BEYOND HEGEMONIC ECONOMIC MAN:
ECONOMIC CRISIS, FEMINIST ECONOMICS,
AND THE SOLIDARITY ECONOMY

Julie Matthaei
Professor of Economics
Wellesley College
Co-Founder and Boardmember
U.S. Solidarity Economy Network
jmatthaei@wellesley.edu

March 15, 2012
At a panel celebrating the 15th anniversary of Feminist Economics at the 2009 Boston IAFFE meetings, Lourdes Beneria asked: “What does it mean to build an economy that moves beyond economic man?” This is a key question for feminist economists, especially in the current economic crisis, and one which I will try to answer here. I write here as a long-term researcher and teacher of feminist economics, and charter member of IAFFE – and as a solidarity economy organizer and researcher, who co-founded the US Solidarity Economy Network in 2007, currently serves on its board, and coordinates its research and policy working group.

Feminist Economics and the Limits of Women’s Liberation within Capitalism

In the US and most “developed countries,” feminist movement and feminist economists have focused on empowering women within the existing global capitalist system. This has involved conceptualizing and documenting sex discrimination; advocating for equal rights and opportunities for women; analyzing and emphasizing the economic value of unpaid care work and informal work, and advocating its inclusion in macroeconomic analysis; analyzing the conflicts

---

1 This article is based on a paper presented at the 2009 IAFFE Meetings in Boston, Massachusetts. I want to thank Barbara Brandt, Madeleine Brumley, Dick Westra, Prue Hyman, Nancy Folbre, Julie Nelson, Lourdes Beneria, Sudya Reddy, Mike Menser, Mike Lewis, Ann Ferguson, Sumitra Shah, Deirdre McCloskey, Gunseli Berik, the associate editor, and the three anonymous reviewers for their insightful and constructive comments and encouragement.

2 Of course, this was the title of Marianne Ferber and Julie Nelson’s ovular collection on feminist economics in 1993.
between paid jobs, especially traditionally masculine ones, and unpaid care work in the home; and advocating work/family policies that compensate for the systematic disadvantaging of those who do unpaid care work.\textsuperscript{3}

A second major focus of feminist movement and theory, especially in the US, has been to strengthen feminism as a movement of diverse groups of women. This process was led by activist women of color and Lesbians. The Third World Women’s Alliance, the Combahee River Collective (1979), Cherie Moraga and Gloria Anzaldua (1981), Audre Lorde (1984), and bell hooks (1984), among many others, played key roles in forcing feminist movement and feminist theory to incorporate the differences in women’s experience of gender oppression due to racial-ethnic, class, sexuality, disability, and other hierarchical processes, and to try to craft policies which benefit all women, not just middle and upper-class white heterosexual able-bodied women.\textsuperscript{4}

We have made some very important strides over the past 40 years, since the rise of second-wave feminism and feminist economics. Belief in a God-given sexual division of labor has been replaced by the condemnation of sex discrimination, and the forced imposition of rigid gender economic roles is widely unacceptable. With the support of feminist movement, individual women have fought their way into most traditionally male-dominated jobs, including the highest status positions. In their attempts to combine this process with having and caring for a family, feminists have won a broad variety of work-family reforms, especially in Europe. Microcredit programs all over the world, particularly in poor countries,

\textsuperscript{3} Barbara Brandt and I (2007) conceptualize these efforts as three distinct feminist economic processes: equal opportunity, valuing the devalued, and integrative.

\textsuperscript{4} The theoretical counterpart to this development was “intersectionality” (Kimberle Crenshaw 1991).
have recognized women’s entrepreneurial abilities. While sex discrimination has not been eliminated, struggles against discrimination and for women’s empowerment have made significant strides. Meanwhile, the “virus” of feminism has spread to women and men throughout the world, bringing its infectious and inspirational affirmation of women’s rights and economic abilities to a wide array of progressive struggles.

At the same time, the experience of the past forty years has revealed the limitations of our ability to liberate and empower women if we are forced to accept the current rules of the economic game. To play and win at that game, women have been forced to act like the hegemonic “economic man” which Marianne Ferber and Julie Nelson first identified and critiqued in 1993 in their path-breaking collection on feminist economics, Beyond Economic Man: narrowly self-interested, competitive, individualistic; focused on money; and motivated by greed.

This hegemonic form of masculine personhood, “economic man,” developed historically, in nineteenth century US and Europe. He was white; middle or upper middle class; a “bread-winner;” served by a full-time homemaker. Liberated from rigid aristocratic class hierarchies, he was able to compete in the economy, as a worker or entrepreneur, and had the opportunity to become a self-made man. Given his goal of supporting his family by earning at least a “family wage,” and doing better than other men, values such as helping others and contributing to society gradually fell to the wayside. Dominant US economic institutions, especially the corporation as it developed legally, incorporated these hegemonic masculinist values. Feminine caring work was increasingly isolated in a
nuclear family -- the purview of hegemonic “economic woman,” the full-time homemaker wife -- or assigned to the welfare state. Meanwhile, race and class hierarchies ensured that poor white men and most men of color weren’t allowed into family wage jobs and hegemonic manhood, while their wives and daughters were denied hegemonic economic womanhood, forced to serve hegemonic economic women as domestic servants or to take low paid, feminized jobs (Teresa Amott and Matthaei 1994). Similarly, heteronormativity was deeply intertwined with hegemonic gender roles, since without marriage to a man, women had difficulty surviving economically, and were unable to practice hegemonic woman’s homemaking career (Matthaei 1995).

Capitalism has transformed in many ways in the past century and a half, including waves of rapid technological change, the rise of the information economy, and new forms of globalization. Fordist mass production has been replaced by flexible specialization and outsourcing. At the same time, and in an interconnected process, the “spirit of capitalism…the ideology that justifies people’s commitment to capitalism,” has changed in response to its critics (Luc Boltanski and Eve Chiapello, 2006, 162). For example, in managerial and professional positions, firms have responded to criticism by underplaying hierarchy, providing avenues for worker authenticity, and adopting work-family policies (Boltanski and Chiapello, 2005; Peter Fleming, 2009). These changes, and others, transformed many aspects of hegemonic economic man, metaphorically speaking: his size and strength, tools, means of communication, territory, way of treating others, and self-image. He can even have a woman’s face. Nevertheless, the vast majority of corporations, and the
high-level managers who work for them, still act out the role of hegemonic economic man, with their exclusive focus on profits, growth, and earnings, and their lack of caring about human and ecological needs. In other words, hegemonic economic manhood continues to define the values and goals that organize the dominant economic practices and institutions, and to dictate the behavior required for upward mobility and “success.”

There are many short-comings to defining women’s liberation as the equal opportunity to become hegemonic economic men:

-- It is difficult if not impossible to succeed as hegemonic economic man and also fulfill the polarized and complementary role of hegemonic economic woman; instead, women are pressured to minimize or farm out (to other women) their unpaid caring labor, or to abdicate mothering altogether (Nancy Folbre 2001).

-- Women who do succeed have to accept that their success is conditioned on the fact that most women, and most people, will continue to be “losers” in the economic competition, many without their basic needs filled. For example, almost one in seven people worldwide go hungry (Food and Agricultural Organization 2010); and even in a country as wealthy as the US, 30% of American families are “food insecure,” in that they do not know where their next meal is coming from (Amy Goodman 2012).

---

5 Boltanski and Chiappelo (2005), for example, affirm that “capitalists…are chained to a never-ending and insatiable process” where “wage-earners have lost ownership of the fruits of their labour as well as any hope of ever working other than as someone else’s subordinate” (p. 162) – a process whose core spirit, in my analysis, is that of hegemonic economic man.
In order to be successful, women have to focus on maximizing their employer’s profits, co-creating an economy focused on GDP growth and rampant competitive consumerism. This often seriously damages workers, consumers, suppliers, the local community, government, and the earth upon which we all depend for life, contributing to the current grave crises in climate, energy, food, water, employment, and soul, which not only undermine our well-being and that of our families, but also threaten the very existence of humankind.

As Riane Eisler, author of *The Chalice and the Blade* (1987), has said, “What’s the use of struggling to get the top berths of the boat if the boat is sinking?” It is now clearer than ever before that the dominant neoliberal capitalist economic system cannot fulfill feminist goals; that it is responsible for many forms of human, economic, and environmental destruction; and that it needs radical transformation. It is also probably clear to many feminist economists that feminist movement and feminist economics need to play a key role in midwifing this transformation. But how?

In the late 1970s and early 1980s, Northern Marxist-feminists hoped for a revolutionary transformation that would overthrow the interlocking systems of capitalism and patriarchy, and bring a feminist kind of socialism which eliminated oppressive class divisions while achieving women’s empowerment (Zillah Eisenstein 1979; Michelle Barrett 1980; Lydia Sargent 1981). But socialist feminism has been weakened by the failure of socialism to achieve justice and democracy, the disintegration of the Soviet Union, and the rise of
neoliberal, free market fundamentalism. Instead, as Nancy Fraser (2009) has pointed out, feminism, including left feminism, have unwittingly contributed to the hegemony of neoliberal capitalism. For example, feminist critiques of the (patriarchal) state have dove-tailed nicely with the neoliberal campaigns to privatize public goods and eliminate state regulation of the market, and feminist critiques of the family wage and demands for women’s inclusion in the labor market have provided unwitting support for the decline in men’s real wages and resulting necessity for women’s employment, usually at low wage jobs without benefits. The shift of feminist focus from an economics-centered “politics of redistribution” to a culturally-focused “politics of recognition” also contributed to the weakening of the post-capitalist feminist imaginary (Fraser, 2007).

In order to achieve its vision of the liberation of all women, feminism needs to revive the radicalism it exhibited in the early years of second wave feminism, a radicalism which questioned every aspect of social life, including and especially the economic system. At the same time, feminism needs to maintain the insights gathered from cultural feminism and globalizing feminism – that womanhood is differentiated by race, class, sexuality, disability, nationality, etc., and that feminist organizing cannot succeed without addressing these other forms of oppression, within a global context (Fraser 2007). One such way for feminism to move forward is by joining forces with the solidarity economy movement.

---

6 See, for example, Redstockings (1969), Shulamith Firestone (1970), Combahee River Collective (1979), and The Berkeley/Oakland Women’s Union (1979); the latter two, in particular, opposed all forms of oppression, including class and race as well as gender.
THE EMERGENCE OF THE SOLIDARITY ECONOMY AND OF THE SOLIDARITY ECONOMY MOVEMENT

The emergence of the solidarity economy as such has been intertwined with the development of the solidarity economy movement. More just, sustainable, cooperative and democratic economic practices and institutions began to proliferate in the late 20th century, and were noticed by activists and activist academics. The latter developed the framework of the solidarity economy, which visibilized, analyzed, advocated for, and supported the growth of these practices and institutions.  

The practices and institutions that came to be called “solidarity economy” – such as simple living, worker and consumer cooperatives, fair trade, and socially responsible investment – have always coexisted with capitalist ones – both within “capitalist” countries, and in areas not fully colonized by capitalist countries. However, in the late 20th century, they proliferated in response both to the crises caused by neoliberal globalization, and to the growth and development of social movements.

With the failures of communism to achieve democracy, social justice, and ecological sustainability, activists and progressive scholars began looking for a third way forward – an economic alternative that was neither corporate capitalism nor

---

7 Social economy, people-centered economic development, new economy or economics, and community economies are other concepts used to describe these emergent non-capitalist economic forms. In Europe and Canada, the social economy framework is often used, while in the US and Australia, the community economies framework is common.

8 The fact that capitalism is not omnipresent and all-powerful has been argued convincingly by J.K. Gibson-Graham (1996) and by the Community Economies Collective, www.communityeconomies.org.
state-run communism. It was in this context, in the mid-1980s, that the solidarity economy framework was developed, independently, by activist academics Luis Razeto of Chile and Jean-Louis Laville of France (Razeto 1997; Laville 2007).

At the same time, neoliberal capitalism was generating a wide variety of intense crises that began to encourage, push, even force people all over the world to begin to look for and experiment with creating economic practices and institutions that were qualitatively different from existing, capitalist ones. These crises included crises of provision, in which peoples basic needs weren’t being met; climate and environmental crises, which threatened peoples’ health, destroyed other species, and threatened to eliminate human life; crises of meaning and fulfillment, as people, especially in wealthy countries, realized that consumerism, materialism, and hyperindividualism did not bring fulfillment; crises of culture, in which indigenous and other non-capitalist peoples fought to defend their ways of life; and crises of conscience, where people, especially in the North, became aware of the negative impact of their economic lives, and of the dominant economic system, upon others and upon the environment. It is not the purpose of this paper to discuss these crises in detail, or even to prove their existence, but rather simply to establish the social/political/economic climate in which solidarity economy practices and institutions began to proliferate.

New economic practices and institutions – and the “rediscovery” of the value of existing noncapitalist ones -- were also informed, motivated, and inspired by the liberatory social movements of the second half of the twentieth century, all of them formed in response to deep inadequacies of capitalism: worker, anti-racist,
feminist, ecology, LGBT, peace, anti-poverty, and anti-imperialist. Developed in the context of these movements, and often as part of their organizing, they tended to reflect some or all of these movement values, and to evolve into including others. Emerging new economic practices also reflected two other important aspects of turn-of-the-century social movements: the replacement of identity politics with multi-dimensional organizing, as we saw above; and an increasingly global perspective, formed in response to capitalist globalization.

In this context, the solidarity economy framework began to evolve and gain traction. In 2001, the Intercontinental Network for the Promotion of the Social Solidarity Economy (RIPESS) was formed. RIPESS is organized as a network of continental networks, each of which is itself a network of national and continental networks. Presently, RIPESS includes over 80 national and continental solidarity economy networks and groups under its umbrella, in Latin America, Europe, Africa, North America, and Asia (RIPESS 2012).

The international Social Forum movement has also played an important part in the development of the solidarity economy. Starting with demonstrations against the corporate global economic system (WTO, World Bank, IMF, etc.) in Seattle in 1999, many diverse movements -- anti-racist, indigenous, feminist, lesbian/gay, environmental, worker, peasant, and anti-corporate globalization, anti-neocolonialism -- all movements in which women have played key roles -- began to come together in this “movement of movements.” Since 2001, these diverse movements have also been brought together in the Social Forum movement, under

---

9 RIPESS uses the term “social solidarity economy” to combine the “social economy” and “solidarity economy” movements, which are distinct, but overlap considerably and come together in RIPESS. This paper will focus on the solidarity economy framework.
the motto, “Another World is Possible:” in annual or semi-annual World Social Forums (WSF), which usually attract from 50,000-100,000 participants, and in thousands of regional and local Social Forums on all continents (William Fisher and Thomas Ponniah 2004). The WSF Charter of Principles “upholds respect for Human Rights, the practices of real democracy…peaceful relations, in equality and solidarity, among people, ethnicities, genders and peoples, and condemns all forms of domination and all subjection of one person by another” (World Social Forum 2001). Social Forum meetings have become a key locus for activists around the globe to learn about the solidarity economy, share best practices, and come together to support the growth of the solidarity economy.

**WHAT IS THE SOLIDARITY ECONOMY?**

In the 1980s, Margaret Thatcher and her regime responded to complaints about inequality and poverty with the assertion that “There is No Alternative,” which came to be known as TINA. The solidarity economy movement’s response to TINA is not “there is an alternative,” i.e. socialism, but rather TATA, “there are thousands of alternatives.” This acceptance, even embrace, of diversity has allowed this movement to evolve and expand rapidly, in spite of significant regional, national, and local differences on a number of issues.

A first source of diversity is the fact that the alternative economic institutions and practices vary by country, and especially between the North and the South. For example, in the North, and among the privileged classes, there is a strong focus on social responsibility to others and to earth, including fair trade and simple living, social entrepreneurship, and corporate watch-dogging. A significant
goal is replacing one’s country’s historical pattern of colonization and neocolonization with equalizing economic relationships, and reversing its disastrous effects on the environment. In the South and among the poor, key solidarity economy institutions and practices include peasant resistance to proletarianization, such as Villa Campesina and the MST (Landless Workers’ Movement); income-generating actions such as microcredit, the creation of cooperatives of all types, and factory take-overs; popular economic organizing to fill basic needs; and resistance to corporate encroachment, especially among indigenous peoples.

There is also a diversity of views about “who’s in and who’s out” of the solidarity economy. In Brazil, for example, only cooperatives (worker, producer, or consumer) are considered part of the solidarity economy (Paul Singer, 2007); in Europe, socially responsible businesses and social enterprises which are not cooperatively owned are included (Pierre Johnson and Tara Delille, 2009); in the US, activists are split on this issue. Another noteworthy difference is the relationship between the solidarity economy and the state. In Brazil and Venezuela, government plays a significant role in building the solidarity economy, whereas for “autonomistas,” including the Zapatistas and the Indian self-help movement, state involvement and solidarity economy are antithetical. (Emily Kawano, 2009: 21-22).

These diversities result in the absence of a common definition for the solidarity economy. However, and significantly, rather than creating endless tensions and splintering as was the case in the old-school Left, different definitions and experience of the solidarity economy are accepted, becoming a source of

---

10 I know this from personal experiences of co-writing and organizing with other SEN members.
11 For a collection of definitions from some of the key actors in the solidarity economy see http://www.transformationcentral.org/solidarity/definingsolidarity.html
discussion and cross fertilization within solidarity economy meetings, conferences and writings. Such diversity is possible because the practices and institutions of the solidarity economy embody shared, or at least overlapping, values, as do activists and activist-academics in the solidarity economy movement. First, all in the movement share the view of the solidarity economy as a rejection of, and/or alternative to, neoliberal economics -- as the Zapatistas say, “Un solo NO, un million de SI” (only one “no,” to neoliberalism; a million “yeses.”) Further, the many diverse economic institutions and practices included in the solidarity economy share values and goals, which are distinct from, and opposed to, those that motivate capitalist economics. The core values which solidarity economy advocates promote are:

1. The **provisioning of needs** is the goal of economic life, and has priority over profits and property rights: “an economy at the service of people.” (Alfonso Cotera Fretel, 2009: 105). Solidarity economy practices and institutions often spring up in order to fill human needs unmet by capitalist institutions – material needs, e.g. for land, food, housing, healthcare, jobs, and nonmaterial needs, e.g. for community, meaning, ethics, culture, and mutually respectful relationships.

2. **Solidarity** in the sense of standing with one’s comrades; cooperation rather than competition; community, not isolated individualism. Mutuality and win-win instead of win-lose relationships with others. In addition, solidarity with, and support for, those who are oppressed, dispossessed, or
marginalized. Caring for others trumps competition with them. This extends to socially responsible, rather than self-interested, individualism (Marcos Arruda, 2004)

3. **Fairness and equity**, including a rejection of hierarchy, domination, and prejudice, and the positive goal of reducing economic inequality and empowering the disempowered and marginalized. While a group or practice may begin with a commitment to transcending one particular form of hierarchy and domination, there is a tendency to incorporate other dimensions and move towards the rejection of all forms (class, racial, gender, age, nationality, religious, sexuality, etc.), as in the WSF principles.

4. **Economic democracy**, especially worker ownership and self-management, instead of capitalist ownership, control, and “bossing.” The creation of economic practices and institutions “from the bottom up” is encouraged and valued. Subsidiarity – as small as is workable – is a value, since smaller and more local businesses tend to be less powerful, more energy efficient, and more responsive to their local community.

5. **Sustainability and regeneration of the planet.** Respect for earth and for nonhuman life; awareness that humanity is part of, and dependent upon, “nature,” and is responsible for stewarding it.

6. **Diversity.** Difference is good, valuable. Development does not mean adopting Northern culture; preserving cultural traditions and the differences among them, as well as a wide diversity of solidarity economy practices and institutions, is a goal.
While very few solidarity economy practices and institutions embody all of these values, all embody one or more of them. Further participation in solidarity economy economic networks or movement facilitates the adoption of more solidarity economy values and goals. For example, membership in solidarity economy supply chains – like Fair Trade, or socially responsible sourcing -- involves the adoption of shared core values on the basis of which one identifies the preferred producers or sellers.

The solidarity economy movement and institutions strive to construct an actual, real, solidarity economy economy – i.e. a system of economic interrelationships among solidarity economy consumers, producers, investors, workers, and government. Mapping initiatives around the world, on the local, national, and global level, strive to put solidarity economy activities and institutions “on the map,” so that solidarity-economy-identified economic actors can buy from and sell to them, and so that those participating in the neoliberal economy can redirect their spending, saving, and labor into the solidarity economy.12 In isolation, a particular solidarity economy practice or institution can be coopted to serve to maintain neoliberal capitalism – for example, by appeasing the poor or unemployed by providing them with services or jobs. However, when it becomes involved in relationships of mutual support with other solidarity economy actors, such a practice or institution not only fills current needs, but also serves to strengthen the solidarity economy.

12 The global mapping project, ESS global (Global Social Solidarity Economy), www.essglobal.info, currently in process, is bringing together 10 national mapping projects. For more on mapping, see http://www.rippes.org/mapping-project/?lang=en.
FEMINISM, THE SOLIDARITY ECONOMY, AND FEMINIST ECONOMICS

The solidarity economy can be seen as a feminist economic project because its values and goals are congruent with essential feminist goals. Of the six listed above, all except perhaps that of “economic democracy” can be seen as feminist. The provisioning of needs has often been posited by feminist economists, such as Julie Nelson (1993) or Devaki Jain of the Casablanca Group (2009, p. 3), as the proper goal of economic life. Solidarity in the sense of standing with, and caring for, others is closely akin to feminism’s valuing of the feminine, mothering and caring activities of nurturing human development (Marilyn Waring 1988, Nancy Folbre 2001). The breakdown of oppressive economic hierarchies of all types – not just gender hierarchy – has become a basic tenet of feminist theory, as we have seen. And the struggle to preserve the environment has long been advocated by ecofeminists to be integral to feminism (Judith Plant 1989, Maria Mies and Vandana Shiva 1993). This congruence between feminist and solidarity economy values is not an accident. It reflects the involvement of feminist movement in creating the social environment within which solidarity economy values, practices, and institutions have been born; the development of feminism to include other movements for social justice and sustainability, and vice versa; and the participation of feminists in the solidarity economy movement. Because solidarity economy values and goals are so congruent with feminist ones, I think it makes sense to view the solidarity economy as a feminist economy.
The solidarity economy is also a feminist project because women play such an important role in it, and because it helps women better their economic lives. Indeed, some experts on the solidarity economy claim that the large majority of those active in the solidarity economy worldwide are women who have been marginalized by the dominant capitalist economic system, and who bring their feminine sensibilities and perspectives to this new project (Ethel Cote 2009; Nedda Angullo 2009). Even though the women involved in solidarity economy initiatives on the grassroots level may not explicitly define themselves as feminists, or take on goals that explicitly relate to gender, these initiatives are still feminist, in that they are initiated by women, and seek to better women’s positions. Maxine Molyneux calls the impetus for such efforts “practical gender interests,” which she distinguishes from “strategic gender interests” which explicitly challenge gender oppression (2001, Ch. 2).

WOMEN, FEMINISM, AND THE SOLIDARITY ECONOMY

Women have been important participants in the construction of transformative, solidarity economy solutions to capitalist crises, for a number of reasons. Women are severely disadvantaged within capitalist labor markets due to our lesser access to family income and education, because of our caring labor obligations, and because of the persistence of sex discrimination and sexual harassment (Ethel Cote 2009). These same caring labor obligations can motivate women to extreme resourcefulness when their families, especially their children’s, basic needs are not being met. Also, women’s gender training to prioritize caring for others and the concrete provisioning of their needs
often leads us to craft economic solutions which are distinct from capitalist ones; solutions which place the provisioning of needs above other values. And because of their focus on equalization and workplace democracy, solidarity economy institutions, especially cooperatives, are particularly well-suited to the empowerment of women who are doubly oppressed by class and gender.

In the remainder of this section, I will give some examples of how women in diverse parts of the world are participating in solidarity economy institutions and practices, and how these practices have helped women empower themselves and better their economic positions, and/or have expressed feminist values. I present these examples to create what J.K. Gibson Graham call a “politics of possibility...focus(ing) on economic processes that (I) think are making the world better” (Community Economies Collective 2010, p. 295), from a feminist perspective. This is a sampling, grouped in thematic categories, of what I see as some of the “best (feminist solidarity economy) practices.”

*The Solidarity Economy and Women’s Entrepreneurship: Micro-Credit, Cooperatives, and Social Enterprises*

**Microcredit**

First touted as the miracle cure for women’s poverty, and widely disseminated throughout the world, microcredit has become controversial, especially among feminist circles. The support groups can be oppressive, the interest rates high, the financial results limited, and the consciousness created proto-
capitalist, individualist, and competitive. Nevertheless, when embedded within a larger process of community economic development, they can have an positive, empowering effect on women and their families and communities (Naila Kabeer 2009; J.K.Gibson-Graham and Gerda Roelvink 2011). In other words, microcredit programs work best when they are undertaken with solidarity economy – not capitalist – values, and supported by and interconnected with other institutions embodying such values.

While microcredit is not emphasized as part of the solidarity economy in the Americas, it is considered a key part of the solidarity economy in Asia (Hiroto 2010). One “best practices” example of microcredit in Asia is ASSEFA, a Gandhian self-help organization in India which involves almost one million families in seven states. In ASSEFA, microcredit is part of an extensive community development process which also involves women’s self-help groups, schools, health care services, local markets, milk cooperatives, and financial trusts (Longanathan, 2011; Poirier 2004)

Cooperatives

2012 has been proclaimed the “Year of the Cooperative” by the United Nations General Assembly, which is urging member states and all stakeholders to promote the formation of cooperatives, particularly due to their “impact on poverty reduction, employment generation and social integration” (United Nations 2012). This has been welcome news to those in the solidarity economy movement, which is united in viewing cooperatives
as core to the solidarity economy because they transcend the capitalist-worker division, and involve cooperation and economic democracy.

Women have been involved in producer, consumer, and worker cooperatives across the world, many of them women-only. Women are well-suited for cooperatives because we are less drilled in competitive self-interest, and more used to thinking in terms of group well-being. Because cooperatives are democratically run by their members, women can shape them to reflect their needs and interests, including empowerment and support for caring labor.

Cooperatives are increasingly being supported as a development strategy by governments and NGOs because of the ways that they empower women. In stark contrast to superexploitative low wage jobs in neoliberal capitalism’s burgeoning informal sector, which force women into supersubordinate, disempowered positions, worker-owned cooperatives work to train and empower their members – often superoppressed, illiterate women -- as a goal in itself, and as a way to increase productivity and economic democracy. While co-ed cooperatives often reproduce gender inequality, research indicates that women’s cooperatives can actually create a feminist consciousness-raising process among their members, by providing them with knowledge and training, as well as with a safe and supportive space in which to learn how to resist and transform the male domination they are experiencing in their homes (Amy Bisno 2010; Teresa Cruz e Silva 2006, 98).

Another important aspect of women’s cooperatives is that women tend to
organize them so as to be supportive to their unpaid labor in the home. Here are some “best practice” examples of women’s cooperatives:

-- In Brazil, the National Secretariat of the Solidarity Economy (SENAES) implements a program to incubate cooperatives as an employment-generation strategy among the poor. The program is staffed by university professors and social workers, and women constitute the majority of its participants. (http://www.mte.gov.br/ecosolidaria/sies.asp)

-- India’s Self-Employed Women’s Association (SEWA) organizes very low-income self-employed women producing in the informal sector into unions. The union also promotes the formation of cooperatives to provide more and better employment opportunities for its members. For example, it organized a waste-pickers’ union, and then formed cleaning and catering cooperatives to provide these workers with other employment opportunities (Sharit Bhowmik 2006). SEWA also has developed its own cooperative bank, and training, advocacy, and support circles for its members (http://www.sewa.org).

-- In 1965, Japanese women started the Seikatsu Club Consumers' Cooperative Union (SCCCU), when their local milk supply became contaminated by toxins. Determined to find an alternative to the toxic milk they had been buying in their stores, they created direct links with farmers producing organically, innovating the direct consumer-farmer linkages that are now spreading in the US in the form of community-supported agriculture. The SCCCU now has 600 consumer coops, with 22 million members, and has
also spawned worker coops; boycotts of detergents, GMO’s, and hormones; and many other projects (http://www.seikatsuclub.coop/english/)

-- Begun in 1980 with the goal of supporting poor peasant women, and “maintaining a humanitarian dimension,” the General Union of Cooperatives (UGC) of Mozambique now has 5,500 members in 185 cooperatives, almost all of them women. While it began with the production of vegetables, fruits, small animals on urban and peri-urban farms, the UGC has gradually diversified its production activities to include poultry-raising, animal feed, agriculture, arts and crafts, a transport fleet, the marketing of produce and chickens, construction, cattle-raising, and assistance services for their cooperatives. The UGC provides free medical assistance, social security, and crèches for workers’ children (Teresa Cruz e Silva, 2006).

-- Representing a coming together of women’s, labor, environment, immigrant, and First Nation movements, the Chantier de l’Economie Sociale created a program of day care and elder care cooperatives, based on the right of all families to caring support, and subsidized by the government. Women are the vast majority of the workers, many of them formerly unskilled welfare recipients (Eric Olin Wright 2010, pp. 204-208).

Social Enterprise

Another new solidarity economy form of enterprise which women across the world are heavily involved in, especially in the North, is “social enterprise” or social purpose business. Social enterprises are private businesses, traditionally or collectively run and owned, which transcend the nonprofit/for-profit divide: while
they pay a return to capital invested, they are started with, and organized around, the explicit goal of filling social needs (David Bornstein 2004). Such enterprises are feminist in that they uplift the subordinated feminine quality of caring, which has been excluded from the core of capitalist firms, and directly integrate feminine caring values into the mission of the firm. In addition, many social enterprises are started by women, some with the goal of providing economic opportunities and empowerment for women.

A Ms. Foundation sponsored study of three mid-sized social enterprises directed by women, all with female workforces, found that they shared a commitment to “accomodat(ing) women’s multiple responsibilities as employees, care-givers, and community members;” provided workers access to top levels of decision-making; created growth strategies around the goal of improving job quality; and “invest(ed) in broader social change.” For example, Appalachian By Design (ABD) knitting company started as a low-wage subcontractor for Esprit Corporation, and could have grown as such. However, in order to increase the knitters’ piece rates, ABD moved into wholesale and then retail. Childspace Management Group (CMG), a worker-owned business operating three childcare centers for low-income children in inner-city Philadelphia, created a training and advocacy nonprofit which has successfully advocated for public policies that would increase childcare resources (Kalyn Culler Cohen and Cindy Arnold 2005).

*The Popular Economy: The Solidarity Economy, the Provisioning of Needs, and the State*
Failures of the formal economy to provision their needs – e.g. lay-offs, high unemployment rates, lack of food or social services, lack of land – have led people to come together in solidarity to create their own economic solutions: collective, mutual support initiatives which often involve shared ownership of the means of production. Such initiatives, a mixture of protest and mutual self-help, have been termed the popular economy, which is seen as part of the solidarity economy because of its cooperative quality and provisioning focus. ASSEFA, discussed above, is an example of the popular economy in India. Some recent examples of the popular economy in Latin America, responses to the economic devastation caused by structural adjustment policies, are manufacturing workshops, organizations of the unemployed who seek work collectively, community gardens and kitchens, and groups focused on housing, healthcare, drinking water, etc. (Jean Louis Laville 2010, p. 9). Many popular economy initiatives involve a combination of these.

Popular economy initiatives are often spear-headed by women, and women comprise the majority of the participants in them, because of their traditional role of provisioning needs (Laville 2010, p. 13). For example, according to Daniela, a member of the MTD Almirante Brown (an unemployed workers’ movement group in Argentina):

Women play a leading role in the (MTD) movement, and really have from the beginning. They were the ones to first initiate the movements. The movements were born from women. The husband stayed home
depressed and the woman went out to get food for her children. For all of their lives, men had the role of going out and fighting for food, and when they suddenly had no work, they got depressed. So women went out to fight. Women made up the movement, make up the movements, and really are the stars. Later they brought in their husbands” (Marina Citrin 2006, p. 200).

Women-led popular economic initiatives often socialize women’s unpaid domestic work – for example, providing crèches and community kitchens -- as well as directly provisioning other needs, and generating income. Further, women’s popular economic initiatives also help them develop explicit feminist consciousness, as they confront the sexism of their male coparticipants in new, more public ways (Sitrin 2006, pp. 200-211; Ann Ferguson 2010). In other words, in the process of organizing out of their practical gender interests, women’s struggles expand to include their strategic gender interests, as they organize against sexism in its various forms.

Here are some concrete examples of women’s popular economy initiatives.

Nobel-Prize-winning Wangari Maathai’s Greenbelt movement of reforestation and women’s consciousness-raising in Africa is an inspiring example of women acting directly to fill the needs of themselves and their families. This women-generated, grass-roots-led initiative responded to the failure of capitalist-organized economic institutions and the Kenyan state to maintain the environmental integrity necessary for their survival
Still another well-known example of a struggle to fill needs in which women were very active is the Cochabamba rebellion in Bolivia in 2000, in which unions, informal workers, unemployed, peasants, retired people, children and students -- unable to afford water after a neoliberal water privatization program -- protested in the streets until the pro-people, anti-neoliberal government of Evo Morales was installed, the program reversed, and the public ownership of water reestablished (Oscar Olivera and Tom Lewis 2004).

A number of popular economy initiatives directly challenge traditional private property – in particular, the ability of people to keep things they don’t need and don’t use, while others go without. Second transformative demand emerging from these feminist solidarity economy initiatives is to amend the laws of private property. Worker takeovers of abandoned factories in both the North and South (Jose Luis Coraggio and Maria Sol Arroyo 2009; Laville 2010, pp. 6-7); squatter movements which claim unused land or housing for the landless and homeless, such as the MST (Landless Workers Movement) in Brazil (http://www.mst.org.br/; Horacio Martins de Carvalho 2006); and the anti-eviction movement (International Alliance of Inhabitants 2012) are all challenging traditional property laws on the streets and in the courts. In doing so, they work to establish a sort of eminent domain for people in need: the right for the deprived to take things from others who are not using them.

These need-based popular economic initiatives can be seen as building towards another, more universal, demand of the state which women have been
putting forward: the demand for economic human rights. Jean Louis Laville points out, about women’s popular economy initiatives, “Given the failure of standardised universal measures, these initiatives are a means of consolidating rights and translating them into capacities for action, thanks to the collective....These collective actions aim first and foremost to be pragmatic responses to the problems of daily life. However, they also formulate societal and environmental claims…” (2006, p. 13). The claim for economic human rights – including the right to a job, education, health care, housing – as articulated by the Universal Declaration of Human Rights in 1948, and affirmed by the International Covenant on Economic, Social and Cultural Rights (ICESCR) is being put forward by a variety of feminist groups, including the Casablanca Group (Diane Elson 2010, p. 8), the Center for Women’s Global Leadership (2011), and the Poor Peoples Economic Human Rights Campaign, which grew out of the US welfare rights movement (2012).

**BEYOND HEGEMONIC ECONOMIC MAN AND WOMAN**

We have seen how economic contradictions and crises, combined with the vibrant social movements of the end of the twentieth century, have birthed economic mutations -- practices and institutions which express feminist, solidarity economy values, rather than those of neoliberal capitalism. And we have seen how women are actively involved in constructing such practices and institutions.

In this section I attempt to describe some of the emerging forms of economic agency that are beginning to appear in solidarity economy practices and institutions, forms which go “beyond hegemonic man (and woman).” So whereas in the previous section, I looked at ways in which women are constructing and
participating in solidarity economy institutions, in this section I will look at the new forms of economic agency or subjectivity associated with the solidarity economy, from the perspective of gender -- generally, and in the realms of work, consumption, and enterprise. Using the broadest of strokes, I will try to discern some elements of emergent solidarity economy subjectivities, and contrast them with hegemonic economic man and woman. I will provide some examples in each area, but do not have the room to elaborate on them here; I am currently working on a book which explores this topic in more depth.

The first thing to be said is that there is no one solidarity economy way of being – or gendered pair of ways of being -- that is/are emerging, just as (as feminism has shown us) there has been no one shared essence of womanhood or set of women’s interests that transcends race, class, country, and sexuality. In this analysis, I will focus on the global North, particularly the United States, which is my area of expertise, as well as a main home of hegemonic economic man and woman – and on white, middle- and upper-class men and women.13

Table 1 summarizes the main points that I will present here. I will begin by looking at subjectivities in the realms of work, consumption, and enterprise, and then try to deduce from these some more general patterns of economic agency that go “beyond economic man.”

In terms of work, the works of hegemonic economic man -- competitive bread-winning in the monetary economy -- and of hegemonic economic woman -- unpaid, self-subordinating homemaking -- are mutually exclusive, taking place in

---

13 My expertise in the US, in particular, and my discussion here is partly based on my research on economic history (1982; with Teresa Amott, 1996).
separate spheres. Men focus in the paid economy, where they compete for jobs, income and position. The goal is to earn as much as possible, but at least a family wage, by advancing oneself up the economic hierarchy, and they do so by obeying their bosses and serving the goals of their employers – i.e. profits. Maximizing one’s earnings is also the income side of competitive consumerism. Low wage workers and the unemployed are viewed as losers, and blamed for their “inferior” position.

As solidarity economy values are being injected into paid work, a number of new work subjectivities and associated public policy stances are beginning to emerge.

- The assertion of the right of all to a living wage job (Robert Pollin, Mark Brenner, Stephanie Luce, Jeannette Wicks-Lin 2008) as a necessary precondition for provisioning oneself and one’s family, and as an expression of solidarity with others.

- The extension of workplace fairness to include not only the elimination of discrimination and occupational segregation, but also the minimization of wage inequality. Extremely high executive pay levels, relative to average worker pay, are under increasing critique, while some worker cooperatives set the maximum ratio of highest to lowest earnings at 3 to 1.

- The expansion of one’s work goals to include both (noncompetitive) provisioning for ones needs and those of one’s family, and making a positive contribution to society, i.e. socially responsible work (both of these can happen with either paid or unpaid work). Social entrepreneurship, work
with socially responsible businesses or nonprofits, whistle-blowing, and working to transform low-road firms are examples which are emerging (Melissa Everett 2007).

- Paid work is not valued more than unpaid work. Recognition of the value of the latter requires public policies which support it, allowing people to combine unpaid caring with paid work, or to specialize fully in unpaid caring work without being economically penalized (paid parental leaves, parent support and education, excellent schools, living wage welfare).

- Attempt to express solidarity economy values in unpaid reproductive and community work, as well as paid work.

- The valuing of cooperation over competition, and of economic democracy, leads workers to prefer jobs where they can cooperate with others, and have democratic control over their workplaces. Workers buy out their owners, or form new cooperatives; advocacy of policies that support cooperative formation, as discussed above.

- A growing rejection of gender binaries in work. Women and men are no longer restricted to their sex-traditional work. Jobs are no longer either men’s work or women’s work, and tend to incorporate both masculine associated and feminine associated traits.

  The goals of neoliberal capitalist consumption are to maximize one’s consumption through competitive, conspicuous and socially and environmentally irresponsible consumerism. That is, consumers – predominantly women --focus exclusively on “maximizing utility” – the pleasure they and their families will gain
through their purchases. Their calculations of utility are based on narrow, materialistic self-interest -- that is, they ignore “externalities,” the negative (or positive) effects of their consumption on other consumers, workers, businesses, and the planet.\textsuperscript{14} Conformity to the dictates of fashion combines with competition: wanting to “keep up with the Jones” or, better, consume more than them.

Consumption is being transformed as consumers strive to provision their needs in a noncompetitive, solidaristic, diverse, and caring fashion, with the goal of attaining well-being for themselves, their families, their neighbors, communities, fellow human beings, and other species. Many types of solidarity economy consumption have emerged in the North. One is the practice of simple living, in order to shrink one’s “ecological footprint,” and to free up time for valuable unpaid work and other activities. Another is to practice socially responsible consumption, e.g. buying green, fair trade, or sweat-free goods, and reusing and recycling what one consumes. Open sourcing, freecycling, and freeganism create communities of sharing, which also reduce resource depletion, waste, and pollution. Commitment to the provisioning of the needs of all leads to advocacy for economic human rights (to jobs, health care, housing, education….), as well as support for public (sharing) over private (competitive, either/or) consumption, which also reduces the ecological footprint (Matthaei, 2008, 2011). Those who have more than they need use their privilege to reduce inequality and injustice and diffuse solidarity economy values.

Finally, the entrepreneurial spirit which is so key to the dynamism of capitalism is being transformed into solidarity or social entrepreneurship. The capitalist entrepreneur or manager -- the quintessential hegemonic economic man --

\textsuperscript{14} Not surprisingly, this is how mainstream economics textbooks portray consumption.
pursues manly success by maximizing wealth and profits through “low road” actions (Dan Swinney 2007), including creating unnecessary needs and forced obsolescence; minimizing (and externalizing) costs; exploiting workers, suppliers, consumers, and the earth; bribing politicians; and practicing the outright deceit, theft, graft, and corruption which brought the world economy to its knees in 2008. By contrast, for entrepreneurs and managers and firms who have solidarity economy values, creating a product which fills a real need and contributes to well-being is core to their mission. Fairness, caring, and a concern for sustainability lead them to try to create, as much as possible, “high road” businesses: win-win production processes which benefit not just owners and managers, but as many stakeholders as possible – including workers, consumers, community, environment, government, suppliers, and competitors. Some examples are socially responsible privately-owned businesses, worker-owned and other cooperatives, and nonprofits; green businesses; community businesses; and social enterprises. Such solidaristic enterprises have shown themselves able to survive within existing markets, especially when supported by socially responsible consumers, workers, and investors, and people-centered, socially responsible public policy. On the other hand, the growing US movement to repeal corporate personhood attempts to reduce the economic, political, and social power of low-road firms.

Can we say anything about hegemonic manhood and womanhood versus solidarity economic agencies, in general? As Julie Nelson has convincingly argued, gender polarization (and, I would argue, the hierarchy associated with it) creates distorted or negative forms of masculinity and femininity (1996, Ch. 1). Hegemonic
economic man’s form of masculinity confuses self-assertion and strength with insensitivity, domination, and rigidity. Hegemonic economic woman’s subordinated and self-abnegating way of caring involves the acceptance of male domination if not active self-victimization, and creates children who grow up to be masculine dominators, feminine self-subordinating servers, or both. In contrast to the rigid gender roles of hegemonic economic man and woman, solidarity economy subjectivities involve the expression of solidarity economy values in a diversity of ways – expressing equally valued, masculine and/or feminine-associated traits through a variety of forms of equally valued paid work and/or unpaid work, or a combination of the two. At the same time, the development of the solidarity economy begins to transform both spheres, injecting feminine-associated caring into the heartless world of hegemonic economic man, and masculine-associated independence and self-assertion into private homemaking. It begins to accomplish what Jenny Cameron and J.K. Gibson-Graham have advocated: the “promot(ion of) the valuing and strengthening of traditionally coded ‘feminine’ qualities…as well as traditionally coded ‘masculine’ qualities… in all economic activities across the board (i.e. paid and unpaid) (2003: 19).

At the core of the emergent solidarity economy is the emergence of new kinds of economic agency which involve caring for oneself and for others, social responsibility and cooperation, and the honoring of one’s community and of earth. If Northern forms of solidarity economy subjectivity were extended South, I would expect that a wide variety of gender-associated meanings and economic practices would persist, but that forced gender polarization and gender inequality would be not.
CONCLUSION

Given the breadth of this topic, the space limits of this venue, and the still emergent and diverse nature of the solidarity economy, my argument here is both tentative and incomplete. However, I hope to have convinced you of the following: 1) the solidarity economy framework and movement are helping construct economic values, practices and institutions which are feminist, 2) women and feminists are playing key roles in this process, and 3) new subjectivities are emerging which presage a possible economy based on horizontalism rather than hierarachy, mutual respect and democracy rather than domination, and cooperation rather than competition – an economy that moves “beyond economic man.”

More research needs to be done by feminist economists to identify and analyze solidarity economy practices and institutions world-wide – especially those which are organized by women, or which destabilize or transform gender hierarchy and polarization. This involves searching out non-capitalist economic practices and institutions and analyzing them from a feminist, solidarity economy lens, as I have done above. Questions to be answered include a determination of whether they are “in” or “out” of the solidarity economy, and why; in what ways do they fall short in terms of feminist solidarity economy values and goals; and how can they be improved upon. This process is, in itself, valuable to feminist economics; as Jenny Cameron and J.K. Gibson-Graham put it, such a discourse “open(s) up a myriad of ethical debates in all nooks and crannies of the diverse economy about the kinds of worlds we as feminists would like to build” (2003, 20). A related project is to develop further the tentative analysis I have put forward about the emergent
economic subjectivities which cultivate solidarity economy practices and institutions – and which, in turn, are cultivated by them.

The identification, analysis, visibilization, and constructive criticism of these positive, feminist economic possibilities is not just an intellectual exercise. It aids in their replication; helps bring them closer to feminist values; and facilitates their inclusion in the solidarity economy movement and in the mutually supportive economic interconnections which this movement is promoting through mapping and other modalities.

Another important role for feminist economists is to analyze practices and institutions which are viewed by others as part of the solidarity economy with a feminist lens. How do they affect women? What is their impact on gender polarization and hierarchy? How do they address feminist concerns such as gender inequality, provisioning, and the valuation of caring labor? How could they be improved on, from a feminist perspective? What other “best feminist practices” could they adopt? As the solidarity economy continues to grow in the context of the current interconnected crises, it is crucial that feminist economists be present to counteract masculinist tendencies in the solidarity economy movement and critique male domination of solidarity economy institutions.

In these ways, feminist economists can participate in the feminist project of constructing an economy that moves beyond hegemonic economic man, towards one whose core agenda is the liberation – not only of women, but of all people -- from the oppressive class, race, gender, and man/nature hierarchical polarizations which are at the heart of neoliberal capitalism.
TABLE 1: Beyond Hegemonic Man and Woman

<table>
<thead>
<tr>
<th>WORK, Paid and Unpaid</th>
<th>HEGEMONIC ECONOMIC MAN</th>
<th>HEGEMONIC ECONOMIC WOMAN</th>
<th>SOLIDARITY ECONOMY SUBJECTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For men, bread-wining: paid work in the &quot;market&quot; with goals of earning a family wage, advancing in economic hierarchy, and funding competitive consumption</td>
<td>For women, caring for and serving one’s husband and family by doing or supervising unpaid work in the home, including childrearing, cleaning, and cooking.</td>
<td>Work as means of livelihood, self-expression, self-development, &amp; as a way to serve/help others, society, and the planet; valuing of both paid work and unpaid work, and attempts to combine and balance the two; cooperation rather than competition with other workers; economic democracy in workplace and home</td>
</tr>
<tr>
<td>CONSUMPTION</td>
<td>Economic man’s role is to earn as much money as possible, to fund competitive consumerism; at least a family wage, enough to keep his wife out of paid work</td>
<td>Economic woman’s job is to spend the money her husband earns in a competitive consumerist manner, as an extension of her homemaking job of caring for family needs</td>
<td>Goal of provisioning the needs of oneself and one’s family to attain well-being AND caring for others and for earth, i.e. socially responsible consumption; focus on sharing with others rather than trying to consume more than them; support for public goods</td>
</tr>
<tr>
<td>ENTERPRISE</td>
<td>Economic man as entrepreneur maximizes profits and minimizes (and externalizes) costs to increase own wealth and/or those of owners/stockholders. Exploits workers, the earth, suppliers, and consumers; seeks to destroy or buy up competitors; bribe state Low road capitalist entrepreneurs and firms</td>
<td>Solidarity entrepreneurship and management seeks to benefit all stakeholders; governed by workplace democracy; supported by socially responsible consumers, workers, investors, and by forward-seeking solidaritous public policy. High road firms, including socially responsible corporations, nonprofits, cooperatives, collectives, and community businesses</td>
<td>A diversity of subjectivities which express various combinations of positive forms of masculine-associated and feminine-associated traits, and are engaged in paid work, unpaid work, or some combination of the two.</td>
</tr>
<tr>
<td>FROM HEGEMONIC ECONOMIC MAN AND HEGEMONIC ECONOMIC WOMAN To</td>
<td>Hegemonic economic man engages in self-seeking through competition with others; strives to dominate or “better” others and the earth, including</td>
<td>Hegemonic economic woman engages in self-seeking through selfless service; specializes in caring for others, especially her family, often with “help” of other women; subordinates herself</td>
<td>A diversity of subjectivities which express various combinations of positive forms of masculine-associated and feminine-associated traits, and are engaged in paid work, unpaid work, or some combination of the two.</td>
</tr>
<tr>
<td>SOLIDARITY ECONOMY SUBJECTIVITIES</td>
<td>“nonwhite” racial-ethnic groups; measures success in terms of money received &amp; accumulated.</td>
<td>to husband’s and children’s needs and lives through them; denies her own needs. Women without husbands and children cannot be women.</td>
<td>Cultural variations in gender-associated meanings and practices are acknowledged and valued, but gender hierarchy and forced polarization are not.</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Focus on market-based economic activities</td>
<td>Focus on unpaid economic activities</td>
<td>Various combinations of market and nonmarket work</td>
<td></td>
</tr>
</tbody>
</table>
REFERENCES


http://www.casablanca-dream.net/word%20docs_meetings/Elson%20-%20New%20York%20Presentation.pdf


