ECSP-6EMES-12

How do we incorporate, gender specific equity, in social economy and solidarity? Perspectives from Latin-America

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Mexico, July 2017

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6th EMES International Research Conference "Social enterprise for sustainable societies"

Thematic line 10. Gender and diversity issues

Université catholique de Louvain

Louvain-la-Neuve, Belgium

July 3 6, 2017

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Introduction

Although there is no globally accepted definition of social enterprises (SE) and other organizations of the social and solidarity economy (SSE), in many of them it is considered a requirement or, at least, tend to be assumed to be democratic from within them, but Can they really be democratic without gender equity? We are convinced that this is not feasible, and the first questions that arise, given the particularities of Latin America, are: What has been done to achieve gender equity? Where are we today? What elements determine the impact of certain initiatives achieve? In what areas should emphasis be placed?

This document is a first approach and, in it, we intend to investigate the way in which some SSE organizations in Latin America operate through five Latin American experiences (Chile, Mexico and Peru, presented in alphabetical order) and the use of three categories: *for women, from women* and *with a gender perspective*). The selection of these experiences was due to the availability of information, the intent to find examples of these categories, as well as the diversity of aspects or problems addressed, but in no way, pretend to be representative of the thousands of organizations (both formal and informal) present in the region**.**

Thus, section 1 explains the three categories mentioned; in sections 2 to 6 present a summary of each of these experiences and in 7, a reflection on them. Finally, in the conclusions, we propose some elements to incorporate the gender perspective in SE in Latin America.

1. Conceptual framework

In the last decades, gender studies have advanced in the creation of a broad conceptual framework and a very complete terminology has been coined on the status of women and gender equity. In this article, we intend to focus only on one aspect: how various actors have tried to contribute in resolving gender inequities. Thus, public policies, social programs, non-profit organizations, etc. have implemented three types of SE or entrepreneurs:

a)   *For women*, who are exclusively or mainly oriented for women.

Although they facilitate access to a service that they lack, or with which they can generate income and economic independence, the conditions of inequity in which they live and can continue to reproduce, are not resolved. Moreover, they may place women at risk for domestic abuse where they are forced to act as "front" for others, and are excluded from access (i.e. the project is men's, but remains in the name of their wives to get the resources which are earmarked for women).

b)   *From women*, which implies that they are formed exclusively or mainly, by women.

Other than lack of access to a service, (i.e. credit) or the possibility of generating income and economic independence, it facilitates entry level positions for women into management and decision-making level, but does not necessarily influence the conditions of inequity of participants and may continue to reproduce them.

Although there are emblematic organizations with a long history, and impact on the lives of women who participate in them, it may be that promotion to managerial positions is given simply because they are all women and not because they reach levels of training commensurate with those positions. Worse still, there have been some cases in this type of organizations that hire one or more men to occupy managerial positions.

c)   *With gender perspective*, they aim to reach a substantive impact, changing the position of women regarding use, access and control of resources. It implies working with all the members of a community, considering gender, inequality of opportunity, discrimination and inequity. A gender-sensitive approach is rather inclusive than exclusive. (Boros *et al.*, 2002)[2]

Orienting the creation of an SE with gender perspective means much more than making it exclusive to women, or establishing quotas for women in management or decision-making positions. It requires adopting a gender approach that involves examining the socioeconomic position - of both women and men - in the family, in the SE and other SSE organizations, and their communities. It also implies examining how those positions are reinforced by the institutions with which they deal and how national laws and customs govern those positions. (Johnson 1999)

With gender perspective, means orienting actions towards empowerment, understood as the process in which women manage to "take control over their own lives to establish their own agendas, organize themselves to help one another and raise their demands to the State for support and to change society ".

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[2] All the references are originally in Spanish. We presented our own translation.

With gender perspective is to increase the power of women in three ways:

- *Power for*: is the ability to create or generate new possibilities and actions without dominating.
- *Power with*: is the collective power that turns out to be greater than the sum of the individual p*owers* of those who make up this collective.
- *Power from within*: alludes to the inner power that people have, that is, to say spiritual power.[3] (Rowlands 1997)

The Economic and Social Council of the United Nations defined the incorporation of a gender perspective as:

> The process of assessing the impact on women and men of any planned activity, including laws, policies or programs, in all sectors and at all levels. It is a strategy designed to make the concerns and experiences of women as well as men an integral part of the development, implementation, monitoring and evaluation of policies and programs in all political, economic, and social, so that women and men benefit equally and inequality is perpetuated. The ultimate goal is to achieve [substantive] equality between genders.

2. Chile: practices of urban popular economy

After the coup d'état and the establishment of the military dictatorship, various practices of the urban popular economy emerged in Chile to deal with hunger and structural unemployment. Gómez (2016) analyzes the *common pot* and the *workshop of burlap*[4] workers as "collective actions that manage to produce goods and services that are appropriate in a communitarian way".

The *common pot* coexisted with other popular economic consumer organizations (such as "soup kitchens", "buying together" and the popular orchards) and emerged in the period 1976-1981[5] characterized by a coup d'état, terrorism, unemployment and famine (Gómez 2016) and in which the State treated the people through illegal searches, detentions, intimidation and physical constraints (Lúnecken 2000 cit by Gómez 2016).

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[3] Perhaps it would be clearer to call it psycho-emotional (rather than spiritual).

[4] "The burlap is a textile technique that originates in an old folkloric cultural tradition of Isla Negra, Chile. It uses rests of fabrics to create and recreate images that are then sewn on a cloth, which is often mounted on burlap or rustic cloth used to pack potatoes. Hence his name."(Bacic sf)

[5] Some of these groups disappeared, but others persist.

> The common pot can be understood, considering two areas, on the one hand, the management of resources to prepare food, which was done through "quotas", which led people to set the payment criteria in money, fulfill the function of "collect" and "receive" the "quota", "take care" or "save" and manage their "fund" of monetary resources. There was also a meeting of human resources that were usually named as "cooks" and a number of men or women who knew how to *cachurear* [hunt and gather], and were able to obtain food and firewood for the "stove" and the common pot.

In some communes, there were several pots in common and in the Metropolitan Region of Chile they served on average 104 diners. One of its relevant indicators was the implementation of a government that translated as the functions of the "directive", which was usually made up of a "president", "secretary", "treasurer", "*bodeguera*" [warehouse worker] and "work commissions" that rotated "kitchen shifts", "gathering", "group activities" and "shopping". (Gómez 2016)

On the other hand, the workshop of textile workers arises from a dozen women who looked for monetary resources to placate the hunger of their children. Further,

> In Chile, textile crafts were used to express and represent repressive acts, violence and trauma. In particular, the repression experienced by political groups, indigenous groups, local communities and minorities during the dictatorship of General Augusto Pinochet (Bacic sf: 20).

The burlap workers workshop was developed in two stages. In the first, a "solidarity construction" of interactions was seen, which manifested through a "free hand" that turned "raw matter into expressive matter" and where each woman emphasized her experience as a mother, an inhabitant and a pair with the artifact and project, without coordinating with others. These qualities can be traced back to the workmanship of the burlap workers, for instance: colors chosen were varied, figures were not defined and the effort was comprised of "structuring of the event" (Voionmaa 1987, 48, 55, cit by Gomez 2016)

The second stage was characterized by the fact that women recognized themselves and forged an identity as a working group. Then, the burlap workers produced a "style" that represented them, as an "artistic community" and acted considering the other members. For instance, the collective discussion about the purposes of what they wanted to express in each burlap emerged and advanced to legitimize the administration, distribution and specialization in the contents of their works. This brought about a distancing of these women in the workshop from their individual experience, building "constant patterns of ever-existing spaces", and incorporating the opinions of people who were beginning to be burlap buyers (Voisonmaa 1987 cit. by Gómez 2016).

3. Chile: Laundry workshop

Given the precarious situation that was experienced in Chile in the mid-seventies, a group of women decided from a laundry workshop.

> We decided to be laundry workers because we thought that even though the whole country was like the *mona* [very bad, lousy], people in one way or another had to send out their laundry. And since you could see that in single parent households, one parent could support the entire family, the marriage went to work. Then, customers would need to send them to wash clothes. (Taller de Acción Cultural 1986: 22)

Despite being a routine and frequent activity in many countries,[6] the workshop members had the capacity to organize and find a collective solution both for them (income generation) and for their clients (service needs).

They got a locale, presented the project to the Vicariate[7] in order to obtain support for the purchase of gods and materials; established shifts for washing and ironing, and implemented a system for allocating washes and integrating new members; they appointed a person in charge to take care of the keys and also that things were not lost; they elaborated regulations, arranged meetings to discuss workshop problems, and imposed fines for those who went absent; established a directive that rotates every two months; fixed prices (slightly below conventional laundry establishments), etcetera.

To start the laundry, they made flyers that they threw under the doors and prepared posters that they stuck in the streets; established a system of calls in-house, and a person was designated who took messages; they created a commission to supervise the work and deliver it on time (which also worked as a training and permanent counseling center) and a Board that dealt with problems that arouse with clients, was responsible for losses, handled the minutes book of meetings (secretary) and was responsible for the fund (treasurer) and that provided a contribution from each wash to answer for any loss and, moreover, served as a solidarity fund in case a member needed it. (Taller de Acción Cultural 1986: 25-29)

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[6] In some countries it is known as " lavar ajeno" [wash clothes of others] but it is always an individual activity performed by a low income person to a patron.

[7] Office of a Catholic priest who helps in the governance of a diocese.

When more people arrived for request laundering, they had to make new workshops (of burlap, blouses, bunch, footwear, bread, basketry, etc.), but the first one and the one that remained was the laundry. They also established relationships with other organizations

> We were never isolated here in the workshop. There is more to be learned and more can be done by coordinating with other organizations (Cultural Action Workshop 1986: 30)

To expand the workshop and carry out various campaigns, other promotional activities (radio and churches) and fundraising (dances, country dance, bazaars, empanadas, etc.)

> To make the campaigns we have a method that consists in fixing very precise things. Whatever activity we drive, we set concrete goals, and decide what to do, create work commissions and at the end of each activity, we evaluate.
>
> [...] we have never gone wrong because we have great discipline and a lot of responsibility (Taller de Acción Cultural 1986: 33 and 35)

4. Mexico: Cobanaras State Federation of Societies of Social Solidarity

Cobanaras is a women-only organization that was established on March 8, 1994, based on an agreement between three social solidarity societies (SSS) of Sonora: the "Teresa Urrea", located in Cajeme; the "Susana Sawyer" in Alamos, and the "Jamuchin" in Etchojoa. In 1996 three other SSSs were added: AMAS of Etchojoa, "Mujeres Unidas" [Women United] from the Guaymas-Empalme region and the Agricultural and Industrial Unit of Women "Mayojusalit". Nevertheless,

> The experience of the early 80's in the southern region of Sonora, when the first groups of rural women were integrated around community development and economic health programs, later burdened by the economic crisis, need locate financing for productive agricultural projects with the purpose of increasing family income (Mungarro 2002)

Most of the members of Cobanaras are low- and middle-class women in rural areas (among whom there are Yaquis and May Indians) and just over a third are in marginalized urban-populated areas. Cobanaras supports the formation of women's savings groups and provides them with training and counseling.

The Cobanaras objectives are: (i) to enable women to improve their living conditions, through their active participation in the contribution of ideas, work and resources; (ii) to organize its members to work collectively in the production, industrialization and commercialization of goods and services; (iii) to promote savings and loan for members, (iv) obtain and distribute all kinds of goods and services, in order to satisfy the consumer needs of the members, their respective families and the community at large; (v) promote mutual aid and seek services and any external support required,

and (vi) achieve the education of members and their families in the practice of cooperation and solidarity. (Cardero 1998)

Cobanaras develops three programs: (i) "Cobanaras" savings and loan fund, (ii) social enterprises, and (iii) social welfare. Savings and loan banks (S&L) serve to generate savings and loans, finance productive investment (for microenterprises) and constitute an internal lending fund. Through the practice of saving and borrowing, a social capital fund for the group is constituted which, in turn, serves as a basis to leverage productive projects that women will work. (Cardero 1998)

For Cobanaras, saving is the starting point and, at the same time, the backbone of the financing of productive and service projects, so it, can be defined as a savings and loan (S&L) model with production. Cobanaras has as a basic organization the women's group (WG) or working group, which brings together from 15 to 50 members, that meets weekly or bi-weekly, to define, plan and develop projects which will generate income and jobs, and several WGs will constitute an SSS.

The operation of the S&L begins with the promotion of the group and is characterized by: (i) S&Ls are organized in accordance with the principles of universal cooperativism; (ii) the internal organization is vertical and horizontal; (iii) savings are managed by the group; (iv) the interest rates that the members perceive are defined by the WG members themselves; (v) there are three loan circuits (within the WG, the SSS or between two SSSs); (vi) interest paid by the SSS comprises a revolving fund from which Cobanaras makes new loans to the same SSS or to another; (vii) loans are granted only to members (WG or SSS) through the signing of an agreement (which may include collateral if deemed appropriate) and promissory notes; (viii) there are basically four types of loans, and (ix) all groups must comply with four administrative practices. (Cardero 1998)

Cobanaras belongs to the Mexican Association of Women Organized in Network (Ammor[8]), a civil association (CA), the Women's Organizations Collective, the National Network of Microfinance for Rural Women CA (Renammur), the Organized Women's Network in Sonora (RMOS) and the National Network of Women promoted by the National Union of Autonomous Regional Peasant Organizations (Unorca). Throughout its history it has been increasing its activities and its constant participation in seminars, forums, exchange meetings, etc. and in 2017 participated actively in the elaboration and approval of the Law for the Institute of the Women of Sonora.

> Twenty-three years after the constitution of the Cobanaras federation, women members continue to walk in favor of our full rights, promoting strategies for

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[8] The acronyms in this paragraph are built in Spanish, because is the way that are known.

organized action, strengthening the capacities of their leaders, promoting the practice of saving and community development. Cobanaras ratified the commitment to continue building processes of empowering women and continue governing our own destiny. (Cobanaras2017)

Mungarro considers them "a representative case of the advances of what an organizational space for women can achieve, when it has clear goals regarding mission, objectives, action strategies and fundamentally, when the initiative starts from women. (2002).

5. Mexico: Contigo

Contigo is a microfinance institution born in 2010 "with the conviction of leaving a positive footprint in the lives of women in rural areas, granting them productive group loans that allow them to exploit their talent and improve their lives and that of their families". (2015)

In 2013, it is integrated with CrediEquipos to achieve a geographical expansion and in 2014 with Credex to consolidate itself as one of the largest microfinance companies in Mexico in the group product with 140 branches distributed in 24 states of the country and serves around 200,000 women through a network of more than 1 700 employees

Their mission is:

> We change lives. We provide financial services in a responsible manner to contribute to the economic development of our clients, generating well-being for our employees, shareholders and suppliers.

For its part, its vision is "To create an excellent place of work and to offer the best experience in financial services" and its core values are: human quality, service, responsibility, solidarity, excellence, integrity and a Contigo attitude.

Contigo aims to offer group loans to women entrepreneurs who have an economic activity or want to start a business without resorting to traditional banks or have no access to them. It works by forming groups of at least ten women and includes a life insurance policy that covers the funeral service of the accredited client or one of their direct relatives.

The recipients of the credit must comply with the following characteristics:

- To be a woman.
- Be between 18 and 68 years and 11 months of age to the date of application for the loan. In the case of renewal, clients allowed age is up to 73 years with 11 months to the date of the request.

- Be a Mexican by birth and have at least one year in the current address.
- Must demonstrate that they have a business of their own or want to start a new business.
- With and without credit history. In case of renewal clients must have a good track record individually or in groups, otherwise it may be a reason for rejection.
- Show valid and original official identification
- Have a phone number, cell or landline or somewhere you can leave messages.
- Submit proof of current address.

Their interest rates vary from 3 to 5.9 percent, depending on the number of members in the team and the renewals that they perform according to credit policies, as well as their good payment record, which are made in 16 weeks, with fixed payments, but without penalty for early payments. In addition to the financial branches, payments can be made in self-service and convenience stores, some banks and in Telecomm's branches.[9]

6. Peru: Padma - Puriy

Padma is a non-profit organization founded in 2012 in Villa El Salvador, one of the 43 districts of the province of Lima, in Peru. Padma is a word that means "lotus flower" in Sanskrit and is the symbol of the organization, "since the roots of this plant are found on the ground at the bottom of a lake and grow to the surface forming a beautiful flower. In the same way, the victims, despite having a difficult past, are able to grow and develop all their talent ".

Padma's main objective is "to promote social and sustainable change, through the improvement of the mental health of vulnerable populations, mainly of Peruvian women and children, and thus contribute to their empowerment and development." For this, Padma develops functions of research, training and psychological intervention:

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[9] Telecomunicaciones de México (Telecomm) is a decentralized public body that was previously engaged in receiving and transmitting telegrams. It has a network of 1 669 branches.

Table 1. Padma Programs

Activity	Objective
Children	Better opportunities in an atmosphere of harmony and security.
Adolescents	Improved self-esteem and skills through workshops, talks and counseling in their studies in schools that need it most.
Fun holidays	Space for children and teenagers, through play and sport, discover and develop their skills away from the danger in the streets.
Community dining rooms	Advice regarding an adequate diet, mainly for children and the elderly
Psychological advice	Space to listen, guide and strengthen people, especially women and children.
Training	• For parents, to improve their relationships with their children and partners. • For adolescents, to strengthen their self-esteem. • To the home, improve the education of children.
Listening space	A place where women can freely talk about their problems and share experiences.
Warmi chef	Training in confectionery to improve confidence of women and the economy of their home.
Puriy	It trains women who have experienced difficult situations or are at risk of being victims of physical, sexual and emotional abuse or neglect, it trains them for a profession that earns them a salary, finds their skills and motivates them, generating their emotional empowerment and stability. It includes a monthly personal development workshop and a library so the children are studying while they finish their day.

Source: Own elaboration based on http://www.padmaperu.com

Currently Puriy operates five women who make "mocs" (handmade baby shoes with leather), key chains and wallets. Puriy seeks to be economically self-sustaining so as not to depend on sponsorships. In 2012 the Suyana association was founded in Belgium to raise funds and run Padma's operation and then Puriy's.

7. Reflection on experiences

All the experiences described here make clear the need to support women, make their specific problems visible and contribute in some way to improve their living conditions, but they do not all impacted in the same way or with the same scope. Some are *for women* as they offer the service exclusively to women (such as Contigo in Mexico), so they are basically based on the quota scheme (since there are still regions where women have more difficulty accessing credit).

In this sense, Cobanaras arouse to serve only women but evolved from a women's organization to a state and regional referent not only as a microfinance (and as a solid savings option) to a permanent presence in the fight for full rights for women.

Most of the women who have been cared for by these projects (or have created them) had not worked before and had no idea how to do it. They learned to do new specific tasks (washing, ironing, cooking, etc.) but also other general tasks such as promotion, organization, supervision, fundraising, talking to people or networking, giving opinions at meetings, etc. (as in the Laundry Workshop). Each of these activities became in turn an opportunity for development and training. They had to leave their homes and sometimes even their villages and do things that they had never done but that contributed to their training and the acquisition of new skills, aptitudes and attitudes.

Popular consumer organizations (Chile) tend to resolve urgent situations such as permanent hunger and forced fasting for days, but some only resolve this aspect (sometimes by altruistic or religious organizations) while others also try to work organizational aspects enhance awareness:

> [...] the common pot was an "assembly" that discussed its performances, *observing, reflecting and making decisions*. These activities demonstrated the use of collective capacities to deploy reflexivity, and together with problem solving solutions that were implemented, and they were used to build up reasons for this assembly to form a concept of the problems and their reality ("*became aware*") and establish the basis of a political project that provided solutions to the affairs of the neighborhood, the population or what they defined as their local space. [10]

> [...] The most significant and widespread change was in the role of the mother-woman inhabitant, because her participation in the economic organization was accompanied by an expansion of her functions. (Gómez 2016)

Others (such as Padma - Puriy) specialize in issues such as gender violence, to care for those who have suffered or are at risk of suffering violence and for themselves and or their children. It tries to influence this problem in different ways: for instance, Psychological Counseling, Training and Space for listening, work with psycho-emotional aspects due to gender violence and self-esteem (of women and their children), while another part of Training, Warmi chef and Puriy provide them with knowledge to generate income and obtain economic independence. The latter project also includes a workshop to produce the goods, a monthly personal development workshop and a library for children to study while they finish their work shift.

The impact that is achieved tends to be much greater than that achieved simply by having new income. As the motto of the Center for Development and Population Activities (Cedpa) states, "when women move forward, the world moves with them":

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[10] Italics ours.

Throughout this learning process we have been incorporating our families. As we change, things inside the home changes. We have brought new ideas because now our children participate and talk about the organization, and about the problems of the country. (Taller de Acción Cultural 1986: 45)

In conclusion

When we approach the reality of Latin American women, proposing some elements to incorporate the gender perspective in their activities, mission and vision of SEs in Latin America it seems an almost impossible task, because there is a huge diversity in the region, both between countries and within each of them.

To give just a few examples, the supports required by each "subgroup" may differ radically from those of the others:

- Indigenous peoples may require, among other things, literacy, bilingual education (in their mother tongue and in Spanish), awareness of the inequity present in the habits and customs of their communities and of decision-making bodies.
- In these communities and in rural areas, the most serious problem is maternal morbimortality, and access to affordable, quality, available and accessible medical care.
- Women in urban areas require specific legislation (and enforcement bodies that constrain enforcement) regarding wage discrimination and job promotion, maternity and lactation leave as well as during school age, avoiding street harassment, enabling mechanisms for reporting rapes, and greater punishment for perpetrators.

We could do a similar exercise if we differentiate women by age, socioeconomic levels, educational levels, etc. and at the same time, due to the characteristics of the SE (by sector of activity, type of mission, legal status, size of the company, sources of financing, etc.). However, some ideas that must be present are:

- To recognize the specific needs of women in each geographic region, which means that not only many proposals from European countries are not viable, but also that there can be no uniform national public policy in each of the countries that ignore these differences.
- To consider the specific needs of women according to their "roles" in SEs (target public, clients, employees and managers).
- To consider not only attention to these problems, but the eradication of some practices and their prevention.
- To meet those urgent needs, but above all, of what is important, that is, include objectives and goals in the short, medium and long term.

Perhaps the most relevant aspect is that the impact is not restricted to attention to the most pressing needs, or simply to have access to certain services or generate new income.

As the motto of the Centre for Development and Population Activities (Cedpa) states, "when women move forward, the world moves with them":

> Throughout this learning process, we have been incorporating our families. As we change, things within the home change. We have brought forth new ideas because now, our children participate and we talk and there is a dialogue regarding organization, regarding problems of the country. (Taller de Acción Cultural 1986: 45)

Without denying the relevance of the work carried out by hundreds of organizations for and by women, we must aspire to (and work for) empowering them.

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