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LOCAL SSE POLICIES ENABLING THE SOCIO-ECOLOGICAL TRANSITION

AN INTERNATIONAL COLLECTION
OF 17 WORKING PAPERS

GSEF RESEARCH WORKING GROUP



WORKING PAPER

The Role of the Local State in Strengthening the Social and Popular Economy and its Contribution to Achieving the Sustainable Development Goals: An Approach to the Local Microcredit Promotion Program *Construir Futuro* (Building the Future) in the Municipality of Avellaneda, Province of Buenos Aires, Argentina.

Antonella NAFFA, Diego BARTALOTTA (Argentina)

Local SSE Policies enabling Socio-Ecological Transition brings together seventeen working papers in response to a call for papers launched by the GSEF's Research Working Group.

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This multilingual collection brings together texts written in English, Spanish, and French, and highlights the processes of (co-)constructing local policies through experiences of institutionalizing the social and solidarity economy, which sometimes involve collaboration with actors in the field and sometimes political appropriation.

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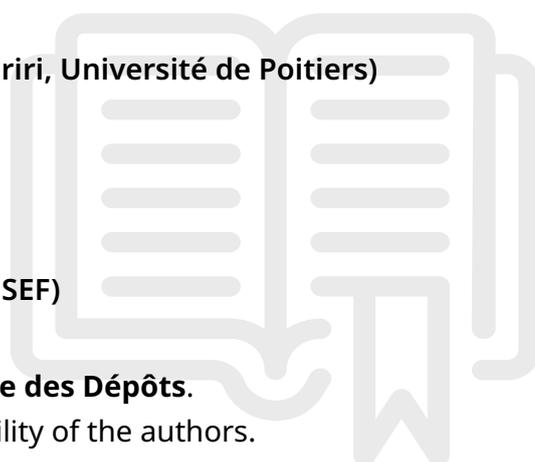
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The Role of the Local State in Strengthening the Social and Popular Economy and its Contribution to Achieving the Sustainable Development Goals: An Approach to the Local Microcredit Promotion Program *Construir Futuro* (Building the Future) in the Municipality of Avellaneda, Province of Buenos Aires, Argentina.¹

Antonella NAFFA

Microcredit Director

Bachelor's degree in Political Science and Master's degree in Social Program Design

Diego BARTALOTTA

President of the Council for the Social and Popular Economy (CESyP)

Journalist specializing in Social Communication

1. Introduction

1.1 Social and Popular Economy in Argentina

In Argentina and the region, there is a significant share of workers who carry out their activities on the margins of formality and institutionality. Informal work refers to jobs that are not registered, regulated or protected by legal and institutional frameworks. In Argentina, this is a long-standing structural problem affecting many workers, many of whom work under various forms of *self-employment*.

¹ Translated from Spanish: Naffa, A, Bartalotta, D, “El rol del estado local en el fortalecimiento de la economía social y popular y su aporte al cumplimiento de los Objetivos de Desarrollo Sostenible: una aproximación al Programa Local de promoción del Microcrédito ‘Construir Futuro’ en el municipio de Avellaneda, provincia de Buenos Aires, Argentina”, *Políticas locales de ESS al servicio de la transición socioecológica*, GSEF, 2025.

In many cases, these forms create other types of economic and organizational relationships: the *popular economy* consists of activities that began as a response to the limitations of the formal labor market in providing decent employment and income for all (Grabois, 2014). It includes self-managed, individual, family or collective undertakings, work cooperatives, odd-job workers, artisans, family workshops, street vendors, fair stall holders, service enterprises, among other activities that many people carry out for subsistence. These are marginalized populations who improve their income through various family and/or individual socio-productive practices and strategies. They are usually not legally formalized and have low incomes, and their activity is limited to make enough income for subsistence. Their purpose is not the accumulation or appropriation of surpluses generated by the work of others.

According to Coraggio (2003), a unit of the popular economy can comprise and/or connect one or more households: groups that share a budget for food, housing and other basic expenses, and which may or may not be based on family ties. That is, it can be a household or a work cooperative, it can be a group of people, a community or a family, and the main objective of its work is the reproduction of the lives of its members. The popular economy typically has very little working capital (machinery, equipment) and limited technology, showing low productivity (in capitalist terms), informality in exchange, precarious working conditions, and its main “capital” or productive force is skills, knowledge and expertise in certain trades.

The term “popular economy” became more relevant in the Argentine public agenda following the formation of the CTEP (Confederation of Workers in the Popular Economy) in 2011 and the subsequent approval of Law 27,345 on Social Emergency in 2016. This law created the *Complementary Social Salary*² for workers in the sector and established the ReNaTEP (National Registry of Popular Economy Workers), a tool for recognizing, formalizing, and guaranteeing the rights of workers in the popular economy.

The term “social economy” refers to a set of practices that go beyond subsistence and/or income generation. These practices include reciprocity and social and political solidarity (Muñoz, 2022). One could say that the social economy also pursues social, environmental and solidarity-building objectives with a strong collective thrust for social transformation. This is an economy that seeks to set aside the logic of profit, unlimited accumulation and unbridled competition and, instead, pursues a social outcome in terms of justice and equality through other types of relationships: solidarity, cooperation, fair exchange, self-management or co-management of productive resources and work organization.

Jose Luis Coraggio (2020) argues that one of the main guidelines for the development of the social economy is to include a greater number of the excluded, precarious or potentially vulnerable workers in forms of self-managed associative work, following the main logic of reproducing and developing the autonomous capacities of workers and providing access to a

² The Complementary Social Salary was initially part of the program *Potenciar Trabajo* (Fostering Work), which was later renamed *Volver al Trabajo* (Back to Work) under the government of Javier Milei, through the Ministry of Human Capital headed by Minister Sandra Pettovello. This program canceled thousands of salaries for workers in the sector who primarily performed in social and community spaces.

decent level of consumption, thus generating a subsystem of autonomous and emancipatory work (as opposed to work subordinated to the private accumulation of capital).

When the mechanisms of social integration of capitalism in general and the market in particular are in crisis, self-organized work initiatives, associative practices, and other forms of social work emerge to respond to unmet basic needs.

While there have been differences between the social economy and the popular economy from their very beginnings (one can say that the social economy has existed and been established for a longer time, while the popular economy has gained relevance in recent decades, especially in Latin America), the point of departure here is that both have or could have the potential to build solidarity and associative logics and practices.

Many of these new (and not so new)³ forms of work have undergone a process of significant institutional, academic, political and social recognition throughout the world, and in Argentina in particular. This process is specially expressed in the adoption of laws and the creation of specific public management areas and policies or programs geared toward this sector. This is also echoed in the remarkable academic development in research and in the curricular design of many universities, which are adding courses and seminars at undergraduate and graduate levels on the social, popular and solidarity economy.

New organizational and work forms and political and institutional responses are emerging in contexts marked by profound economic crises where the labor market no longer provides solutions for all. It is necessary to think and work more towards an economy that places people at the center. In addition, the role of the social and solidarity economy in achieving the SDGs is now gaining significant international recognition by various organizations such as the United Nations, the ILO (International Labor Organization), and others. To mention a few cases: at the 110th Annual Session of the ILO's International Labor Conference, held in 2022, for the first time, the SSE (social and solidarity economy) was one of the central topics on the agenda. Later, in April 2023, the United Nations General Assembly adopted the first resolution promoting the social and solidarity economy for sustainable development and recognizing it as a key pillar for achieving the SDGs. Within this framework of international recognition, it is an important challenge for the 2030 Agenda to include some visions rooted in Latin American reality; for example, the experiences of the popular economy, as part of these “other economies” and new forms of work that have or could have great potential to contribute to achieving the SDGs.

In Argentina, there are numerous public policies and programs aimed at this group of workers whose activities fall within the social and popular economy. Recently, many of these policies and programs have been dismantled, while many others remain resilient to the complexities of the political and economic context. The objective of this paper is to investigate the potential

³ Forms of social economy such as cooperatives and mutuels in Argentina have a longer history—dating back to the 1990s—while experiences in the popular economy have existed in the country since 2011, according to several authors.

impact of local social and popular economy policies in relation to achieving the SDGs and strengthening new organizational and work forms in the city of Avellaneda, province of Buenos Aires. It also attempts to demonstrate that municipal government intervention through public policies for the social and popular economy can have great potential to achieve significant impacts on local productive structures and achieve inclusive economic growth.

This paper was developed primarily through the processing and analysis of data obtained from the Municipal Registry of Social and Popular Economy Workers of Avellaneda⁴. Local reports and statistics were also used, and various secondary sources were analyzed, such as local, national, and international regulations, websites, and complementary bibliographic and statistical material.

1.2 The map of work: between reality and statistics

As mentioned above, labor informality in Argentina is a problem that has affected many workers for decades. According to data from the quarterly EPH (Permanent Household Survey) conducted by the INDEC (National Institute of Statistics and Census)⁵, unemployment in Argentina was 6.9 % in the third quarter of 2024, with one million people registered as unemployed but actively seeking work. Unregistered employment for the same period was 36.7 %, meaning that around 3.5 million workers do not make pension contributions or are registered with social security. Around 3.3 million people do not receive a salary (they are self-employed, unpaid family workers, etc.)⁶. It is important to note that labor informality affects men and women quite unequally, with the latter working in more vulnerable and precarious conditions⁷.

As Deux Marzi and Hintze (2023) pointed out, self-managed workers in the popular social and solidarity economy in Argentina do not have a specific representation in the occupational categories of the national statistics system. This entails problems of visibility and measurement, with direct consequences in terms of access to social security and labor rights. Although Law 27,345 created the ReNaTEP, it is a self-registration registry (which is not part of the National Statistics System). Its continuity and dissemination depend on the political will of the day, and it has significant limitations when it comes to representatively describing some data of the sector, such as the evolution of the entire sector, the contribution made by these workers to GDP, etc. It should be noted here that after the change of national administration in December 2023, when Javier Milei took office, this and other valuable

⁴ The Municipal Registry of Social and Popular Economy Workers of Avellaneda currently has more than 7,000 registered workers.

⁵ The EPH (Permanent Household Survey) is a national program for the systematic and ongoing production of social indicators conducted by the INDEC (National Institute of Statistics and Census), which provides insight into the sociodemographic and socioeconomic characteristics of the population

⁶ EPH-INDEC Permanent Household Survey (June 2024).

⁷ EPH INDEC. In the first quarter of 2024, the informality rate for women was 37.2 %, while for men it was 34.2 %.

instruments linked to the social and popular economy were suspended, eliminated and/or defunded.

According to Deux Marzi and Hintze (2023), in 2020, officials from the Ministry of Social Development estimated that the popular economy sector in Argentina comprised 6 million workers. Estimates based on different methodologies using information provided by the EPH-INDEC range around this number. With some nuances, most of these estimates are made considering work in the popular economy based on five population groups: non-professional self-employed workers, non-professional unemployed workers, unregistered domestic workers, salaried workers whose main declared source of income is government subsidies, and non-professional unpaid family workers. The latest estimate for 2021 indicates that the entire popular economy represents between 33 % and 35 % of the economically active population (Fernández Moujan, Mate, & Sorroche, 2022).

This analysis, focused on the city of Avellaneda, province of Buenos Aires, is based on the perspective of both the social economy and the popular economy (hereinafter S&PE), understanding, as already mentioned, that in diverse contexts and dynamics, both have or can have logics and practices of an associative and solidarity nature, and even in some cases the initiatives and practices of the popular economy can become and transform into practices of the social economy.

2. Institutional frameworks for social and popular economy policies in Argentina: *advances, setbacks and resistance to political alternations*

Since the change of administration in December 2023, Argentina has begun a period of dismantling and defunding important regulatory and institutional instruments aimed at strengthening the social and popular economy at the national level. To mention a few examples, National Law 25,865 was enacted in 2004, providing for the creation of the social *monotributo* (Simplified Regime for Small Taxpayers) and the National Registry of Effectors. The social *monotributo* is a special tax category subsidized by the Argentine State to facilitate unregistered workers' sales invoicing and access to social security (health care, pension system). This tax system was intended to benefit lower-income self-employed workers. Within the framework of the Law of Bases and the tax reform implemented by the current government of Javier Milei, highly restrictive changes were made to this policy, and mandatory re-registration was introduced, resulting in the deregistration of more than 60,000 beneficiaries of the social *monotributo*.

Also, a key piece of the legal and institutional framework for strengthening the S&PE sector in Argentina was National Law 26,117 on the Promotion of Microcredit for the Development of the Social Economy, known as the National Microcredit Law, enacted in 2006. This law created the CONAMI (National Microcredit Commission) with the goal of promoting the social economy and the development of small producers and entrepreneurs. Under this

program, several entities—both governmental (such as local governments) and non-governmental (such as social organizations)—began to manage national public funds, promoting organizational processes and transforming subsidies into solidarity loans to strengthen socio-productive experiences. The expansion of this policy was important in transforming the institutional framework linked to the social economy sector at the provincial and municipal levels. Many governments decided to create specific public agencies to promote this sector using microcredit funds.

In December 2024, the National Government, through decree 1094/2024, decided to dissolve the Program for the Promotion of Microcredit for the Development of the Social Economy⁸, and at the same time to dissolve the National Coordination Commission of the Program for the Promotion of Microcredit⁹ (CONAMI), and eliminate the National Fund for the Promotion of Microcredit and the National Registry of Microcredit Institutions¹⁰. Within this framework of adjustment and dismantling, it should be noted that the municipal microcredit program *Construir Futuro* implemented in the city of Avellaneda, analyzed here, was initially coordinated with the national government through an agreement between the Municipality and CONAMI, an organization that no longer exists. While its specific characteristics will be discussed later, this program is a clear example of a local policy that was able to withstand political alternation¹¹, which becomes important considering that the continuity of many local S&PE policies is limited by their dependence, in most cases, on the national and international regulatory and financial framework. This process of dismantling and defunding social and popular economy policies in Argentina also includes the partial repeal of the Buy National law¹², and the total elimination of the *ProHuerta* program¹³, which promoted food sovereignty through support for agroecological production and the strengthening of productive projects.

In this context, many municipal governments have adopted the position of becoming territories of resistance, with many of their policies being specific containment mechanisms for S&PE workers. It is therefore essential to build dialogue and exchanges that focus on the role of the subnational governments and strengthen agendas and policies related to the new world of work.

3. Greater Buenos Aires Conurbation and the city of Avellaneda: aspects related to the state of work

The city of Avellaneda is in the province of Buenos Aires, in what is popularly known as the “Greater Buenos Aires Conurbation.” As this paper focuses on the policies implemented in

⁸ Created by Article 3 of Law No. 26,117.

⁹ Created by Article 12 of Law No. 26,117.

¹⁰ Decree 1094/2024. Retrieved from: <https://www.boletinoficial.gob.ar/detalleAviso/primera/318118/20241213>.

¹¹ The Municipal Microcredit Promotion Fund was created in Avellaneda by Municipal Ordinance No. 29,746 adopted in 2022.

¹² Law 18,875 was partially repealed by DNU (Decree of Necessity and Urgency) 70/2023.

¹³ The *ProHuerta* Program was under the INTA (National Institute of Agricultural Technology) and the National Ministry of Social Development.

Avellaneda, its location should be briefly characterized, considering some socioeconomic and occupational variables.

According to the INDEC (National Institute of Statistics and Census), the Greater Buenos Aires Conurbation comprises the entire urban area connected to the Autonomous City of Buenos Aires. Administratively, it has 24 municipalities or complete districts. It is one of the largest urban agglomerations in the region and the largest urban area in the country (INDEC, 2005). A report prepared by *Observatorio del Conurbano* based on the EPH-INDEC data¹⁴ shows that for the second quarter of 2024, the total population below the poverty line in the Greater Buenos Aires Conurbation was 57.7 %, relative to 53.2 % for Argentina¹⁵. On the other hand, the total unregistered employment rate for the same period in the Greater Buenos Aires Conurbation was 38 %. This rate represents the proportion of wage earners who are not registered with the social security system. Some statistics should be noted: of the total number of unregistered workers in the EAP (Economically Active Population), the gender distribution is 35.5 % men and 43.1 % women. This means that more women are working unregistered, in less protected and generally more precarious conditions.

Avellaneda has an area of 54 square kilometers and borders the City of Buenos Aires (to the north), Quilmes (to the south), Lanús (to the west), and the Río de la Plata (to the east). It is a municipality with a strong industrial and productive footprint. It has a total population of 367,554 inhabitants and 145,388 homes according to data from the latest census in 2022. Its territory is divided into seven localities: Avellaneda Centro, Dock Sud, Gerli, Piñeyro, Sarandí, Villa Domínico and Wilde. It is the twelfth most populated city in the Metropolitan Area and the seventh in population density. According to data from the latest National Population, Household and Housing Census (2022), the EAP¹⁶ in Avellaneda was 53.13 % and the unemployed population was 10.34 % (of the total EAP).

¹⁴ http://observatorioconurbano.ungs.edu.ar/?page_id=8230

¹⁵ These percentages represent the incidence of poverty in the total population and in selected population groups. It is calculated as the proportion of people, out of the total population, whose income does not exceed the Total Basic Basket, which consists of a series of foods considered necessary for a person's caloric requirements, plus non-food goods and services (clothing, transportation, education, health, etc.).

¹⁶ The EAP are people who have an occupation or who do not have one but are actively seeking one and are available to work.

Table 1: Population aged 14 and over in private housing by economic activity status, in 24 districts of Greater Buenos Aires and Avellaneda, 2022.

District	Population aged 14 and over in private housing	Economic Activity Status			
		Economically Active Population			Non-Economically Active Population
24 districts of Greater Buenos Aires	8,588,777	<i>Total</i>	<i>Employed</i>	<i>Unemployed</i>	
		Avellaneda	300,925	5,545,165	4,997,130
		195,317	175,109	20,208	

Source: Prepared by the authors based on the National Population, Household and Housing Census (2022).

In 2021, the Conurbation Institute (ICO) of the National University of General Sarmiento, through *Observatorio del Conurbano*¹⁷, issued in 2021 a series of reports entitled *Fichas Municipales – Perfiles Conurbanos 2021 (2021 Municipal Reports – Conurbation Profiles)*, with statistical information and socio-demographic, occupational and economic data on several municipalities¹⁸. The report for the municipality of Avellaneda revealed some interesting facts: the main branch of activity in the district is industrial activity at 49.2 % (followed by transportation and communications at 11.6 % and business services). According to records from the INAES (National Institute of Associativism and Social Economy), in 2021 there were 26 mutual associations, 67 cooperatives and 19 recovered businesses (registered with the INAES) in Avellaneda. Another interesting fact from the report concerns the population benefiting from social programs: 16.3 % of the population (a little over 58,000 people) received the Emergency Family Income. This was an income transfer policy the national government implemented during the COVID-19 pandemic for self-employed workers registered with the *monotributo* (categories A and B) and the social *monotributo*, domestic workers and informal workers. It also shows that the total population receiving the Complementary Social Salary (beneficiaries of the program *Potenciar Trabajo*) in Avellaneda was 2.6 % in 2021, or approximately 9,443 people. This program, framed within the Social Emergency Law and the ReNaTEP, applies to workers in the popular economy, informal workers, and people in situations of social vulnerability.

¹⁷ The *Observatorio del Conurbano Bonaerense* (Buenos Aires Conurbation Observatory) is an initiative of the Conurbation Institute of the National University of General Sarmiento. It is a space for the production, dissemination and exchange of information on the socioeconomic, political, urban and environmental conditions of the region, and on public policy and societal interventions in these areas. The data presented are available at <http://observatorioconurbano.ungs.edu.ar/>.

¹⁸ Report Avellaneda 2021 file:///C:/Users/EconSocial/Desktop/Ficha-Avellaneda.pdf

4. The Social and Popular Economy in Avellaneda: political and administrative organization, main programs and characteristics of the sector

This paper aims to delve deeper into the process of institutionalization, design, and implementation of S&PE policies following the creation of the Municipal Council for the Social and Popular Economy in 2019; however, it should be noted that various initiatives and programs linked to the sector already existed in Avellaneda prior to the creation of this body.

We must remember what we said at the beginning of this paper: different categories are used to refer to these forms of work, which do not exist within the frameworks of the traditional formal market. In many cases, the category used is *social economy*; in others, *solidarity economy*; and more recently (some authors date it from 2011, others from 2015), the category of *popular economy*¹⁹ has been added to political agendas.

As in many other municipalities in the Greater Buenos Aires Conurbation, the institutional structure designed in Avellaneda underwent transformations because of socioeconomic, political and cultural processes that impacted the preexisting framework: organizational charts, hierarchies, names, and the very design of public policies. Three agencies already existed in the sector: the General Directorate for Habitat and Social Economy²⁰, which currently reports to the Secretariat of Territorial Development; the General Directorate for the Social and Solidarity Economy²¹, which was more oriented toward assessing the situation of cooperatives and recovered businesses; and the Secretariat of Production, Commerce and Environment (more oriented toward industry and commerce), with some initiatives that connect with the small neighborhood business and entrepreneurial sector.

4.1 Municipal Council for the Social and Popular Economy of Avellaneda

The Municipal Council for the Social and Popular Economy of Avellaneda (hereafter the Council) currently reports to the Chief of Staff and was created in 2019 through Resolution 4140-2019 as part of the process of recognition of this sector by the municipal government. Its objective was to give political and institutional relevance to an existing problem: part of the economically active population works without rights or in precarious conditions, while

¹⁹ Coraggio (2013) identifies three schools of thought and action within the field of the social and solidarity economy. This categorization is generally based on criteria such as the type of practices, whether they pursue solely “commercial” subsistence ends or whether organizational and cooperative/solidarity processes are also present, whether the undertakings are associative or individual, and whether this socio-productive process is accompanied by a questioning of the capitalist system and its logic.

²⁰ Some of the Directorate's initiatives include the Social and Solidarity Economy Fair, Support for Cooperatives and Recovered Businesses and, more recently, microcredits for social housing.

²¹ Although this Directorate was not directly “absorbed” by the Municipal Council for the Social and Popular, it ceased to exist as such when the Council was established in 2019.

socio-productive activities and self-employment have been on the rise as part of the income-generating strategies of individuals and families.

The Directorate's name includes the *popular* category, reaching out and acting to many self-managed workers who carry out subsistence activities, mostly individually (*changas*²², or production, service or marketing undertakings), often associated with social, community or cooperative organizations. It should be noted that, in addition to this group of self-managed workers who generate their own income, there is another group of workers who, while working in the formal labor market (some salaried workers and professionals), need to supplement that income to meet their basic needs, and they do so through a self-managed business or activity.

The main objective of the Municipal Council for the Social and Popular Economy of Avellaneda is to strengthen the city's social and popular economy based on four main lines prescribed in Local Ordinance No. 29,746²³:

1. Promote the coordination of different actors in the local social and popular economy to enable the building of networks focused on fair trade, local purchasing, and the enhancement of local production.
2. Provide tools through training so that workers can improve the performance of their undertakings.
3. Boost the sector through financial support so that they can strive for the growth and sustainability of their production units.
4. Improve and generate new marketing spaces and experiences.

Each of these specific objectives or lines of work are cross-cuttingly related to the Sustainable Development Goals (SDGs) and many of their targets.

The first management decision taken by the Council was to create a Municipal Registry of Social and Popular Economy Workers. In line with the ReNaTEP, this is a local tool that facilitates the State's access to information for the proper design of public policies. This self-registration registry is intended for workers, productive units and undertakings of the city's social and popular economy. It offers several benefits and quantifies the characteristics, products and services of the local social and popular economy to promote consumption and marketing, strengthen networks, and provide assistance. It is implemented through a self-administered online form accessible from the official municipal government websites and through physical forms (self-administered surveys/questionnaires), available to workers at official activities, events, and at institutional booths.

²² The term *changa* (odd job) is used in Argentina to refer to temporary, informal, short-term jobs aimed at generating quick income for subsistence.

²³ This ordinance formalizes and recognizes the Municipal Registry of S&PE Workers and also creates the Municipal Microcredit Promotion Fund.

In parallel with the implementation of this Registry, S&PE territorial promotion agents were appointed to inform undertakings and workers located in the various neighborhoods of Avellaneda and connect them with the Council.

4.1.1 Profile of social and popular economy workers in Avellaneda: data from the Municipal Registry

Since its implementation, more than 7,000 local undertakings have been registered. The distribution by locality is fairly balanced, with workers with undertakings operating in all the city's localities²⁴. Of the total registered undertakings, 85.21 % are run by women, the vast majority of whom work in their family homes to take care of their children, while the remaining 14.79 % of registered undertakings are run by men.

The activity branches to which registered workers in Avellaneda belong are summarized into three: production, marketing and services. Within these branches, there are predominant categories that help define the characteristics or socio-productive profile of local undertakings.

Table 2: Social and popular economy undertakings registered in Avellaneda. Distribution by activity branch.

Production	64 %
Marketing	23.5 %
Services	12.5 %

Source: Prepared by the authors based on data from the Municipal Registry.

The main activity branch is manufacturing, with the predominant sectors being food and textiles. Regarding services, there is a majority presence of personal service undertakings: hairdressing and general barbering, manicures and makeup. The marketing branch shows a wide variety of sectors, with no specific one predominating.

The workplace is the most important space where the economic unit of the social and/or popular economy operates. In the entrepreneurial sector of Avellaneda, the family home is the main place where residents carry out their work activities (80.64 %).

²⁴ Distribution by locality of registered workers in Avellaneda: Sarandí (23 %) Wilde (20 %), Villa Domingo (16 %), Gerli (13 %), Avellaneda Centro (12 %) Dock Sud (10 %), Piñeiro (6 %).

Table 3: Space or place of operation of the social and popular economy undertakings registered in Avellaneda.

Family home	80.64 %
Public space	9.92 %
Borrowed space	4.48 %
Rented space	2.64 %
Relative's home	2.32 %

Source: Prepared by the authors based on data from the Municipal Registry.

The Municipal Registry of Social and Popular Economy Workers of Avellaneda also provides data on the employment status of entrepreneurs at the time of registration. The variables included in the *employment status* category are employment relationship, *monotributo* taxpayer (which includes the social *monotributo* subcategory), unemployed and retired. The results show that most entrepreneurs reported being unemployed at the time of registration (47.36 %).

Table 4: Employment status of Avellaneda entrepreneurs, as reported at the time of registration.

Unemployed	47.36 %
<i>Monotributo</i> taxpayer (including social <i>monotributo</i>)	23.2 %
Employment relationship	20.56 %
Retired	7.12 %
Status not reported	1.76 %

Source: Prepared by the authors based on data from the Municipal Registry.

This Registry also shows that several undertakings employ at least one person (whether from the same family group or not). For the sake of length, only some systematized data from the sector are referenced here, but it should be noted that this Registry plays a strategic role in the design of policies and programs based on an accurate assessment of the reality of these workers.

4.2 Local policies for the Social and Popular Economy in Avellaneda and their contribution to achieving the SDGs.

It could be argued that few local governments adopt and adapt the 2030 Agenda to their local planning. However, the contributions that subnational governments make to achieving the SDGs and the central role they play in contexts of economic and social crises and increasing inequalities call upon us to consider and design courses of action that strengthen this link. For

Latin America in general and Argentina in particular, some points of this roadmap proposed by the SDGs are more than a priority: reducing inequalities, eradicating poverty, and achieving inclusive growth with decent work, among others.

As mentioned above, the role assigned to S&PE in relation to SDG achievement is represented by the inclusion of these “other economies” in the agendas of international organizations (ILO, OECD, UN), as well as in national and local political agendas. Several SDGs are cross-cuttingly related to S&PE practices and policies. The main ones are:

- **SDG 1:** *End poverty* in all its forms everywhere.
- **SDG 2:** *Zero hunger*, which includes targets to eradicate all forms of hunger and malnutrition, double agricultural productivity and the incomes of small producers, and promote sustainable agricultural practices.
- **SDG 3:** *Good health and well-being*, which includes achieving universal health coverage: ensuring that all people have access to quality health services when they need them, without incurring financial hardship.
- **SDG 4:** Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
- **SDG 5:** Achieve gender equality and empower all women and girls.
- **SDG 8:** Promote sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all.
- **SDG 10:** Reduce inequality within and among countries.
- **SDG 12:** Ensure responsible and sustainable consumption and production patterns.

Some of these SDGs are more relevant than others in relation to the experiences of the social and popular economy. It would be appropriate for this research to analyze each of these objectives in detail in relation to each policy implemented by the Council for the Social and Popular Economy of Avellaneda. However, for the sake of length, a more general overview is provided, considering some programs, some SDGs, and some of their targets, with an emphasis on the local microcredit program *Construir Futuro*. This financial assistance policy is also characterized and analyzed, with the aim of delving deeper into the scope and potential of its implementation at the local or subnational level.

The Municipal Registry of Workers of the Social and Popular Economy, in addition to being a management tool, functions as a “gateway” for entrepreneurs in Avellaneda to the initiatives implemented by the municipality for this sector. This tool is useful for designing programs and policies based on a specific diagnosis, while providing benefits and facilitating access to public policies that promote consumption and strengthen self-managed work. Many of the initiatives and programs promoted by the Council emerge from this Registry. In relation to the SDGs, the background of most of these programs is the reduction of inequalities (SDG 10) and the promotion of sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all (SDG 8). This last goal of the 2030 Agenda is closely related to most of the instruments and policies presented here. Target 8.3 states

Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity, and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including through access to financial services.

Target 8.8 of this SDG aims “to protect labor rights and promote safe and secure working environments for all workers, including migrant workers, particularly women migrants, and those in precarious employment.”

Currently, the Municipal Council of the Social and Popular Economy of Avellaneda has a Microcredit Directorate and a Training Directorate. The latter includes the School of Social and Popular Economy, an institutional space that designs training programs for local workers around six thematic areas: Textile Production, Food Production, Circular Economy, Care Economy, Trades and Services with Rapid Employment Opportunities, and Marketing. This training school develops training proposals aimed at collectively strengthening the workers' knowledge from a popular education perspective. Training is considered the cornerstone of every process, allowing for the acquisition of tools for the growth of career projects and, together with the support of the Council team, seeking to consolidate them. In this regard, the S&PE School team provides ongoing, personalized technical support²⁵. This line of work is particularly related to SDG 4, which is to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.” In Target 4.4, this goal aims to “substantially increase the number of young people and adults with the necessary skills, particularly technical and vocational skills, to access employment, decent work, and entrepreneurship.” Furthermore, if we look in more detail at some of the specific content of the School's training offer (such as the courses on Tools for Care Work, Circular Economy, the Textile Eco-Recycling Project, and the program *Emprende tu futuro*²⁶), we can see a link with other SDGs, such as SDG 5 “Gender Equality” and SDG 12 “Ensuring Sustainable Consumption and Production.”

In addition, the Council for the Social and Popular Economy of Avellaneda manages several traveling and permanent marketing spaces, with the goal of promoting fair and local trade and providing the city's workers and entrepreneurs with free spaces to market their products. Although it does not have a specific department or area, marketing is central to the Council's agenda. The fairs *Ahorremos en el barrio* are organized by local producers and retailers and travel to different locations throughout the city, offering basic food products²⁷ at fair prices. The Social and Popular Economy Pedestrian Markets are organized by entrepreneurs from various sectors (food, crafts, design, textiles and clothing) who offer their products at city events. These types of policies that promote local marketing and production are transversally linked to most of the SDGs presented. We could particularly highlight SDG 1, which aims to end poverty, and SDG 2, which proposes achieving “zero hunger”, which fundamentally

²⁵ For more information on the work of the School of Popular Economy of the Council visit: <https://catalogo.mda.gob.ar/escuela-de-economia-popular/>.

²⁶ Program designed to support LGBTQ+ people and women entrepreneurs.

²⁷ The basic basket refers to goods and services that are essential for subsistence: food and beverages, clothing, hygiene and cleaning products.

implies reversing the situation of food insecurity that exists in the world in general and in underdeveloped countries in particular. This SDG, in its target 2.3, states

Double agricultural productivity and the incomes of small-scale food producers [...] through, inter alia, secure and equitable access to land, other productive resources and inputs, knowledge, financial services, markets, and opportunities for value-added and non-agricultural employment.

Also worth mentioning is a policy co-developed by the Council of Social Economy, the Avellaneda Federation of Cooperatives and the Municipal Health Secretariat. This is the Work and Health Prevention Booklet for workers in the social and popular economy. It is a mandatory health certificate that must be renewed annually through laboratory and imaging tests. It is a tool for social and health inclusion that allows self-managed workers to have an annual health checkup and a clinical assessment by a health professional free of charge (for a population group that, in many cases, does not have this right because their activity is not part of “formal” employment). This instrument directly contributes to the achievement of SDG 3 “Good Health and Well-being,” which in one of its targets states “achieve universal health coverage: ensure that all people have access to quality health services when they need them, without incurring financial hardship.”

Table 5: Summary of local policies promoted by the Council for the Social and Popular Economy of Avellaneda and their contribution to the SDGs.

LOCAL S&PE PROGRAM OR INITIATIVE	CATEGORY CHARACTERISTICS	ORDINANCE OR REGULATION	MAIN SDG TO WHICH IT IS RELATED
Municipal Registry of Social and Popular Economy Workers	Registration. Data systematization. Recognition and institutionalization of informal workers in the social and popular economy. Tool for public policy design. Access to information.	Ordinance No. 29,746	SDG 8
Local Microcredit Program <i>Construir Futuro</i>	Financial assistance. Local Fund.	Ordinance No. 29,746	SDG 8, SDG 5, SDG 10
School of Social and Popular Economy: -Fortalecer course program -Women Entrepreneurs program - Diploma in clothing and textile production with a focus on design and popular economy	Training and education	<i>Resolution CS 64/2024</i> Cooperation Agreement between the National University of Avellaneda and the Municipality	SDG 4, SDG 5.

		of Avellaneda	
Marketing: traveling fairs <i>Ahorremos en el Barrio</i> . Pedestrian Markets of the Social and Popular Economy. Digital Catalog of the Social and Popular Economy.	Marketing networks. Fair and local trade. Dissemination and visibility.	-	SDG 1, SDG 12,
Ecosocial Textile Recycling Project	Circular and Sustainable Economy. Local textile recycling circuit and Textile Upcycling courses.	-	SDG 12
Work and Health Prevention Booklet for workers in the social and popular economy	Primary health care policy. Social inclusion instrument.	<i>Ordinance No. 30,676</i>	SDG 3

Source: Prepared by the authors.

4.3 The potential of the Local Microcredit Program *Construir Futuro* when considering the 2030 Agenda.

The local microcredit program *Construir Futuro* was initially coordinated with the National Ministry of Social Development, through an agreement between the National Microcredit Commission (CONAMI) and the Municipality of Avellaneda signed in 2021. This is a financial assistance program for small producers and owners of individual, family, associative or cooperative production, service or marketing undertakings in Avellaneda²⁸. These are lines of credit with very low interest rates²⁹ for the purchase of supplies and raw materials, machinery or equipment. These are small, phased loans with short repayment periods³⁰. In the first stage, strong coordination was established with other key instruments during the design phase, such as the Municipal Registry of Workers in the Social and Popular Economy. The program was initially aimed at registered undertakings and workers who already had some relationship with the Council (participating in municipal marketing spaces, fairs and/or training programs). Coordination was also established with other areas and local actors to reach new recipients³¹.

²⁸ The program's main requirements are: proof of residency in the municipality, pre-existing activities within the social and popular economy, proof of ability to repay the loan requested, and registration in the Municipal Registry of Workers in the Social and Popular Economy of Avellaneda.

²⁹ The initial interest rate was 3 % on balances (French system), later increasing to 10 %. This is a notable difference from traditional bank loans, which are around 48 %.

³⁰ Currently, loans are available for up to ARS 500,000 with repayment terms of 6, 8, or even 10 installments. A significant increase in loan amounts and a coordination agreement with Banco de la Provincia de Buenos Aires are being worked on.

Since the program's inception, 700 loans have been granted, with an investment of more than ARS 110,000,000³². Nearly 20 % of workers renewed their loans and reapplied for another. This allowed for progress monitoring and the consolidation of undertakings. The work was based on the idea of a sustainable and solidarity fund: as more workers repaid their payments, many more could access it. This was a central focus of the collaborative work and co-production of this policy with the neighbors. According to Villancourt (2011), this co-production is understood as the participation of stakeholders in the implementation stage of a policy, and in this case, various actors and organizations built a sense of ownership of the policy from a solidarity-based and sustainable perspective. One can consider here the idea of “politicizing” solidarity finance (Muñoz, 2007) and framing these tools, such as microcredit, within the struggle to build “another economy.” The *Construir Futuro* program is based on a methodology with a strong territorial imprint: the Council team has credit promoters who visit each productive unit, workshop or family home where the undertakings operate. This territoriality differentiates itself from the welfare logic associated with State intervention and allows recipients to participate, co-producing the policy.

In the second stage of its implementation, political and institutional consolidation was achieved at the local level: the area responsible for the program implementation was given a higher priority, and the Microcredit Directorate was created under the Council for the Social and Popular Economy. Thus, the operational and institutional foundations were laid that would support subsequent transformations. As mentioned above, in 2022, the Council, together with other local actors, worked to draft Ordinance No. 29,746, which formalizes and recognizes the Municipal Registry of S&PE Workers and creates the Municipal Microcredit Promotion Fund. New forms of financing are defined, and specific budget items from the municipal treasury are allocated to the program to ensure its continuity and sustainability over time. This is mentioned because the transformation of organizational charts and budget allocations are key aspects of the institutional framework that recognizes the prioritization of the policies and the sector of the local social and popular economy (Vilma, Zibecchi & Delgado, 2022).

The criteria for granting loans are based on the viability of the projects to be financed (aimed at improving their productive capacities) and not on the assets of individuals. Thus, microcredit programs can be an effective tool for enabling income-generating strategies that strengthen the productive capacities of vulnerable and marginalized groups. Furthermore, they can play a strategic role in achieving the SDGs in terms of reducing employment-related poverty (SDG 1) and promoting inclusive and sustainable economic growth, employment, and decent work for all (SDG 8).

Regarding the latter, some key features of the program are worth mentioning. It is not a bank loan; it is designed for sectors that are generally excluded from formal banking systems (due

³¹ Vocational Training Centers of Avellaneda, the Inclusion Center, the Youth Undersecretariat, the Union of Workers of the Popular Economy, among others.

³² USD 87,345 at the exchange rate set by the Central Bank of the Republic of Argentina as of February 28, 2024.

to access requirements or conditions). This feature is directly related to the targets ³³ of SDG 8:

8.3. Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including through access to financial services.

8.10. Strengthen the capacity of national financial institutions to promote and expand access to banking, financial and insurance services for all.

In a context of deep crisis and national economic recession in Argentina, a considerable number of workers in the program make timely payments and apply for another loan (approximately 20 % have already renewed their microloan). These are often cases of undertakings that become consolidated and strengthened upon joining the program and its integration with other policies implemented by the Council³⁴. Some workers have partnered with others through the program (either to jointly purchase supplies and reduce costs or to create a new undertaking). Others, after taking out two or more loans, were able to acquire machinery or tools that allowed them to increase production and sales, and therefore hire an assistant or new worker, and in many cases, also increase their income.

The implementation of financial inclusion policies for disadvantaged sectors, promoting their access to credit and supporting their careers, can be an effective tool in promoting inclusive and sustainable economic growth. Likewise, having a regulatory instrument such as Ordinance No. 29,746 can significantly contribute at the local level to achieving SDG 10, “Reducing Inequalities,” which includes among its main targets “ensuring equal opportunities and reducing inequality of outcomes, including by eliminating discriminatory laws, policies, and practices, and promoting appropriate legislation and measures in this regard.”

Another dimension of this program's analysis relates to the reduction of gender inequality and the empowerment of women (SDG 5). The 2030 Agenda proposes gender equality as a cross-cutting goal that must be a fundamental pillar of regulations, budgets, and institutions. Considering this goal from a local perspective and in relation to the program studied, to date, 80.4 % of microcredit recipients are women. Many of them maintain their undertakings autonomously and self-managed, and in most cases, this is their primary source of income. Most of these workers stated in the interview to enter the program that they had never previously had a bank loan. Access to the program for these women does not only represent financial assistance. They participate in the entire process, independently completing the application and interview, declaring their household income and conducting financial planning to access the loan. These elements, in most cases, reflect the empowerment and acquisition of a degree of economic autonomy for these women in relation to their partners.

³³ For the targets set for each SDG, visit the United Nations website: <https://www.un.org/sustainabledevelopment/es/economic-growth/>.

³⁴ School of Social and Popular Economy - Program *Fortalecer* (training and education), Traveling Fairs of the Popular Economy, Digital Catalog <https://catalogo.mda.gob.ar/>.

One of the main targets of SDG 5 is “Undertake reforms that grant women equal rights to economic resources, as well as access to ownership and control of land and other assets, financial services, inheritance, and natural resources, in accordance with national laws.”

As noted at the beginning, it is a reality that women are the ones who work in the most vulnerable and precarious conditions, but not only in Argentina. According to the 2023 SDG report prepared by the United Nations, approximately 2.4 billion women of working age do not have the same economic opportunities or rights as men.

Target 5.4 of SDG 5 also calls for “recognizing and valuing unpaid care and domestic work through public services, infrastructure and social protection policies and promoting shared responsibility within the household and family, as nationally appropriate.” This SDG also aims to “ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life” (target 5.5).

In line with this, considering that the main recipients of microcredits from the *Construir Futuro* program are women and that 80 % of all social and popular economy undertakings registered in Avellaneda are managed by women, the gender dimension and potential scope of these S&PE policies should be noted. Most of these workers maintain a self-managed undertaking in their family home as their primary source of income, making it their most viable strategy to complement work with caregiving duties for minor children and older adults. This type of financial assistance program is an opportunity for the local government to support the empowerment processes and the building of autonomy and economic independence of women entrepreneurs.

5. Preliminary Conclusions

Based on the analysis of the social and popular economy policies implemented in the city of Avellaneda, province of Buenos Aires, the following conclusions can be drawn:

- There is an important process of political and institutional recognition for the group of workers who perform productive, marketing, and service activities on the margins of the formal labor market. This is reflected in the creation of the Municipal Council of the Social and Popular Economy and its subsequent prioritization with the creation of two specific directorates (the Microcredit Directorate and the Training Directorate), as well as the adoption of a specific ordinance recognizing this group of workers as subjects of rights and recipients of specific local policies.
- The municipal government can potentially make a significant impact through specific public policies for this sector of workers, as they can be designed and implemented in close collaboration with the target stakeholders. This territorial proximity allows for intervention in the concrete reality of local entrepreneurs, listening to their needs and problems, and visiting their experiences, such as fairs, family workshops, cooperatives

and local shops. This allows for the development of co-production processes and the construction of public policies.

- Developing credit access policies, such as the program *Construir Futuro*, and combining them with other strategies such as technical assistance and training, as well as marketing networks, can be a significant step forward in dignifying and improving working conditions, protection and social dialogue (SDG 8) for a whole universe of people who work without rights.
- Local S&PE public policies have the potential to transform public action: due to their multisectoral nature, they require interventions to be designed in a coordinated and integrated manner and, at the same time, to build certain local guarantees that allow for the consolidation of financial and regulatory frameworks that do not jeopardize programs in contexts of adjustment and political alternations (as evidenced by the creation of a local microcredit promotion fund that allowed the program to continue even after the National Microcredit Commission was dismantled).
- It is evident that the local policies implemented in Avellaneda, analyzed here, make concrete contributions to achieving the SDGs and their targets. Adapting and territorializing these targets and indicators at the local level is a significant challenge, as it prioritizes municipal public management internationally.

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ABOUT THE PUBLICATION

Founded in 2013 in Seoul, the GSEF – Global Forum for Social and Solidarity Economy – is a global organization of local governments and civil society actors committed to promoting and developing the social and solidarity economy. Its 90 members, present in 35 countries, represent the diversity of SSE stakeholders: local governments, networks of actors, associations, cooperatives, mutual societies, foundations, social enterprises, universities, etc. The GSEF supports the development of the SSE around the world by promoting dialogue between public authorities and SSE actors in order to jointly develop local public policies that contribute to the achievement of the Sustainable Development Goals (SDGs) and the emergence of ecosystems conducive to the SSE.

The GSEF thematic working groups (WGs) were voted on at the General Assembly on May 5, 2023. The WG on “The Impact of SSE Public Policies on the Achievement of the SDGs” brings together some fifteen researchers from all continents. It is led by Marguerite Mendell (Karl Polanyi Institute) and Timothée Duverger (Chair Terr’ESS, Sciences Po Bordeaux) and supported by the GSEF General Secretariat employee working on his CIFRE thesis.

Following on from research already conducted by the GSEF in partnership with UNRISD, which led to the production of guidelines for local SSE policies, in January 2024 the Research WG launched a call for contributions to gather proposals for working papers focusing on three recurring processes in public action: development, implementation, and evaluation. Through the analysis of these processes of SSE public policy development, the authors of the papers (both researchers and SSE actors) were asked to examine two fundamental dimensions: the contribution of these local policies to the achievement of sustainable development goals, and the paradoxes associated with the institutionalization of the SSE.

A reading committee composed of GT members evaluated more than forty proposals, including the seventeen working papers now published under the title *Local SSE Policies enabling the Socio-Ecological Transition*. Each paper is available on the GSEF website, free of charge, in its original language (English, French, or Spanish) and in English. This publication and the English translations were made possible thanks to financial support from Caisse des Dépôts.

The concrete examples provided by these working papers will feed into programs to strengthen the capacities of local authorities and support the development of public policies favorable to the SSE.

