



CHAPTER

2

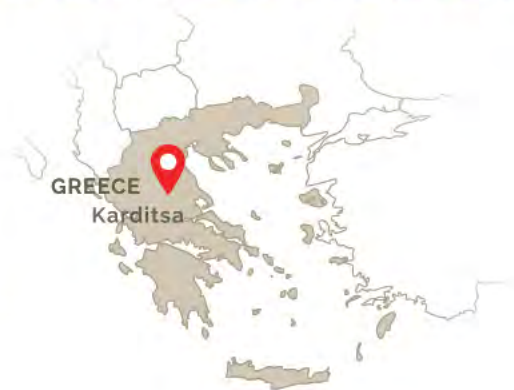






# CRISIS AND THE SOCIAL SOLIDARITY ECONOMY

JENNY GKIOUGKI



It is almost 4am when I see the car lights approach, outside the quaint, stone-made, traditional guest-house that was my home for the past 3 days. Even though we are well into May, and in the rest of Greece people are already fleeing to the beaches on weekends, up here at 1100m altitude,

amongst thick forests and pasture lands surrounding the magnificent artificial lake Plastiras, it is still cold at night. I find myself wrapped up like an onion, as I join in with so many others, singing '*Once I was a farmer, I was subsidised...*' to the tune of the '70s disco hit '*I will survive*'...

I have already said my farewells to the almost 80 people from around 20 countries that met here, in the landlocked Karditsa region of Greece, for Forum Synergies' [European Rural Sustainability Gathering 2017](#), which ended a few hours ago with a heart-warming feast. My fellow passengers



## AGROECOPOLIS

Agroecopolis is a very young, grassroots non-profit organisation. It is the Hellenic Network for Agroecology, Food Sovereignty and Access To Land. It is the product of many years of collaboration with a variety of formal and informal groups, collectives and individuals working in these broad areas. They work on systemic change and are the focal point for the Food Sovereignty and Community Supported Agriculture (CSA) European movements in Greece and for the Mediterranean network for Local Solidarity Partnerships for Agroecology. They are a member of the European CSA Research Group, and the European steering committee of **URGENCI** -the global CSA network. They are focused on participatory methods and are engaged mainly in trainings, dissemination, networking, advocacy and research.

are dozing off, taking advantage of our 3-hour ride to Thessaloniki airport but I can't sleep - I am just too overwhelmed. You see, this meeting holds special significance for me: not only because it was my first engagement with Forum Synergies (and look at me now, writing this chapter a testimony to how open and inclusive this network is), but also it was the formal 'first' participation in Forum Synergies for our newly-formed grassroots organisation, **AGROECOPOLIS** - the Hellenic Network for Agroecology, Food Sovereignty and Access To Land, born in February of the same year.

OPPOSITE 1. European Rural Sustainability Gathering at lake Plastiras

THIS PAGE 2. Village in the forest near Karditsa, region of Thessaly



## FINANCIAL CRISIS AND THE SOCIAL SOLIDARITY ECONOMY

Why did we gather here in this beautiful but remote and struggling part of Greece? Karditsa is considered as an isolated, rural region with poor infrastructure and - for a long time - a real pocket of poverty and unemployment. Karditsa lost 11.4% of its population from 2001 to 2011, according to official municipal statistics. Today, Karditsa is breaking records in mobilising its people for a new social economy: while the average turnover in 'social solidarity economy' (SSE) projects in Greece is only 1,2 %, it is 6,2 % in Karditsa. The regional development agency **ANKA** and its cooperative bank seem to show new exciting paths to a new social economy in times of crisis. We are curious to learn about this place.



3. View of lake Plastiras



*“The ‘crisis’ gave us the feeling that we were completely alone.”*

Vasileios Bellis

### EUROPEAN RURAL SUSTAINABILITY GATHERINGS (ERSG)

Every two years, Forum Synergies organises a 3-day gathering with 50 to 100 participants from different backgrounds and from all over Europe and neighbouring countries, in order to stimulate a constructive exchange of good practices and to jointly explore possibilities for sustainable rural development. These European Rural Sustainability Gatherings are organised with local partners in rural areas and put a strong focus on flexible processes and the quality of human interaction. They aim at building bridges between the local, national and the European level.



## PEOPLE!



**Vasileios Bellis** and the Development Agency of Karditsa (ANKA.SA), of which he is general manager, hosted the European Rural Sustainability Gathering in Karditsa in 2017. His professional career qualification is as a chemistry engineer. His passion now is to reinvent and modernise cooperatives and the collective use of local resources. He has been actively involved in the creation of the Credit Cooperative and '*Karditsa's Ecosystem of Collaboration*'. Vasileios is also a member of the Forum of Social Entrepreneurship and the People's University of Social Solidarity Economy (UnivSSE Coop). In the past he participated actively in the establishment of the first Greek educational platform '*kalomathe*' in the field of Social and Solidarity Economy.

But here we sit in one of our hosts' traditional houses with a breathtaking view that sweeps down to lake Plastiras. We have just visited rural projects which have thrived in recent years. *"Since the economic crisis, which began in 2008, there has been a severe shortage of capital,"* explains Vasileios Bellis, director and founder of the Karditsa Development Agency (ANKA).

*"No foreign capital was interested in investing here. Local businesses had no cash, neither did the banks. The state had nothing to invest either. The 'crisis' gave us the feeling that we were completely alone. But that was*

*the point when we got our act together and innovation emerged from a fresh collaborative spirit."*

'Crisis' 'κρίσις' is a Greek word. It comes from the verb 'κρίνω' which means to pass judgment, to analyse with an inquisitive view, and to do so with an expression of urgency – hence the words '*critique*' (art) '*critic*' and '*critical*' (thinking). So, in a way, the ideas of '*crisis*' and '*opportunity*' come together; for when you get into a state of crisis, you need to stop what you are doing, re-evaluate the situation and (hopefully) come up with alternatives.

***"With a spirit of sharing knowledge and capacities, we do not see ourselves as victims any more."***

With a spirit of sharing our knowledge and capacities, we do not see ourselves as victims anymore, but as active agents in the building of alternatives. Here in Karditsa we are witness to just that. *"We've tried something different,"* Vasileios tells us. *"we have created an ecosystem of people and of institutions."*





## KARDITSA – AN ECOSYSTEM OF COLLABORATION

The Karditsa Development Agency ANKA, our host of the gathering, was formed back in 1989. Its aim was to create a lively and strong social economy. From the beginning, it included an 'incubator', a space to host and support innovative local initiatives in all sorts of areas, from farming to finance. The 'incubator concept' is pretty hip nowadays and you see such ideas all over the place, but at that time it was really something new.

It was about fostering a collaborative spirit. ANKA is also managing local action groups (LAGs) of the EU LEADER programme for the region.

The Ecosystem of Collaboration is a local network that links these collaborative initiatives. Members of the ecosystem are complementary to one another, each with an awareness of the work of other individuals and groups in the network. Each member engages preferentially with other members of the ecosystem, rather than with external banks

or traders, for example. Together they develop and implement a common strategy for the future of the area and its social economy. They develop mutual support tools to enable the emergence of new collective initiatives offered by the 'incubator'. Today, ANKA's incubator supports or hosts over 15 collective schemes: 2 civic cooperatives, 5 agricultural cooperatives, 3 social cooperatives, 3 networks of small, family-run businesses and 2 NGOs. The Ecosystem of Collaboration includes 36 collective schemes in total. Impressively, during the financial crisis, the establishment of local initiatives actually accelerated.

In Karditsa more than 11.000 citizens participate in Social Cooperative Enterprises (KoinSEP) The cooperative bank offers support for rural tourism,

sports, social care, activities against exclusion and discrimination, theatre and culture. In farming, the 'Ecosystem' is active in the production of milk, cereals, tomato, snails, honey, tobacco, legumes, stevia, superfoods, grapes and forest products, wine, spirits, wood pellets, fruit jams and sweeteners made from stevia. It also offers farm extension services, fertilisers and seeds. More than 5.000 citizens participate in 230 local associations, acting mainly in villages, organised in a Union on a prefecture level. The Ecosystem offers 105 permanent and 68 seasonal jobs. Its turnover is €65 million.

4. Field trip to Oikosfaira, an organic farm and a socially embedded initiative
5. 6. Meeting with "Roma without borders", member NGO of the Karditsa Ecosystem







7a. 7b. Feeling connected across Europe

## AMILLA – UNSELFISH COMPETITION

Competitiveness, getting competitors out of the way, is almost a religion in the liberal economy these days. So how did Karditsa's unselfish competition appear in this remote place?

Vasileios gives us a crash course in Greek philosophy. "There is 'ανταγωνισμός' (*antagonismos*) 'συναγωνισμός' (*synagonismos*) and 'άμιλλα' (*amilla*)," he says, "Antagonism has the essence of rivalry, of competing against someone (*anti-* means against or opposite, like antisocial, antidote). Synagonism, on the other hand, has to do with competing with one another while working for a common goal and common values, striving, in a sense, like students should do in a classroom (*syn-* means together; in addition; in combination with, like synergy, synthesis, symposium). And then,"

Vasileios smiles, "there is 'amilla'... 'Amilla' is the ancient Greek ideal of a higher, elevated form of noble and unselfish competition that aims at the betterment of our societies and ourselves as human beings. In ancient times this was often used in the context of the Olympic Games where the goal

was not simply to be victorious but to do so in a way that elevates our society's existence (by setting high examples to be followed). What we have endeavoured to do in Karditsa is to instil the notion of 'amilla' and the realisation that together we can be strong and resilient."

**"We have endeavoured to instil the notion of 'amilla' and the realisation that together we can be strong and resilient."**

Vasileios Bellis





## COOPERATION

The spirit of cooperation has its roots in the local tradition. Each village in Karditsa had its own cooperative. This network of cooperatives had been built after the 2nd World War in order to cope with the poverty and the shortage of food and cereals. These cooperatives played a very significant role in the training of farmers and in the modernisation of agriculture. But, over the years, this wave of cooperatives became weak, some were corrupted and many disappeared. Karditsa's new experiment was born from the ashes

of this movement, building on the previous experiences and learning how to avoid getting stuck in a rut.

We meet Panagiotis Tournavitis, the director of Karditsa's Cooperative Bank just around the corner from ANKA's offices. "During the crisis", he explains, "we played a very significant role, only accepting deposits from cooperative members and only

supporting projects of our local economy. With these principles the bank doubled its loans to local firms and farmers in just five years. Today, we are well known in Greece and abroad as a success story. With this principle of trust, we give 400 loans a year to our members and have a default rate of 0.2% while in Greece the average default rate is 40%."

***"We only accepted deposits from cooperative members and only supported projects of our local economy."***

Panagiotis Tournavitis



## NEW ENERGY

In the era of crisis, Karditsa's Cooperative Bank in cooperation with other local agents (Municipalities, Chamber of Commerce etc) strongly supported the establishment of an Energy Cooperative Company of Karditsa. The idea was that this could

contribute to the effective use of bountiful biomass waste product, producing energy and creating employment.

Now, this cooperative, with more than 400 members, runs a unit producing wood pellets, using the residues of the local sawmills. Farmers' and new forestry

cooperatives were established, aimed at innovation through cooperation in production and processing. Like Karditsa's bank, the energy cooperative has become a success story which cooperative banks and European institutions proudly use as a place for mentoring and learning about good practice.



## ASSEMBLING DIVERSITY

The memory of the last evening goodbye feast of Forum Synergies, with the European buffet and music, in a village near the lake, will linger long. We were part of the place and its spirit, because we had not gathered in a conference centre. Instead, we stayed in small guest houses, we ate in local taverns and we visited local farms.

Owners and workers alike knew what our meeting was about and often had engaging conversations with us, making us feel part of the

group instead of just visiting tourists. They showed concern about the issues raised, and they attended some of our excursions and sessions.

Forum Synergies had made a particular effort to gather a diverse range of rural development stakeholders: from individual farmers, agricultural cooperatives and agronomists to activists, researchers, academics, farmland trusts, seed savers, health and cultural NGOs, the energy co-op, rural tourism businesses, small enterprises, and people from the bank.

The programme was designed to help this mixed crowd get to know

one another. It was peppered with pockets for informal exchanges in the cosy setting of this remote mountain community. Here in Karditsa we gave birth to new projects and networks, our Forum Synergies '*babies*'. For example, after meeting initially in Karditsa, my own organisation, Agroecopolis teamed up with the Transnational Institute (TNI) to write a [report](#) on the impact of austerity and memoranda on the human right to food in Greece. I thank Forum Synergies for this initial connection and wonder about all the other Forum Synergies babies spread across the continent.



OPPOSITE  
8. 9. The energy cooperative and its production of pellets

THIS PAGE  
10. International Buffet at ERSG2017  
11. Feast and songs  
12. Our guest house hosts participated in the exchanges





13. At school for the first time. Learning Greek and Arabic



14. Pilot initiative for the employment of asylum seekers and refugees in Karditsa

## REFUGEES WELCOME HERE!

Two years later, I ask Vasileios Bellis what happened since Forum Synergies was in Karditsa. He tells me that in May 2019 a new Intercultural Centre opened, welcoming refugees and asylum seekers in Karditsa.

*"They come from Syria, Iraq and many African countries. We show them what we have done. We are the only municipality in Greece running such a centre. We only receive the rent for the rooms from UNHCR. We offer language courses in Arabic and Greek for children who never went to school. We offer accommodation for 360 refugees from Northern and sub-Saharan Africa. They find work with local farmers with several more working in local firms. It was the outcome of a collaboration between the Municipality, ANKA and UNHCR. Soon the accommodation will be transformed into a composite integration effort. This is one example of how the Ecosystem is able to creatively adapt to changing circumstances."*

## EUROPE LEARNS FROM KARDITSA

This flexibility and growth are part of the reason that the Karditsa Ecosystem has become increasingly well-known internationally. In 2018, Karditsa was selected as a partner for the European Social Economy Regions (ESER) event.

Karditsa hosted an event to share the impact of the Ecosystem of Collaboration. It included the participation of the European Commission and was an opportunity to assess what it had achieved since its inception. ANKA is one of the organisations involved in establishing a training platform including videos to foster elementary education for social cooperative enterprises (KoinSep), called 'kalomathe' – learn good/well.

## HOW TO RETAIN YOUTH

A problem plaguing much of rural Europe, of which Karditsa is no exception, involves the loss of young people to urban areas. Facing high rates of rural youth unemployment and seeing more exciting and profitable prospects in the cities of Greece and the rest of Europe, we lose our young people. The Ecosystem is again taking these matters seriously. The Development Agency has just recently begun working with an international project that aims to help unemployed youth to access the labour market and promote entrepreneurship. The project is in its initial phase and there is strong cooperation among the members of the Ecosystem searching for the most innovative ideas to be supported.

*"We offer language courses in Arabic and Greek for children who never went to school."*

Vasileios Bellis



## THE KARDITSA EXPERIENCE IN A NUTSHELL

In Karditsa the social economy and the ecosystem approach have created a real energy of collaboration and mutual support not only between families and individuals but in the entire local and regional economy. Karditsa has a creative municipality, a good bank with strict principles, a wide range of specific sector cooperatives which share a spirit of sustainable use of resources, social cohesion, and entrepreneurial knowledge. There is constructive work between private and public enterprises.

Karditsa offers jobs and facilities not only in tourism and business, but now also for asylum seekers and refugees, while helping them acquire language and professional skills so that they can play a role in the social economy. The experience of Karditsa shows how crisis can be generative, can be the catalyst for a dynamic transition process: from a system founded on competitiveness to one thriving on cooperation. It shows us that we can build sustainable, resilient economic systems which are grounded in cooperation.

The struggle does not end here. Greece still battles with a weak economy, an unstable government and many refugees to resource and

integrate. Couple these issues with the havoc climate breakdown is already causing the country, seen in the wildfire-pillaged Attica region where 102 people lost their lives in the summer of 2018. These crises will not diminish in the years ahead, they will intersect and grow. So we must build systems which can weather such storms, which are able to tackle these shocks.

*"Karditsa means 'little heart'. Perhaps she (heart is feminine in Greek) is beating for true rural sustainability for a country which so badly needs it."*

The ecosystem of collaboration is one such approach. And if you ask me, hope is still here! It lies in all those small, agroecological pockets of resistance and sustainability springing up like mushrooms everywhere. Perhaps it is no coincidence that 'Karditsa' means 'little heart'. Perhaps she (for the heart is feminine in Greek) is the beating heart of a future that brings true rural sustainability for a country which so badly needs it.



15. Building sustainable and resilient economic systems in Karditsa