

Imagining cultures of cooperation: Universities networking to face the new development challenges

III CUCS Congress
Turin, 19-21 September 2013

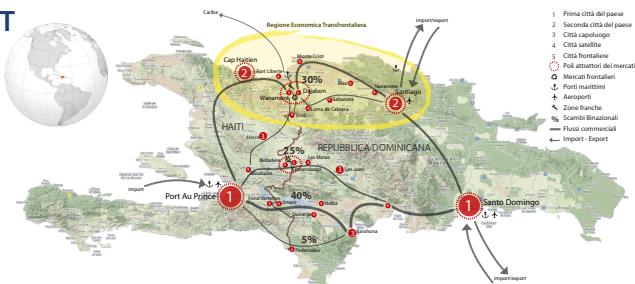
PROCESSO DI PIANIFICAZIONE DELLE CATENE ALIMENTARI PER LA CREAZIONE DI SISTEMI ALIMENTARI IN UN'OTTICA DI SVILUPPO LOCALE

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ABSTRACT



Il poster sintetizza alcune delle componenti tecniche che sono state utilizzate in una serie di azioni attivate in Repubblica Dominicana per la progettazione di sistemi agroalimentari locali sostenibili. Tali sistemi si basano sulla mobilitazione di una pluralità di attori che, attraverso percorsi di partecipazione e di concertazione istituzionale, definiscono insieme uno scenario di azione comune che ha come scopo il consolidamento di sistemi di produzione e di consumo il più possibile basati su un ciclo locale.

Linea, finanziato nell'ambito del programma EuropeAid e avente come capofila il Fondo Provinciale Milanese di Cooperazione Internazionale. Tale progetto aveva una serie di obiettivi legati al miglioramento delle relazioni transfrontaliere tra Haiti e Repubblica Dominicana e basati sul consolidamento di competenze nelle municipalità e nelle loro reti. Successivamente, grazie al supporto dello UNDP e di altri attori dominicani, gli stessi approcci sono stati perfezionati e implementati nella Provincia di Monte Plata in altre aree del paese, integrandosi a più livelli con diverse programmazioni di scala regionale e nazionale.

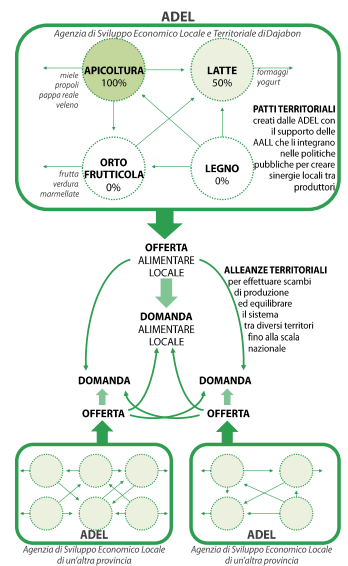
CATENA DI VALORE TERRITORIALE

Una catena produttiva genera un valore territoriale quando interconette tra di loro servizi, attività economiche, aspetti sociali ed implicazioni ambientali generando per ciascuna di esse un valore aggiunto nel territorio.

Una catena di questo tipo comprende ad esempio: un prodotto primario; attività formative; tecnologie ed infrastrutture per la sua trasformazione; servizi di commercializzazione; mobilità; ricerca e sviluppo dei processi; l'accesso ai mercati.

Tutte queste attività aggregano valore al prodotto di base contribuendo al suo sviluppo continuo e consentono alla catena di acquisire un valore superiore alla somma dei passaggi, così da diventare una risorsa strategica per il territorio.

Questo è attuabile solo se viene creata una forte relazione tra tutti gli attori (economici, sociali ed istituzionali) in grado di consolidare nel tempo una fiducia che radichi nel contesto locale le basi per lo sviluppo.

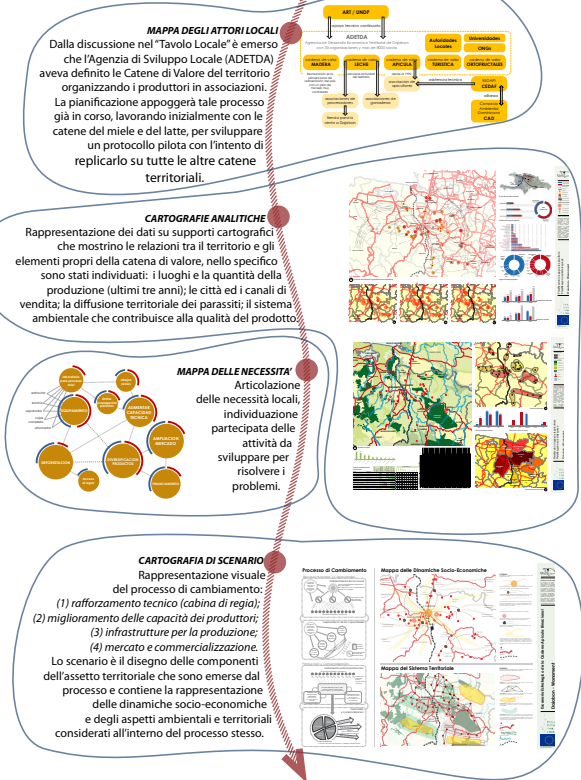


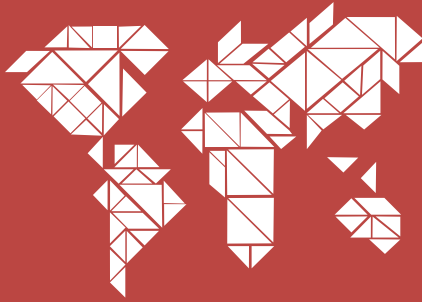
APPROCCIO METODOLOGICO

Lo schema sintetizza la metodologia attuata per la pianificazione delle catene di valore alimentari. Gli elaborati, qui semplificati, riguardano la sperimentazione pilota attuata nella Provincia di Dajabon (progetto Pull Down The Line, capofila FPMC, cofinanziamento EuropeAid) e poi estesa e ridefinita nella Provincia di Monte Plata con l'obiettivo di creare un Piano Rurale Strategico che garantisca la sicurezza alimentare mettendo a sistema, in modo integrato, gli apporti delle singole catene.



RISULTATI PRODOTTI





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“Best Practices in Microfinance: evidences from the International Award”

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ABSTRACT

The “Giordano Dell'Amore Microfinance Best Practices International Award” promoted every two years by our Foundation is opened to institutions from any developing or transition country outside Europe involved in the delivery of microfinance and related services. The Award has 3 main objectives:

- to increase the public awareness on the importance of microfinance;
- to encourage the exchange of experiences, the sharing of thoughts and in-depth analyses;
- to highlight and make known the best experiences of microfinance that combine innovation and sustainability.

During the last two editions the Foundation received a total of 97 candidatures from 60 countries.

OBJECTIVES

The main aim of the present work is to evidence different aspects considered as best practices based on the analysis of the experiences of the finalist

ACHIEVED RESULTS

In terms of **innovation**, it is essential to take into account the clients' characteristics realizing a preliminary in-depth study. For example, a MFI developed an ad hoc product to promote inclusive business in the timber value chain where the sales contract represents the guarantee and the only precondition. Another element is represented by the Social Performance Management whose implementation requires a strong institutional commitment, especially at board level, and the creation of an institutional culture. A third area emerged focuses on innovative financial systems like the creation of a special *Trust Fund* to implement public works through community participation or the *cooperation agreement* with external enterprises.

Moving to **sustainability**, the main strategies toward its achievement are:

- adoption of a decentralization model where the branch offices act as independent cost and profit centres;
- use of technologies and design of products able to quick reach scale (i.e. mobile banking).

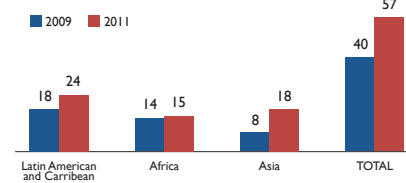
MFIs are deeply concerned about **impact** using different monitoring systems to check, measure and understand it on an ongoing basis. The assessment usually focuses on client's situation both in terms of economic and non-economic indicators; but it can also focus on the institution as a whole

CONCLUSION

Considering the general debate on the role of microfinance, the Foundation is convinced that microfinance represents a powerful tool in the fight against poverty and social exclusion, nowadays more than ever due to the international crisis. This role can be improved adapting the methodologies and systems to the clients' needs as well as assessing the impact of microfinance on the

The selection of the 5 finalist institutions as well as the winner, which receives € 50.000, is realized by the Award Committee composed by international experts accordingly 4 criteria: innovation, sustainability, impact and replicability.

Candidatures evolution 2009-2011



institutions within the two editions of the International Award organized by the Fondazione Giordano Dell'Amore.

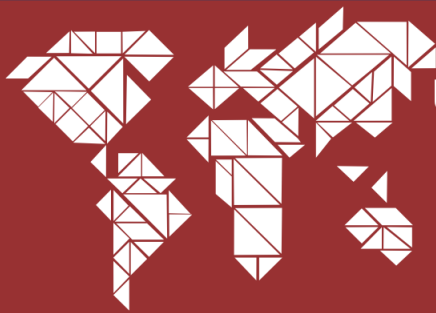
with a great stress on client protection; on the environment (i.e. reduction of emission) and on the society (i.e. role of new “neighborhood organizations”). In terms of **replicability**, all the experiences had the potential to be replicated even if they probably need time, determination and resources to ensure proper understanding and thus successful execution. Sometimes the same MFI provides Technical Assistance to other organizations through its senior officials.

The main characteristics of the ten experiences are:

- MFIs are *actives since '90s*.
- Most of MFIs offer *financial services* (microloans but also microsavings, microinsurance and fund transfer) and *no financial services* including groups' organization, animation and training as well as business development services or other social services.
- MFIs are small or medium-size. The average *portfolio* (excluding minimum and maximum value) is less than € 40.000 with around 100.000 *clients*.
- The *average loan size* ranges from € 100 to € 3.000 with a majority of less than € 500 showing the commitment to serving the really poor segments of the population located especially in rural area.

lives of the microentrepreneurs as emerged by the analysis of the ten finalist experiences of the two editions of the “Giordano Dell'Amore Microfinance Best Practices International Award” which are summarized in the special publication realized by the Foundation.





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COMMUNITY MANAGED MICROFINANCE EXPERIENCES IN EUROPE: THE SELF-FUNDED COMMUNITIES

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Abstract

The recent crisis on the financial system has opened up new opportunities for non-traditional financing models. Despite of the worldwide development of microfinance sector, we are still a long way from offering to vulnerable people and population in Europe a transparent, tailor-made and quality microfinance products and services to cover their current needs. Self-funded Communities (SFC) methodology has been designed to satisfy local demands of financial services for various types of individuals. European SFCs are usually groups of low-income people who buy shares to create a credit fund, from which they finance themselves. The target population is mainly people at risk of poverty or social exclusion in Europe. SFCs are already operating in six countries in the EU. The model is being used by the members not only for covering basic financial needs but also for fostering solidarity, social cohesion, informal learning (learning by doing and learning by sharing) and a sense of community.

Premise

European low-income families can and do save but they have troubles accessing safety financial services that meet their needs. SFC experience shows that organizing the communities through savings is an efficient strategy to help European low-income families to face unexpected living expenses and to make choices which will improve their lives. Learning from Southern Microfinance experiences and putting at the center the community, it shows us that the key to getting out of poverty in Europe isn't just credit.

Methodological approach

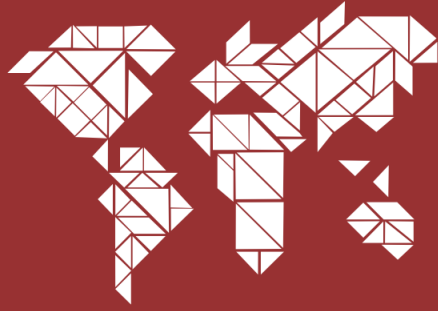
The SFC methodology is based on a community managed microfinance approach. The people, organized in groups (called SFCs) are able to save small amounts of money (micro savings), to borrow money (microcredit), to manage their own finances (financial education) and to earn some income at the end of the financial year (micro investment) coming from the profits of group-lending. The members of each SFC are co-founders and co-owners of the group. The decisions are democratic and the rules are written, shared and known by all the group members.

Achieved Results

Only in the EU, 95 groups have already been created, which means around 1600 members and around 5600 indirect beneficiaries. The rotated capital in 2012 has been around 988.000€ in 2.470 microloans, and the average return on savings stands at 12%, which means a sum of 61.985 €. The repayment rate is 98% and the mean loan is of 400€. In Spain up to 78% of the SFC's members are migrants but due to financial crisis saving groups are becoming an attractive and suitable option for young people and European families. 60% of SFC members say that the group is their only social network. In Hungary SFCs were set up amongst low-income Roma groups in rural areas and in Italy three pilots project were set up among youth (in Central Italy), migrant communities (Southern Italy) and people with mental health disorders (Northern Italy).

Conclusion

From a theoretical standpoint, the SFC represent a challenge that need further involvement. Real practices of community managed financial capital (strictly interconnected with social capital) implemented in developing countries stimulate a reflection on the possibility of reaching a social and economic balance in European countries, capable of recreating or extending the network of resources of those people whom the current economic system is forcing towards social exclusion and financial illiteracy. Mutualism and community managed microfinance practices in Europe could reinforce the savings culture, increase financial security and reduce vulnerabilities and barriers, fostering a safe way to save and building communities resilience and empowerment in European countries. It is definitely a way of moving towards a democratic, transparent, trustable and sustainable microfinance system.



Immaginare culture della cooperazione: le Università in rete per le nuove sfide dello sviluppo

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Economic growth, inequality and new measures of well being.
Preliminary issues and fieldwork.
Andrea Salustri, Tor Vergata University Economic Foundation.

Abstract

Quality, social justice, equitable and sustainable well-being, landscape are all meanings that refer to the idea of **culture, cooperation and community**. A preliminary research focused on these issues inspired the development of two projects, that are still in their start-up phase: an activity of food-sharing to be implemented at the local scale in Rome (**Bread & Roses**), and an activity of life, career and business coaching that aims at reducing the vulnerability of workers and of the unemployed, and at increasing the capabilities of NEETs in order to promote their inclusion in the labour market (**Paint Your Life**).

Achieved Results

The interaction between the formal and the informal economy can be viewed in cooperative terms rather than in competitive terms. The public sector can facilitate cooperation enhancing participation and improving the system of accountability in order to assign an economic value to social capital, non-profit and household production activities that might reduce income inequality and increase the individual and collective well-being.

Objectives

Further research is needed to: 1) identify ad hoc measures of value taking into account qualitative issues; 2) collect recent experiences of projects similar to Bread & Roses and Paint Your Life in order to highlight stylized facts and best practices that might be useful to support the activity on the field; 3) define a framework of analysis to illustrate the issues of main interest; 4) Provide recommendations to participants, volunteers and policy makers.

Methodological approach

Social networking, case studies, narrative analysis and theoretical analysis. **Further research should be dedicated to statistical analysis of economic databases.**

Conclusion

The financial crisis is global and involves both the formal and the informal economy. **The rise of new sources of poverty, the increase of social inequality and individual vulnerability, and the lack of economic growth are strictly interconnected and must be faced simultaneously.**

The introduction of quality in the economic models allows to link mid term and long term issues to short term analyses. Specifically, a long term view allows to account for the "intangibles" that are behind the main determinants of economic growth and development. **Cooperation is the major issue to address in order to find a way out the economic crisis. A way out that must be equitable, durable and sustainable.**