics.

The purpose of SICOOP is to develop inter-cooperation processes between the different cooperative sectors of Uruguay –in a first stage-, generating objective conditions of productive and commercialization chains, based on the cooperative act, using the own financing devices.

For its operation, SICOOP has determined three core values that guide its actions and the process of building the system as a whole. These are: solidarity, reciprocity and transparency.

Solidarity determines the direct involvement of the participating organizations in the search for and collective implementation of solutions, many of which allow to reverse structural and cultural conditions that have hindered the process of inter-cooperation. In this scheme, there are no large or small cooperatives, there are simply cooperatives.

Reciprocity determines that the parties see as equivalent what they grant and what they receive from the system. If a consumer cooperative participates in the loans module, it must also participate in the module for the purchase of products from agricultural and labor cooperatives. The measurement of the results of each module by cooperative determines the degree of compliance with the reciprocity value.

And finally, transparency. As the governance system is a broad and democratic space for participation, access to information is the cornerstone of the quality of the decision-making process, and of building trust in inter-cooperation.

Its Characterization

The SICOOP is composed of modules that allows the interrelationship of different cooperative classes, being the center of the construction, the cooperative act.

Each module has two components: a) the intended inter-cooperation; and b) the financing devices that support it.

The inter-cooperation component is subdivided into two parts: the cooperative act, that is, the material operation defined as the central constituent element of the module; and the cooperative sectors that participate in it (this aspect includes other entities of the cooperative system that are not necessarily cooperatives).

In turn, the “financing devices” component is organized into three parts. The first regulates the source of funding or origin of the funds to be applied to the module. The

second corresponds to the guarantee to be constituted as a safeguard for each operation in case it requires financing for its execution. And the third is the support fee, which corresponds to the proportion applied to the total amount of the operations carried out, and which is intended to support the costs associated with the program.

Currently, the following modules are operational, with different levels of development.⁵

Each module establishes a network of organizations that participate in the direction, organization and coordination of its processes, but one of the central components of this articulation is the determination of the financing mechanisms of the module.

Currently, the sources of financing come from funds adminis-



Meeting of Sícoop authorities and technicians with the President of Cooperatives of the Americas

Module	Related classes and /or entities	Content
Loans	Savings and Loan, Consumer, Inacoop	Credits granted by Savings and Loan Cooperatives and/or INACOOOP to Consumer Cooperatives to improve their competitiveness.
Products	Consumer, Savings and Loan, Inacoop	Agreements with private suppliers linked to food, household equipment, and technology, for the coordination of common purchases between consumer cooperatives. A centralized payment system is established, and mechanisms for financing purchases from consumer cooperatives if required.
Products of Cooperative entities	Agricultural, Rural Development Societies, Savings and Loan, Consumer, Labor, Inacoop	Products purchased by consumer Cooperatives, from agricultural cooperatives, labor cooperatives and Rural Development Societies.
Housing Cooperatives	Agricultural, Rural Development Societies, Savings and Loan, Consumer, Labor, Housing, Inacoop, private suppliers	Products to be purchased by members of housing cooperatives through consumer cooperatives. Purchases are associated with financing mechanisms of consumer, savings and loan cooperatives and/or alternative means of financing linked to electronic means of payment.

tered by INACOOOP; contributions made available by Savings and Loan Cooperatives; and the legal system of withholdings of Consumer Cooperatives, a mechanism that allows the cooperative to have its members buy on credit, deducting the fees from the member's salary and/or retirement.

As of 2020, all fund movements are channeled through the country's only financial intermediation savings and loan cooperative. In this way, the capabilities installed

in the movement are taken advantage of to generate the scale processes.

For its governance, SICOOP is organized into two decision-making spaces: the Monitoring Committee, and the SICOOP Management Committee. The first is composed of delegates from INACOOOP and CUDECOOP, with the participation of the Executive Coordination of the Program, being its purposes and tasks to promote

and facilitate the processes of implementation of SICOOP in its different modules, and its relationship with other programs of the Institute.

For its part, the SICOOP Management Committee is the body in charge of the direction, organization and management of the system, composed of delegates from all the cooperative sectors that participate in the modules. The decision-making process is framed in the key principle: “one cooperative sector one vote”, which determines that, although the meetings involve the different grassroots organizations or federations that make up the Confederation, the cooperatives that belong to the same sector – such as savings and loan and housing – must process the agreements internally to communicate their position to the rest of the Committee.

The Future of the Initiative

When we talk about inter-cooperation, that is, processes of horizontal or vertical integration between cooperatives, we are talking about creating opportunities, based on a change in organizational culture that allows us to co-build alternatives. Therefore, the future stages of SICOOP cover the following topics:

- Digitization of all modules and inter-connection between all the entities that participate in the system, based on the progress in the process of implementation of the digital platform.
- Consolidation of modules, their financing supports and inter-institutional relations in the processes of co-construction of public policy.
- Progress of the international agenda to achieve inter-cooperation agreements with cooperatives at the regional and international levels.

IV. Costa Rica



Coocique – Sistema de Banca para el Desarrollo

Desarrollado por: Juan Carlos Céspedes y Óscar Segura – INFOCOOP

General Information

Coocique was the first cooperative in the area of San Carlos (Northern Zone of the country). It was founded on April 11, 1965 and as a precedent has the Junior Chamber of Ciudad Quesada, which was the communal movement that took the initiative for its creation. This confirms the territorial roots that since its origin have marked the evolution and recognition of this cooperative, born in the heat of both local influence, and the support of entities interested in promoting development in the region; including the Peace Corps and the Cooperative Association of the United States. The promotion that the Catholic Church gave for the development of the cooperative movement, is also recognized as another important point of support in the region. Subsequently, and as part of the evolutionary dynamic that it has had, Coocique has spread to the rest of the country, although always retaining its center of operations and more relevant presence in the North Zone, where it was born.

As stated in the “Annual Report 2020”, the total assets were CRC 16,220,000,000 (approximately USD 26,279,548¹) and the contributions of the associated persons (share capital) is set at CRC 25,150,000,000 (approximately USD 40,747,881). Meanwhile, its loan portfolio, with a growth in 2020 of CRC 4,357,000,000, reached CRC 189,269,000,000. This same report indicates that Coocique has 22 branches nationwide, with a special presence in the Northern Zone, in addition to 96 service platforms and by 2020 it had 401 collaborators. The Cooperative directs its services to a wide audience: public and private employees; agricultural sector,

¹ All exchange rates at the official rate of the Central Bank of Costa Rica dated April 22, 2021: CRC 617.21 / USD.

livestock, industry, tourism, services and trade; private enterprises, microenterprises and other cooperatives; community or development associations. Finally, in the latest available registry there is an associative base of 110.00 people throughout the country.

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Its Characterization

The project to consider is the “Sectoral Program of Financing, Promotion and Productive Linking of the Livestock Sector”. This is a program that is considered to be of promotion and aims to make the production of cattle more efficient, that is, to increase productivity in this type of production.

It is a program originally created as a joint action between the Inter-American Institute of Cooperation for Agriculture (IICA, for its acronym in Spanish) and the Development Banking System (SBD, for its acronym in Spanish) of Costa Rica. Given the characteristics of the SBD, it required partners to act as operators of the resources. The National Bank and Coocique R.L. were initially elected. The latter, for its knowledge and roots in the territory, especially in the Northern Zone, but also, due to its trajectory of work with producers of this productive sector, as indicated by Mrs. Patricia Umaña.

The design of the program has sought, to achieve its objective, to offer not only a means of access to credit, but also a logic of technical support that is articulated with the credit component to generate a greater impact on the target population. Originally this line of technical support (livestock consultancy) started from IICA, which was later transferred to the National Institute of Learning (INA, for its acronym in Spanish). This support has been given as a kind of follow-up and not only as initial action prior to the granting of the loan.

Regarding the actors, two main lines could be distinguished. The first of them, made up of a line of “founding actors”: IICA, SBD, Banco Nacional and Coocique R.L. Subsequently, a second group that came later: INA, Livestock Corporation (CORFOGA, for its acronym in Spanish), Ministry of Agriculture and other banking entities. Mrs. Umaña was emphatic in recognizing the integrality of the importance of this second line of actors. An inter-institutional commitment to generate impact, of which Coocique R.L. has been a part.

In its beginnings, IICA presented the initiative to the Cooperative, which in addition to having a recognized territorial trajectory, is valued as a “star operator” of the SBD in Costa Rica. This trajectory and this capacity of placement in the territory comes to connect in a natural way with the need to offer producers a support solution beyond the loan, so that resources could guarantee a greater reach in terms of productivity. This is the point of arrival in terms of the need to which it was sought to respond. It is worth noting that by August 2018 the Program becomes operational, to date.

With the implementation of the Program and, given the type of technical support that has been proposed, it has been possible to work on more specific objectives, in addition to improving cattle productivity, such as differentiated technical assistance (focused on the needs of produc-

² It is “a mechanism to finance and promote viable, productive projects, in accordance with the country’s development model with regard to the social mobility of the beneficiary subjects” (Development Banking System Law, No. 8634). The subjects are Entrepreneurs; Micro-businesses; SMEs; Micro, small and medium agricultural producer; associative business models; Microcredit beneficiaries. It is a second-tier bank that requires credit operators, such as Banco Nacional and Coocique R.L.

ers), training, improving financing conditions, gathering information on producers and their profiles, as well as that of the farms.



Milk producer benefited from the program

There are advantages that, from the cooperative model are visualized within a program of this nature. One of the SBD priorities is the financial inclusion of part of the productive sector. This objective coincides with the nature and purpose of Coocique R.L., which makes it easier to find points of convergence that, in the case of this Program, becomes a form of symbiosis precisely from financial inclusion. In addition, it must be appreciated that, in the case of this cooperative, financial inclusion has a geographical context associated with a particular territory and one of the productive activities most typical of that context, livestock. This, in addition, provides a real proximity with the subjects of that productive activity and their needs. The rooting is a quality of the cooperative model that is fulfilled in a strong and decisive way for the case of Coocique and that is of special relevance and usefulness for a type of program such as the one that has been developed.

On the part of Coocique, participation in this Program has gone through the respective decision stages of the Cooperative. In this way, it is the Board of Directors that approves the participation in the Program. The other aspects of decision are of a technical nature: types of guarantee, risk appetite, credit score, etc.

Associates are given the opportunity to access an expanded credit product, that is, more than just the transfer of financial resources. This is an opportunity that also involves technical resources, both at the beginning and over time, so that there is a concrete impact in terms of productivity, as indicated above. Thus, thanks to the inter-institutional articulation proposed by the program, this type of support and expanded impact is given, of a more integral, technical-financial nature. Twenty-four (24) applications equivalent to 500 million colones (almost one million dollars) have been processed. Almost a third in the Chorotega Region and a quarter in the North Huétar Zone, both bordering the northern Pacific and northern part of the country.

The design of the program has sought, to achieve its objective, to offer not only a means of access to credit, but also a logic of technical support that is articulated with the credit component to generate a greater impact on the target population.

The Future of the Initiative

The precise measurement of the impact that the Program has had on the associative base that has received resources from it continues to be a challenge. On the other hand, for Coocique, it also opens the way as another challenge, increasing placement and generating more impact to associates. It was also challenging to strengthen the advantages that the Program can offer beyond the term of the loans, which are rather short for what the average Coocique associate is usually accustomed to.

At the moment, the Program continues to operate and a scheduled end is not foreseen, nor in the case of Coocique R.L., is it expected to leave as an operator and participant of the Sectoral Program of Financing, Promotion and Productive Linking of the Livestock Sector. Which even,

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has been expanding beyond cattle ranching, to goat and buffalo ranching, among others. In this way, it is aimed not only at the expanded continuity of the Program.



2021 Assembly of Delegates of Coocique R.L.

Conclusions

With 2021 being the second year of health and economic crisis due to the effects of Covid-19 worldwide, cooperatives must position themselves as one of the main avenues to rebuild countries by being people-centered companies, prioritizing the collective well-being of both their members and the community in which they develop.

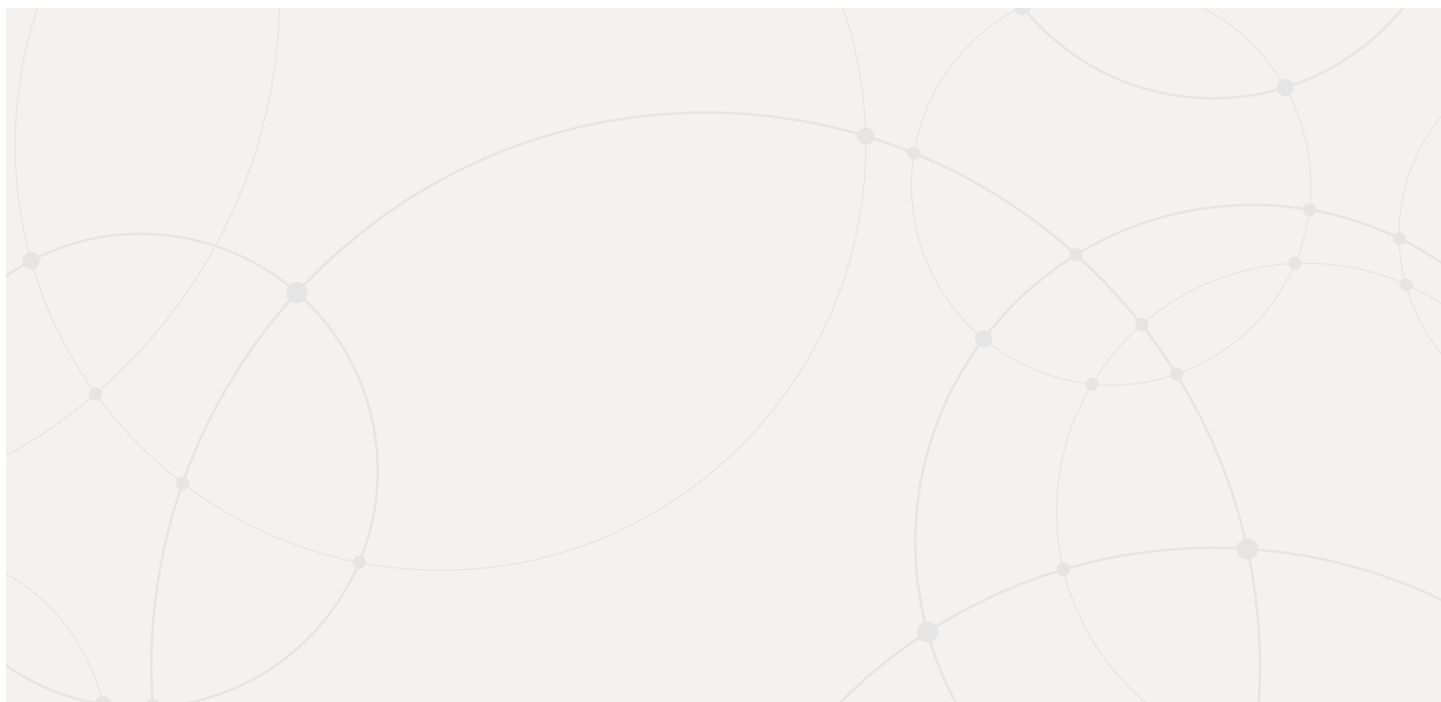
Precisely, the principles and values that guide the cooperative movement are the differentiating elements that allow the cooperative movement to champion itself as a path to just and equitable social and economic recovery, through open and voluntary membership, with democratic control of its associates, strengthening training and education and with a broad sense of community.

Through this research, we have shown how cooperatives cooperate with each other, and go even further, are business models capable of working together with public institutions, international organizations and oth-

er private companies, denoting their capacities to adapt with various actors to achieve the common good.

Likewise, these cases analyzed in this research, have remained active during the Covid-19 pandemic and some have strengthened their operations; which positions the cooperative movement as a resilient model in the face of less expected adversities; even future plans are increasingly ambitious to benefit an older population through the cooperative movement.

The cooperative model since 1844 has proved its validity and importance; and today, almost 180 years later and in the midst of a health and economic crisis later, it continues to show that it is a relevant actor for the construction of a just, equitable and sustainable society.



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