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# CURRENT FACTS ON BRAZILIAN COOPERATIVE SOCIETIES

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#### **Abstract**

Brazilian cooperatives branch structure suffered a major change in 2019. The former thirteen activity branches gave birth to seven ones, implying in new balance of representativeness. The first Brazilian cooperative was founded in 1902, at the municipality of Nova Petrópolis, Rio Grande do Sul state, southern Brazil, Armstad Savings and Loans Bank (to date Sicredi Pioneira), by the Swiss priest Theodor Armstad. Cooperatives abide by Federal Law no 5,764/71. Key findings point out currently 6.887 cooperatives registered in Brazil, involving 14.2 million associates, and generating 398,000 jobs. Worldwide, cooperatives involve 1.2 billion people, generating 250 million jobs. If the 300 major cooperatives activities were condensed, the result would represent the ninth world economy, approximately USD 2.5 trillion, in 2019. Cooperatives are also present in 105 countries. Analysis of current scenario, discussion, and recommendations for future research complete the present study.

**Keywords:** cooperative, co-operatives, co-op, coop, OCB, Brazil

## 1.Introduction

This study investigated current Brazilian cooperative societies, in comparison to international ones, aiming at the discussion of the increasing participation in the Brazilian economy. Brazilian cooperatives are, therefore, the unit of analysis of this case (Yin, 1988).

Cooperatives have been attracting recently much scholar attention (Dias, 2019, Dias and Albergarias, 2019; Dias, M. & Teles, 2019; 2019b; Dalacosta, Dias, M., Meirelles, 2019; Dias, M., 2018; Dias, M. & Craveiro, 2019; Dias, M., Krein, Streh, Vilhena, 2018; Dias, M. & Ramos, 2018; Dias, M. & Teles, 2018).

Cooperatives are also termed co-operative, co-op, or coop. Cooperatives are hereafter defined as "autonomous association of persons united voluntarily to meet their common economic, social,

and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise" (International Co-operative Alliance, 2018a, p.1).

Cooperatives also share values of "self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of cooperative founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others." (International Cooperative Alliance, 2018a, p.1).

Maximum cooperative values are (i) concern for community; (ii) democratic member control; (iii) autonomy; (iv) member economic participation, and independence; (v) cooperation among cooperatives; (vi) education, training, and information, and (vii) voluntary and open membership. Cooperatives play a significant role in the Brazilian economy. Out of the 5.560 Brazilian municipalities, in 652, there is only one financial institution available, a credit cooperative (Dias, 2019c, Dias & Ramos, 2018).

In Canada, for instance, almost 32 percent of the entire population is somehow associated with a cooperative. In 2019, cooperatives supplied electricity to 42 million inhabitants in the United States. In France, 60 percent of bank activity is related to credit cooperatives (OCB, 2019).

The International Labor Organization (ILO) also acknowledged cooperatives worldwide, through Recommendation 193 (ILO, 2002, 2018.

Brazilian Constitution 1988 defined the scope for the activity: "cooperatives, are independent of authorization, and state interference in their operation is prohibited." (Brasil, 1988, Art. 5, paragraph XVIII).

Cooperatives are non-profit organizations, as illustrated in the following Figure 1, as follows:

Diferentiation parameters	Cooperatives	Associations	Companies	
Economic purpose	For economic purposes, but not for profit	Non-profit,with impossibility to perform a commercial function	For-profit	
Minimum quantity of members for	20	2	1	
Objective	To provide service to the cooperative	To represent the interest of the	profit	
Vote	1 member = 1 vote	1 member = 1 vote	the more capital, the greater the voting	
Incorporation of the share capital	Quotes	NA	Shares	
Transferability of quotes	Can not be transferred to third parties	NA	Can be tranferred to third parties	

Figure 1: Differences between cooperatives, associations, and companies in Brazil. Sources: SESCOOP, 2017, Dias & Ramos, 2018.

## 2.Methods and Limitations

This research is a single, descriptive case study, with inductive approach, interpretive reasoning. (Yin, 1988). Results were achieved due to extensive archival research. Brazilian cooperatives are the unit of analysis. This article is limited to the Brazilian cooperatives. Other countries should be investigated in separate. Figure 2 depicts the Brazilian legislation on cooperatives in force, in turn limiting the present study.

Normative	Publication	Subject	
Law n° 4.594	Dec 31, 1964	Creates Monetary, Banking and Credit Policy and Institutions, creates the National Monetary Council	
Law nº 4.829	Nov 05, 1965	Institutionalizes rural credit	
Law nº 5.764	Dec 16, 1971	National Cooperative Policy and establishes the legal regime of cooperative societies in Brazil	
Brazilian Federal Constitution	Oct 05, 1988	Article 5, which recognizes the activity, (c) Article 146, which establishes the co-operatives taxation, (d) Article 174, issuing the co-operatives regulation and normalization, and (e) Article 192, which regulates the national financial system	
Law no 8.394	Nov 18, 1994	ProvidePublic Register of Mercantile Companies and Related Activities and provides other measures (including cooperatives registering)	
Decree 3.017	Apr 06, 1999	Approves the Regulation of the National Service of Learning of Cooperativism - SESCOOP	
Provisional Measure MP 2.168-40	Aug 24, 2001	Provides for the Program of Revitalization of Cooperatives of Agricultural Production - RECOOP, authorizes the creation of the National Service of Learning Cooperativism - SESCOOP.	
Law no 10,406 Brazilian Civil Code	Jan 10, 2002	Chapter VII, articles 1093, 1094, 1095, and 1096 establishes the Cooperative Societies, its limits and scope	
Complementary Law nº 130	Apr 17, 2009	Law of Credit Cooperatives Complementary Law - National Cooperative Credit System and repeals provisions of Laws 4,595, December 31, 1964 and 5,764, December 16, 1971	
Law nº 12.690	Jul 19, 2012	Provides for the organization and operation of Labor Cooperatives; establishes the National Program for the Promotion of Labor Cooperatives - PRONACOOP; and repeals the sole paragraph of art. 442 of the Consolidation of Labor Laws - CLT, approved by Decree-Law No. 5,452, dated May 1, 1943	
Decree 8.163	Dec 20, 2013	Establishes the National Program of Support to Associativism and Social Cooperativism - Pronacoop Social.	

Figure 2 Brazilian Laws on credit cooperatives. Source: Dias & Teles, 2019. Reprinted under permission

#### 3. Current Facts on Brazilian Cooperatives

Credit cooperatives in Brazil have more than 5,800 service stations. In 10 percent of the overall municipalities, there is only a credit cooperative operating (OCB, 2019). Agricultural cooperatives carry Thirty-five percent of the Brazilian dairy production. Health cooperatives cover 85 percent of the Brazilian territory in 2019. Exchange missions reached five countries in two continents in 2019. Transport cooperatives gathered own a fleet of near 42,000 trucks, transporting goods all over the country (OCB, 2019).

In 2019, OCB has rearranged the cooperative branches, from thirteen to seven (see Dias, 2019), depicted in the following Figure 3:

<b>Current branches</b>	Co-operatives	Associates	Employees
Agricultural	1.618	1.017.481	198.654
Production of Goods and Services	367	30.373	3.161
Consumption	1.392	2.773.617	13.572
Credit	929	8.995.370	63.604
Infrastructure	419	1.113.109	6.269
Health	805	238.820	103.015
Transportation	1.357	98.713	9.835
TOTAL	6.887	14.267.483	398.110

Figure 3: New Cooperatives distribution in Brazil. Source: OCB, 2019, Dias, 2019. Reprinted under permission

Note in Figure 3 that the Agricultural branch, after the reorganization, continues holding the most significant number of cooperatives and employees, while credit cooperatives have the most significant number of associates. Six fewer representative branches were agglutinated and redistributed among the seven new branches. Figure 4 illustrates the new distribution of cooperative branches:

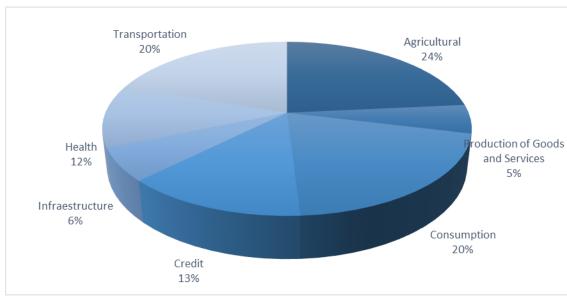


Figure 4: Brazilian Cooperative branches, 2019. Source: OCB, 2018, 2019, Dias, 2019. Reprinted under permission.

Organização das Cooperativas no Brasil (OCB), is the sector representative in Brazil since 1969 and is organized in three major divisions: (i) SESCOOP, (ii) CNCOOP, and (iii) OCB. (i) SESCOOP mission is "to promote culture, cooperative and the improvement from management to Development of cooperatives Brazilian cooperatives." (OCB, 2019); (ii) CNCOOP mission is "to defend the cooperativism and the interests of economic category of the Brazilian cooperatives." (OCB, 2019); (iii) OCB mission is to "promote a favorable environment for the development of cooperatives Brazilian companies through political and institutional representation." (OCB, 2019). In 2019, Brazilian cooperatives exported products or services to five different countries on two continents, as illustrated in the following Figure 5, as follows:



Figure 5: Brazilian cooperatives foreign activities. Source: OCB, 2019.

Observe in Figure 5 that China, the largest Brazilian commercial partner received cooperatives attention in 2018, as well as countries in Africa, such as South Africa, Botswana, and Namibia, basically due to agricultural issues (OCB, 2019).

#### 4. Discussion

Brazilian cooperatives continue expanding their activities throughout the 27 Brazilian states. According to Dias, 2019, "the new cooperatives branch structure has shifted the former balance from labor, transportation, credit, agriculture, and health (the strongest former branches), into a new balance." (Dias, M.O. 2019, p.209)

Cooperatives also interact with other businesses, from which insightful Brazilian business cases have been widely studied recently, such as cooperative societies (Dias, M.O., Ribeiro and Albergarias, 2019; Dias, M.O. 2019h Dias, M.O. & Teles, 2019; 2019b; Dalacosta, Dias, M.O, Meirelles, 2019; Dias, M.O., 2018; Dias, M.O. & Craveiro, 2019; Dias, M.O., Krein, Streh, Vilhena, 2018; Dias, M.O. & Ramos, 2018; Dias, M.O. & Teles, 2018); agricultural debt collection negotiations (Dias, M.O. 2019, 2019a; Dias, M.O. and Albergarias, 2019, 2019b; Dias, M.O. & Teles, 2018); retail business (Dias, M.O., et al., 2015; Dias, M.O. et al., 2015, 2014); mining industry (Dias, M.O., & Davila, 2018); ebusiness negotiation (Dias & Duzert, 2017); carmaker industry (Dias, M.O., Navarro and Valle, 2013, Dias, M.O., et al., 2014; Dias, M.O., et al., 2013); aircraft manufacturer industry (Dias, M., Teles, and Duzert, 2018; Dias, M.O. and Duzert, 2018); copier manufacturer industry (Dias, M.O., 2012); business civil construction (Dias, M.O., 2016); streaming video industry (Dias, M.O., & Navarro, 2018), business negotiation

generational interactions (Aylmer & Dias, M. O., 2018); (d); (e) non-market forces (Dias & Navarro, 2018); craft beer industry (Dias, M.O. & Falconi, 2018; Dias, M. O., 2018); and debt collection negotiations (Dias, M.O., 2019, 2019b; Dias, M.O. & Albergarias, 2019), public administration (Dias, M. O., 2018); Non-governmental organizations (Paradela, Dias, M. O.; Assis; Oliveira, J.; Fonseca, R. (2019); governmental business negotiation relations (Dias, M. O. & Navarro, 2017).

This research, in comparison to others, has the advantage of compiling previous research into one, single, up-to-date, comprehensive and current study, encompassing the new cooperative structures in Brazil, also investigating the dynamics of this particular market that has increased its relevance in the Brazilian economic scenario.

## 5. Future Research

The impact of the new Brazilian cooperatives structure should be investigated in future research. Each branch should be investigated in separate, to assess the economic contribution for each sector to the results of the overall cooperative in 2020. Further studies are recommended to broaden the discussion on the cooperative societies in Brazil, their relevance and contribution to the Brazilian economic and social growth in the years to come.

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