

## **From the Nouvelle Economie fraternelle (NEF) to the European Ethical Bank (BEE):**

### **The process and issues**

*Béatrice Chauvin, Ariel Mendez and Nadine Richez-Battesti*

NEF, the French solidarity finance cooperative, and its European partners are preparing the creation of the European Ethical Bank. This will bring a twofold change to this small solidarity finance cooperative by turning it into a full-service bank on a European level. From a process analysis perspective, we retrace the stages in the development of this organization. The economic model based on simple and transparent financial intermediation and its approach of stimulating new kinds of local services and using social networking are the framework of our study in which we examine the elements (social objectives, nature and type of membership, economic and regulatory context, etc.) that have played a role in the sequence of NEF's development and changes of direction.

## **British charities and French nonprofits:**

### **A comparative study**

#### **of donor behavior and fundraising**

#### **in France and the United Kingdom**

*Fanny Gérôme*

British legislation on charities is much older than the French 1901 law on nonprofits. British charities are restricted to a narrower range of areas than French nonprofits. They also do not have the same tax incentives for making donations. The British give much more than the French, and there are more donors in the UK. Income is also concentrated in fewer organizations in the UK than in France. In both countries, however, there is enormous competition for funding mainly due to the growing size of organizations, the appearance of new organizations in the sector, and cuts or freezes in public funding. A great variety of fundraising techniques tapping into an ever-widening public is available, and new ways are constantly being devised. In order to satisfy their donors, British charities and French

nonprofits have to communicate with the public in concrete terms.

## **Challenging productivity: The process of rescuing firms in Buenos Aires**

*Maria Inés Fernández Alvarez*

This article looks at a group of self-management experiences in Argentina over the past fifteen years involving bankrupt businesses that were taken over by the workers and then turned into worker cooperatives. The author is less interested in the cooperative form itself than in the workers' movement as a process that calls for state intervention and in which cooperative creation is only one element. Through a series of ethnographic studies of various workplaces that have been occupied by workers, the author observed the strategy of workers rescuing factories in order to keep their "source of work" (*fuente de trabajo*) and gain legal recognition. Drawing on an anthropological approach, the author provides a rich and original analysis of this movement in which workers' dignity plays a central role.

## **Contesting "affluence":**

### **The British cooperative movement after the Second World War**

*Peter Gurney*

Despite the upsurge of academic interest over the last few decades in the history of "consumer society", the role of consumers' cooperation in Britain remains remarkably neglected. This is a serious omission because the cooperative movement has provided vital material benefits for working-class consumers since its 19th century origins. Its history also illuminates wider social and economic processes. This article considers how organized working-class consumers in Britain responded to the growth of mass consumerism after the Second World War. It focuses particularly on the relationship between the cooperative movement and the Labour Party in order to explain ways in which the cooperators' distinctive vision of how the market should

be regulated in the interest of consumers was subordinated in the post-war period.

**Tourisme et Travail: A social nonprofit tourism organization faced with the challenge of growing professionalism in the sector**

*Sylvain Pattieu*

Tourisme et Travail, a nonprofit tourism organization affiliated with the labor movement, has been at a crossroads between activism and professionalization, the labor movement and

the tourism market. Since the start, there has been an ambiguity about the organization based on its combining the characteristics of a voluntary movement with the technical aspects of a service organization. However, professionalization grew in tandem with an entrepreneurial drive in the 1970s. The 1980s signalled both the peak of this evolution and a deep crisis in Tourisme et Travail, which has to be seen in the context of the wider problems facing nonprofits in the sector. This experience and these problems raise the issue of a French model for a union of social enterprises. ●