

## **SELF-HELP AND THE SOCIAL ECONOMY: A SYNTHESIS**

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### **ABSTRACT**

Although the literatures of the social economy and the self-help tradition have distinct roots, there are commonalities between them. This article discusses some of these commonalities and what these two traditions can add to each other. Following a brief discussion of the social economy and the self-help traditions, we discuss two dimensions of commonality, synthesize these into a model, present some case illustrators, and the implications of the analysis.

**Key Words:** social economy, self-help, mutual aid, membership-based organizations, associations

This article brings together the literatures of self-help and of the social economy, particularly that of membership-based organizations and mutualism. Although there are distinct roots in each field, there are also interesting commonalities. After discussing the main contributions of these traditions, we synthesize them into a model and present some illustrative cases. Finally, we discuss the implications of this analysis.

## SOCIAL ECONOMY

There are widely different interpretations of the social economy, some focusing upon market-based co-operatives and nonprofits and social enterprises and others more broadly based and including all forms of market-based co-operatives and social enterprises, and others more broadly based that include all forms (Mook, Quarter, & Ryan, 2010; Quarter, Mook, & Armstrong, 2009). Another difference is between definitions that emphasize the distinctiveness of the social economy (Bouchard, Ferreton, & Michaud, 2006; Mendell, 2010; Mendell & Neamtan, 2010; Shragge & Fontan, 2000) and definitions that emphasize how organizations in the social economy interact with the private and public sectors (Amin, 2010; Evers, 1995; Pestoff, 1998). The approach used in this article and in our previous work is based upon a broad conception of the social economy and one that attempts to understand how the organizations in the social economy interact with the rest of society. Our definition of the social economy casts a broad net:

A bridging concept for organizations that have social objectives central to their mission and their practice, and either have explicit economic objectives or generate some economic value through the services they provide and purchases that they undertake. (Mook, Quarter, & Richmond, 2007, p. 17)

There are two central concepts in this definition—social mission and economic value. Our conception of social mission includes environmental goals since these are an expression of members of a society, and therefore one form of social objective, and our conception of economic includes imputed value, that is, non-monetary modes of exchange (Mook, Quarter, & Richmond, 2007).

Other definitions of the social economy are more focused—for example, some privilege market activities and focus on what we label as social enterprises (for example, see Borzaga, & Defourny, 2001; Defourny, 1999; Defourny & Monzon Campos, 1992). For instance, in Belgium, the concept of “Social Market Economy” focuses upon organizations that earn most of their revenues from the sale of goods and services (Walloon Council of the Social Market Economy, 2008). In our framework, we refer to such organizations as social economy businesses and argue that they interact with private sector businesses through the marketplace. This is but one of the ways that the social economy interacts with the private and public sectors of the economy (see Quarter et al., 2009, for a discussion of this point).

The best known examples of social economy businesses are some forms of co-operatives in services such as farm marketing, food retailing and wholesaling, financial services (credit unions and caisses populaires), and insurance (Co-operatives Secretariat, 2010). Worker co-operatives are another example, as are a myriad of businesses structured as nonprofit organizations. In Canada, co-operatives, not counting credit unions, account for about \$27 billion of revenues, much of it associated with social economy businesses (Co-operatives Secretariat, 2010).

In simple terms, social economy organizations could be subdivided between those whose primary function is to serve its members, or what we refer to as mutual benefit, and organizations that serve the public at large. It is the former group, mutual benefit organizations, that is of greatest interest here in this discussion of self-help. Mutual associations can be further broken down into two groups: relating primarily to the economy, and primarily social. Self-help groups can be found within the latter category.

Mutual associations have a lengthy history extending to the early 19th century communal movements of Charles Fourier in France and Robert Owen in England, who envisaged a form of communal socialism. Mutuals also are rooted in anarchist philosophies (for example, Peter Kropotkin's classic book, *Mutual Aid*). Co-operatives, as one form of mutual association, are founded on the principle of mutual aid (Craig, 1993; MacPherson, 1979) as are a myriad of nonprofit associations whose members share a common bond. These include religious congregations, ethno-cultural associations, unions, professional and managerial associations, social clubs, insurance and burial societies, self-help groups—the list is lengthy and increasingly involves Internet associations. In Canada, there are well over 100,000 nonprofit mutual associations and co-operatives (Hall, de Wit, Lasby, McIver, Evers, Johnson, et al., 2005).

Even though we use the term “mutual” in reference to associations that serve the needs of their members, as a rule such associations don't refer to themselves in this way. The exceptions are associations with services like burial and insurance. Many of these associations have their roots in the 19th and early 20th century as newcomers to Canada organized services for each other. This was an era that predated government involvement in the provision of public services (Martin, 1985) and immigrant communities had to self-organize. While these organizations are not as prominent today, they still exist; for example, the All For One Mutual Benefit Society. Some are for people with a common origin in the “old country” (Sons of Scotland Benevolent Association); others, most commonly for burial and insurance services, use a variation of the name (Apter Friendly Society, Keltzer Sick Benefit Society). In Canada, there is a network of property and casualty mutual insurance companies, with roots in the 19th century among farm communities, who belong to the Canadian Association of Mutual Insurance Companies (CAMIC, 2007), and typically these organizations refer to themselves as mutual insurers.

### SELF-HELP GROUPS

All nonprofit mutual associations are based upon mutual aid, or groups of people with a shared need coming together to help each other, but some organizations are referred to as “self-help” groups. The “self-help” tradition typically involves people suffering from an addiction, health or a social challenge coming together to share their common concerns and support each other in seeking

improvement in their lives. In a self-help group, the members identify with and find common cause with peers who are living with similar challenges (Borkman, 1999). Trust is a central mechanism in the success of self-help groups in that the members not only identify with each other but also feel comfortable discussing concerns that can be quite personal (Ryan, 2007, 2010). Many self-help groups (commonly referred to as support groups) are a supplement to services provided by professionals—women with breast cancer are encouraged to join a support group with others suffering from a similar plight so that they can share their experiences and learn from each other. They are distinct from personal self-help resources such as books and manuals (Munn-Giddings & McVicar, 2007). Often these groups function without professional help.

Among the best known of self-help groups in the United States and Canada are the 12-step organizations to assist people with addictions such as Alcoholics Anonymous, Gamblers Anonymous, Overeaters Anonymous, Narcotics Anonymous, etc. Variations of this model are the Seventh Step Society of Canada, modeled after a program started in Kansas and using a self-help approach to prevent recidivism among ex-convicts (Seventh Step, 2008).

There are self-help groups for almost every illness imaginable: Arthritis Self-Help Group, Inc., Barrie Post Polio Association, Irritable Bowel Syndrome Self Help & Support Group. There is a national infrastructure of organizations affiliated with the Canadian Network of Self-Help Centres to help people find a self-help group for their needs—the Self-Help Resource Centre of Greater Toronto, Self-Help Resource Association of British Columbia. The Self-Help Connection Clearinghouse Association of Dartmouth helps people from Nova Scotia to find common cause through more than 500 groups for “abuse, anxiety, stress, depression, manic depression, addictions, bereavement, eating disorders, parenting, caregiving, heart and stroke, cancer and divorce” (Self-help Connection Clearinghouse Association, 2008). The Calgary Association of Self Help focuses upon mental health issues, and one of its objectives is “peer support and mutual aid” (Calgary Association of Self Help, 2008). Similarly, a central tenet of the Ontario Peer Development Initiative (OPDI) for persons with mental health disabilities is self-help and peer support—for example: the Mood Disorders Association of Ontario, Waterloo Region Self-Help, Cambridge Active Self-Help (OPDI, 2006).

Other self-help groups are related to social challenges rather than addictions and health concerns—for example: Parents without Partners, an international nonprofit network, originating in New York in 1957, that brings together through chapters single parents with children; Parents, Families and Friends of Lesbians and Gays PFLAG (Canada), operating in 60 communities across Canada, and offering social support for persons with questions about gender issues; and the Association of Parent Support Groups of Ontario, focusing on parents with disruptive children.

Increasingly, people are turning to the Internet for self-help groups. These online groups allow for greater anonymity than the typical face-to-face group, and therefore might be a better way for some people to begin. In addition, they are more practical for people in isolated locations and other commitments that may not allow them to meet face-to-face regularly (Cooper, 2004). The use of the Internet not only applies to newer self-help groups such as Breast Cancer Nova Scotia, but also more traditional self-help groups such as Alcoholics Anonymous (AA Online Intergroup, 2008).

Even though online self-help and support groups are a relatively recent phenomenon, they have become a powerful social force that cannot be dismissed as a passing trend. An Ipsos Reid national survey indicates that almost four of ten Canadians report having visited online social networking sites and online social communities and three in ten have a personal profile on at least one site (Ipsos News Centre, 2008). Moreover, the time investment in these sites averages 5.4 hours per week, not an insignificant amount. Similarly, the Pew Internet and American Life Project reports that 80% of American Internet users have searched for health information online and that some also participate in online communities (Boase, Horrigan, Wellman, & Rainie, 2006). Yahoo! alone listed 99,046 groups in its health and wellness section on June 18, 2011, though it is not clear that all of these are bona fide self-help groups (Yahoo! Groups, 2011). Similarly, and on the same day, Google Groups listed 35,338 groups in its Health category (Google Groups, 2011). While some are skeptical about the value of online self-help groups, and others concerned over non-participation and high dropout rates (Sandaunet, 2008), there is every reason to believe that they will continue to develop and find more applications.

Self-help/mutual-help groups engender more than just personal benefits for participants. Results from a recent study in Italy suggest that longer-term participation in self-help groups for alcohol-related problems is positively associated with the development of social capital (Folgheraiter & Pasini, 2009). As compared with newer group members as well as the general public, members with at least 2 years involvement with self-help groups scored higher on indicators such as community participation, proactivity in the local context, neighborhood connections, and satisfaction with life. In another study, Munn-Giddings and McVicar (2007) found that self-help group members often had previous volunteer experience, which motivated their decision to participate in self-help groups.

### **SYNTHESIZING THE SOCIAL ECONOMY AND SELF-HELP TRADITIONS**

We will utilize two dimensions for looking at the commonalities between the social economy and self-help traditions, and then attempt to combine them into an integrative framework. The dimensions are: degree of mutuality and formal/informal economic organization.

### **Degree of Mutuality**

As mentioned previously, all organizations within the social economy, including self-help groups, have a membership, but they vary in the degree to which they serve a membership. At one pole, there are organizations whose primary orientation is to serve a membership and at the opposite pole organizations that serve the public at large. Mutuality could be referred to as an either/or concept, but it could also be placed along a continuum, and perhaps more logically, since even organizations at the extremes have motivations that are in common with those at the opposite pole. A union local, as a mutual association, is designed to meet the needs of its membership, but unions, including locals, also give to the broader community through organizing around social issues and providing a support structure for other organizations. For example, the Canadian Labour Council, representing through its member unions more than 70% of Canada's union membership, speaks at the national level on policy issues such as taxation, pensions, childcare, and lobbies government on behalf of its member unions. It is a member of the Childcare Advocacy Association of Canada, supported by feminist groups such as the National Action Committee on the Status of Women, and many other coalitions to improve social conditions. Some of these directly bear upon their members of the Canadian Labour Congress directly (a mutual interest); others represent a broader social interest such as insuring that non-unionized workers have adequate public pensions.

Religious congregations are also a form of mutual association whose interest is to serve the spiritual needs of a membership who pay for the services and form the governance. Although the primary function of a religious congregation is to meet their members' needs around their shared faith, they can also serve other functions. In the National Survey of Nonprofit and Voluntary Organizations, 69% of religious organizations stated that they serve not only their members but also the public (Hall et al., 2005). Many religious congregations get involved in community projects, but the exemplar is the Salvation Army, operating in 400 communities across Canada and representing itself as the "largest non-governmental direct provider of social services in Canada," its services including: disaster relief; clothing, food, accommodation, life skills training and counseling; camps for children; shelters and safe houses for the homeless; palliative care; corrections programs; childcare and parenting programs for young parents; and its thrift shops generating revenues in support of its services (Salvation Army, 2008). The Salvation Army might be viewed as a cross between a religious organization that serves its members and a social work agency that serves people in need from the public at large.

At the opposite pole are organizations whose orientation is strictly public, even though there is a membership who speaks on behalf of the organization. There are many different types of public service organizations funded by donors whose primary function is to serve a segment of the public in great need. These

would include social service agencies and public sector nonprofits of various sorts including universities, hospitals, museums, and heritage organizations, to name but a few. One the oldest forms of public service organization is the fraternal and service club whose members engage in community service. While such an organization's manifest purpose is community service, the motivation is not totally altruistic as the participants may gain ego awards and possibly career credits, or what is often referred to as the "warm glow of giving" (Andreoni, 1990). Most fraternal organizations are international with Canadian chapters or clubs (Lions, Elks, Shriners), though some are specifically Canadian—Kin Canada (formerly the Kinsmen and Kinette Clubs of Canada).

Habitat for Humanity might be viewed as a modern-day service club, but without the social status airs of the more traditional organizations, but nevertheless mobilizing armies of volunteers in the service of building housing for low-income communities. Many organizations' public service focus on very specific health problems—Canadian Cancer Society, the Heart & Stroke Foundation of Canada, and the Alzheimer's Association of Canada. Others focus upon such issues as: food insecurity through a network of about 650 food banks in Canada; violence against women such as the extensive network of Rape Crisis Centres, Transition Houses, and women's and community centers more broadly speaking.

While mutual associations and public service organizations have a manifest purpose that places them at the extremes of the mutual scale, there are organizations with a manifest purpose that explicitly combines serving the public with serving a membership. Socio-political organizations might be the best illustration insofar as they represent a membership who shapes the organization's policies, but their stated goal is to improve the quality of society in some way, even though they may disagree with each other. Many such groups have a limited agenda and focus on issues that are of immediate and direct concern to themselves and a specific public. Ratepayer associations are a widespread example, often addressing municipal issues of direct concern to their neighborhood, though they may affiliate with a broader federation. Other groups focused on a limited set of issues that affect them directly are: Business Improvement Area Associations, Tenants Associations, Parent-Teacher Associations, or Home and School Associations. Even though such associations may have a defined membership, socio-political organizations tend to view the membership as a subset of a broader group for whom the membership either speaks or to whom it attempts to relate. Political parties are an example, perhaps the most formal, in that they have members who pay a fee and within that broader group a cadre of activists that serve as executive members of riding associations and as volunteers during election campaigns, but their primary purpose is to mobilize public support during elections.

This same principle applies among socio-political organizations attempting to shift social norms on issues such as the environment, the role of women in

society, gay and lesbian rights, disability issues, smoking, other human rights issues, or Canada's military mission in Afghanistan. Civil society is the space for associations that mobilize around these issues, not necessarily in agreement with each other.

One method of mobilization used by socio-political organizations more generally is the Internet. An early expression of an online socio-political organization was the Free Burma Coalition, organized originally by a graduate student at the University of Wisconsin (Zarni, 2000). Such mobilizations are now commonplace with organizations such as aavaz.org, Make Poverty History coalition, and TakingITGlobal (TakingITGlobal, 2008).

Therefore, the degree of mutualization can range from associations whose manifest purpose is to serve the needs of their membership, at one pole, to organizations who serve the public, at the other, with organizations explicitly combining these goals in the middle. However, among organizations at each extreme, the motivations are often mixed, in that mutual associations can engage in public service and the members of public service organizations gain ego rewards. Nevertheless, it is possible to discern a clear range, with organizations characterizing themselves as self-help groups at the mutual side of the continuum. They are set up to serve the needs of their members, and even though helping members to overcome addictions, for example, may be viewed as a public service function, in general the manifest purpose of these organizations is to meet their members' needs.

### **Formal vs. The Informal Economy**

Organizations in the social economy consist of a variety of forms ranging from large corporations, both nonprofits and co-operatives, which function in the formal economy to small organizations that operate largely through the informal economy. Again, there is a continuum based upon the degree of formality. Associated with the continuum is the extent to which economic objectives are explicit. At one end of the continuum, the organizations function within the formal economy selling their services and with employees who are paid in full; at the other end, participants are volunteers and there may not be monetary exchanges of any sort, though the latter is more likely to apply to countries with a less developed economy than in Canada.

Economic value is most often associated with financial transactions, and for that there is good documentation of the impact of the social economy organizations in Canada. For example, Statistics Canada estimates that nonprofits contributed \$80.3 billion to Canada's Gross Domestic Output (GDP), or 7.1% (Statistics Canada, 2006). This amount is a subset of nonprofit total revenues that Statistics Canada estimates at \$112 billion, but a portion of this amount represents transfers from government (Hall et al., 2005). Co-operatives, by comparison, had revenues in 2003 of \$35.8 billion, an amount that was predominantly



earned from services and, to a lesser extent, from membership fees, though a small amount would be transfers from government and a portion of this would be from co-operatives also classified as nonprofits (Co-operatives Secretariat, 2006). Together, nonprofits and co-operatives contributed about 8% to Canada's GDP output in 2003 and represented about 8.5% of the paid workforce.

Most of the organizations within the social economy are small; however, the organizations of the social economy also can be quite large. For example, agriculture co-operatives, although having declined in importance due to the demutualization of some of the largest ones (Quarter, Mook, & Hann, 2012) still market and process a large share of farmers' production, notably in poultry, dairy, and hogs. Two co-operatives are among the top 12 corporations in the food and beverage-manufacturing sector in Canada. Moreover, eight non-financial co-operatives are among the top 500 corporations in Canada; two of these are among the top 100 corporations (Co-operatives Secretariat, 2006). Le Mouvement des caisses Desjardins, the umbrella organization for credit unions/caisses populaires in francophone Canada, is the largest employer in Quebec, with a workforce of more than 39,000, and is the sixth largest financial institution in Canada with assets of \$173 billion in 2010 (Desjardins, 2011). Similarly, among nonprofits, universities and hospitals are major employers in communities across Canada, and have a major impact upon the economies of those communities. Farm mutual insurance companies could also be included within this statistical profile. These companies, as noted, were started by farmers in rural areas to provide protection against fires and natural disasters and they have the structure of a co-operative in which the policyholders are members. The Canadian Association of Mutual Insurance Companies (the apex organization) has 98 member organizations from across Canada with 3.7 million policyholders and with premiums of \$4.2 billion (CAMIC, 2007).

Focusing upon organizations that sell their services misses an important part of the social economy because it eliminates the services provided through the majority of nonprofit organizations in Canada. Some organizations who provide services without charge still engage in the formal economy through revenues that they receive from government and foundations such as the United Way. Often these organizations serve people with minimal means who are unable to pay for services.

However, in addition to organizations which do not charge users for their services, there are others, generally very small, who lack even paid staff. In Statistics Canada's comprehensive survey of nonprofit organizations for the calendar year 2003, 54% had no paid staff and another 26% had from one to four paid staff (Hall et al., 2005). The remaining 20% of nonprofits employ the large majority of the workforce of more than 2 million; however, it would be overly simplistic to ignore the others and to assume that their services contain no economic value. Organizations without paid employees have a workforce that

organizes itself to provide a service either to the public or its membership, as in the case of mutual associations. Volunteers may be engaged in the same service as paid staff; in fact, current research in progress suggests that about 80% of nonprofits in Canada with a charitable registration have some services that are undertaken by both volunteers and paid staff.

In Canada, volunteer contributions amounted to over 2 billion hours, according to the Statistics Canada survey of 2003. When converted into full-time jobs, that is more than 1 million, or larger than the workforce of all but four of Canada's provinces. It is our contention that unpaid work has economic value and that value can be imputed by making appropriate market comparisons (Mook et al., 2007). Statistics Canada typically does not impute a value to volunteer contributions, but it did so for the year 2000 and estimated at \$14 billion in market value for their services.

Many volunteer-operated organizations are formally incorporated and possibly with a charitable registration; others are not. Canadian union locals, for example, normally are not incorporated, but they are formally constituted and provide a service to members, which if purchased through the market, could be costly. Self-help groups would fall into this category in that they produce an important service, but it normally does not involve a monetary exchange. The value is imputed, but nevertheless of importance. This inevitably pushes us into the field of social accounting or accounting for the imputed value, not simply for volunteers but also more broadly.

Entrepreneurship, with respect to social economy organizations, takes a different form than in conventional businesses, where the emphasis is on the individual. Peredo and Chrisman (2006) refer to community-based enterprise, which they define "as a community acting corporately as both entrepreneur and enterprise in pursuit of the common good" (p. 2). Community-based entrepreneurship not only applies to market-based approaches, as do social enterprises in general, but also to community approaches that do not involve monetary exchange, as is not unusual in communities that are relatively impoverished. Innovation that is the centerpiece of social entrepreneurship need not involve the exchange of money. According to Anderson and Dees (2002, p. 192), "Social entrepreneurship is about finding new and better ways to create and sustain social value," not necessarily making money. This point is important because it bears upon societies in which poverty is widespread, where innovative techniques help their members to survive, and it also bears upon those in poverty in wealthier societies who may be limited in their ability to pay for services (Peredo & McLean, 2006). In these circumstances, innovation related to health, education and shelter often does not lead to monetary exchange. Overall, the concept of social entrepreneurship and its varying manifestations motivates us to re-think and push our thinking about how to address social needs and affect social change.

### Combining the Two Dimensions

Table 1 presents a synthesis of the two dimensions: degree of mutuality and degree of economic formality. We decided to include three categories for each dimension to assist with illustration (low, medium, high), but emphasize that the dimensions are continua and not categories (Table 3). As can be seen in Table 1, organizations with high economic formality sell their services in the market, but where the mutuality is low, they sell them to the public; where the mutuality is high, they sell them to a membership. Those with medium economic formality engage in service provision, but often with funds that are transferred from elsewhere—government or foundations. Again, where they service the public, mutuality is low; where they service a membership, mutuality is high. Organizations with low economic formality are part of the informal economy and have unfunded services, perhaps involving bartering arrangements. Again, they range from those that serve the public (low mutuality) to those that serve a membership (high mutuality).

Building on the categories of self-help groups formulated by Schubert and Borkman (1991), and those of the social economy put forward by Quarter et al. (2009), we next situate organization types into the framework (Table 2).

Table 2 applies the categories outlined in Table 1 to an organizational typology for self-help groups put forth by Schubert and Borkman (1991). Interestingly, Schubert and Borkman's conceptual framework is similar to the social economy framework presented in this article in that it also is a bridging concept, recognizing the diversity of such groups and exploring the boundaries and overlaps between them. Based on organizational theory, they focused on two dimensions: "external dependence upon resources" and "internal extent of experiential authority" (Schubert & Borkman, 1991, p. 179). The first dimension, external dependence, refers to the degree of independence from external sources, ranging from total autonomy to direct control by outside agencies. The second dimension, internal authority, is an indication of the degree to which authority is centralized or distributed; for instance, who leads and makes decisions, who defines problems and solutions, and who can disband the group. This analysis resulted in a typology of five types of self-help groups: Unaffiliated, Federated, Affiliated, Hybrid, and Managed. These five groups are situated in Table 2, along with four other mutual forms found in the social economy.

Table 3 builds upon Table 2 and provides examples of specific organizations within each cell. A discussion of each cell follows.

#### **HIGH MUTUALITY/HIGH ECONOMIC FORMALITY: SOCIAL SOLIDARITY CO-OPERATIVES**

Social solidarity co-operatives provide services under the direction and governance of their consumer/members. The Board is composed of consumer/members, and every individual served becomes a member of the co-operative.

Table 1. Situating Mutual Associations in the Social Economy on Two Dimensions: Degree of Mutuality and Economic Formality

<b>ECONOMIC FORMALITY</b>	<b>High</b>	– selling services	– selling services	– selling services
		– oriented to public at large	– oriented to both public at large and membership	– oriented to membership
		– providing funded services	– providing funded services	– providing funded services
	<b>Medium</b>	– oriented to public at large	– oriented to both public at large and membership	– oriented to membership
		– providing unfunded services	– providing unfunded services	– providing unfunded services
		– oriented to public at large	– oriented to both public at large and membership	– oriented to membership
	<b>Low</b>	<b>Medium</b>	<b>High</b>	
	<b>MUTUALITY</b>			

For instance, L'avenir Community Co-operative in Winnipeg is a support agency providing services to a group of people with significant and challenging disabilities who, along with their families, are its members. Members pay a percentage of their monthly social allowance to L'avenir, which hires staff to provide such services for them as bedside and personal care and light house-keeping and cleaning (Wetherow & Wetherow, 2000).

#### **HIGH MUTUALITY/MEDIUM ECONOMIC FORMALITY: FEDERATED**

Federated groups operate within the confines of their own self-help organization (which provides resources such as publicity and literature), but retain full control of their decisions and operations (Schubert & Borkman, 1991). Groups rely heavily on experiential knowledge as opposed to professional guidance, and

Table 2. Situating Mutual Associations in the Social Economy on Two Dimensions: Type of Association

<b>ECONOMIC FORMALITY</b>	<b>High</b>	Professional services for individuals	Social purpose business/social enterprise	Social solidarity cooperative
		Managed*	Affiliated*	
	<b>Medium</b>			Federated*
		Assistance to individual by volunteers	Hybrid*	Unaffiliated*
		<b>Low</b>	<b>Medium</b>	<b>High</b>
		<b>MUTUALITY</b>		

\*Indicates categories from Schubert and Borkman (1991).

each group retains its own autonomy in terms of how it functions. An example of this is Alcoholics Anonymous (AA). Local AA units have full control in terms of decision-making, and leaders come from within the groups.

**HIGH MUTUALITY/LOW ECONOMIC FORMALITY: UNAFFILIATED**

Unaffiliated groups operate independently of control of other groups or professionals, and rely on experiential knowledge to help others and to be helped (Schubert & Borkman, 1991). Many of these are now found online.

The Calgary Moms Community (<http://www.calgarymomscommunity.com>) provides online discussion boards to facilitate friendship, support, and advice. Some areas are open to all, and for a token yearly fee, members only can participate on specialized topic discussion boards.

Table 3. Situating Mutual Associations in the Social Economy on Two Dimensions

<b>ECONOMIC FORMALITY</b>	<b>High</b>	Smokers' Helpline <i>(professional assistance)</i>	Team Werks <i>(social purpose business)</i>	L'avenir Community Co-operative <i>(social solidarity co-operative)</i>
	<b>Medium</b>	CancerChat Canada <i>(managed)</i>	TOPS® <i>(affiliated)</i>	Alcoholics Anonymous <i>(federated)</i>
		Rural Hospice Visiting Group <i>(assistance to individuals by volunteers)</i>	Mended Hearts <i>(hybrid)</i>	Calgary Moms Community <i>(unaffiliated)</i>
	<b>Low</b>	<b>Medium</b>	<b>High</b>	
		<b>MUTUALITY</b>		

**MEDIUM MUTUALITY/HIGH ECONOMIC FORMALITY:  
SOCIAL PURPOSE BUSINESS/SOCIAL ENTERPRISE**

A social purpose business (sometimes called a social enterprise) provides relatively permanent employment for groups at risk as well as a supportive environment. These market-based organizations are established primarily to meet a social purpose, but require external support in order to be sustainable (Quarter et al., 2009).

An example is Team Werks, a worker co-operative operating from Thunder Bay Ontario's Lakehead Psychiatric Hospital that provides employment opportunities and services for people living with mental illness. Team Werks has six distinct business operations: Wood Werks (bare wood furniture), Water Werks (car wash), Rag Werks (manufacture and sale of rags), Paper Werks (confidential paper shredding services), Piece Werks (item assembly and packaging

services), and Good Times Café (coffee shop within the hospital). In addition to employment services, Team Werks also provides job coaching and support (Heald, 2009).

### **MEDIUM MUTUALITY/MEDIUM-HIGH ECONOMIC FORMALITY: AFFILIATED**

Affiliated groups are also part of a larger organization, but in contrast to federated groups, must conform to the guidelines and procedures set by their parent organization (Schubert & Borkman, 1991). TOPS<sup>®</sup> (Take Off Pounds Sensibly) is such an organization. TOPS<sup>®</sup> is a nonprofit weight support group that provides a menu plan and exercise regime for losing weight and maintaining it as well as a system of competition and recognition (<http://www.albertatops.ca/>). Chapters meet weekly and provide support and encouragement.

### **MEDIUM MUTUALITY/LOW-MEDIUM ECONOMIC FORMALITY: HYBRID**

Hybrid groups combine characteristics of both the affiliated and managed groups. They are organized and run by a parent organization, which has the power to set criteria for membership and terminate the group (Schubert & Borkman, 1991).

Mended Hearts (<http://mendedhearts.org/>) is a nonprofit organization with chapters throughout North America that offer support to heart surgery patients before and after their surgeries. Both volunteers and professionals are involved in the support groups, which use both experiential and professional knowledge. Members in the group include patients, their families, caregivers, and others affected by heart disease.

### **LOW MUTUALITY/HIGH ECONOMIC FORMALITY: PROFESSIONAL SERVICES FOR INDIVIDUALS**

In this category are found professional services geared towards individuals. For instance, the Canadian Cancer Society offers the Smokers' Helpline, a free confidential service for smokers operated by trained quit coaches. A toll-free number is provided provincially, and many provinces also offer an online help service ([http://www.cancer.ca/Canadawide/Prevention/Smoking%20and%20tobacco/CWSmokers%20%20Helplines.aspx?sc\\_lang=en](http://www.cancer.ca/Canadawide/Prevention/Smoking%20and%20tobacco/CWSmokers%20%20Helplines.aspx?sc_lang=en)).

### **LOW MUTUALITY/MEDIUM-HIGH ECONOMIC FORMALITY: MANAGED**

Managed groups combine self-help and professional characteristics. They are under the control of a professional or non self-help organization, such as a hospital providing counseling programs (Schubert & Borkman, 1991).

CancerChatCanada (<http://www.cancerchatcanada.ca>), operated by the British Columbia Cancer Agency, runs an online support group for cancer patients. Groups consisting of six to eight members chat online at a designated time every week for 10 to 12 weeks through a password-protected website. The chats are facilitated by a professional psychosocial oncology counsellor.

### **LOW MUTUALITY/LOW ECONOMIC FORMALITY: INDIVIDUAL ASSISTANCE**

Support to individuals by volunteers at a grassroots level is the last category covered in this section. This might be a rural hospice volunteer visiting program. Often this is an arrangement between neighbors and friends, where the volunteers see themselves as primarily accountable to the client and family and secondarily to the healthcare system (McKee, Kelley & Guirguis-Younger, 2007).

## **NEW DIRECTIONS**

At least two factors have had an important impact upon the self-help and mutual traditions: organizational sustainability and technological change.

### **Organizational Sustainability**

Both self-help and mutualism are rooted in traditions in which participants are engaged with each other and are active in their organization, not simply in starting it but also in maintaining it. The terms can lose their authenticity where organizations move beyond the formative period and become well established, meaning that there is professional management who operate the organization as a service to the members. Under those circumstances, mutualism and self-help may have to be reinterpreted. The label may persist, but the practice can become divorced to a degree from the ideals. However, even among organizations that are established and operated professionally, the members share in the benefits, and even if they don't participate actively, they can have a keen sense of identification with the organization and what it represents. Unions, for example, are a prime example of mutual benefit, but the larger ones hire staff, who although beholden to the board, can direct the operations of the organization. Under normal circumstances, members may be inactive, but if an issue is of great interest (for example, the outcome of contract negotiations), the members can become galvanized. This same point applies to self-help groups that have paid staff.



Indeed, in a study of factors that affect the survival of self-help groups, there was no significant difference between active and disbanded groups in the extent of professional involvement. Factors that did matter were: the number of new people to attend a meeting, average group meeting attendance, number of years of operation, leadership diversification, outreach to potential group members, and support from national and local organizations (Wituk, Shepherd, Warren, & Meissen, 2002).

### **Technological Change**

Mutualism was rooted in rural communities in 19th century Western Europe; self-help was rooted in the social ferment of the 1960s in the United States and other Western countries. Since the formative periods, there have been major technological changes that affect how people relate to each other. In the prototypical models, there were intense face-to-face interactions. As these concepts have evolved from their roots, the practice has changed, and perhaps new terminology is needed. In his research on the decline of social capital, Putnam (1996, 2000) talks about the changing concept of membership and how members of organizations increasingly participate without attending meetings by simply agreeing to a membership and either paying a fee or making a donation, and possibly lending their name to various causes. They identify, but participate in a more passive way. The Internet is facilitating this type of participation, and allowing for online self-help groups (Akrich, 2010; Cooper, 2004; Ryan, 2007) and online participation in mutual associations. Mountain Equipment Co-operative, a very successful outdoor goods retailer operating across Canada, has made effective use of the Internet in engaging its members (Quarter et al., 2009).

## **FINAL THOUGHTS**

The essence of the argument presented above is that self-help and mutualism share common values, but historically self-help is located in a more specific niche, sometimes as a revolt against professionalism for people with health challenges and less engaged in the formal economy, but also to fill gaps and to support existing professional services (Yoak, 1983). In Table 2, self-help groups would generally be characterized by high or medium mutuality but either low or medium formal economic activity. Other forms of mutualism are broader and rooted in co-operatives, nonprofit mutual associations, and the formal economy—high or medium economic formality. All of these forms, however, are part of the social economy, and help illustrate the breadth of our social infrastructure, as well as the interrelationship of the social economy with the public and private sectors. Finally, although we may look at the differing forms presented in this article individually as part of a social analysis, we also caution that it is also important to look at them

in relation to the whole when analyzing social policies and social norms, and when putting forth recommendations for policy change or support.

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