

The discursive construction of a development project for women based on “solidarity economy and finance (in Ecuador)” *

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Abstract

This paper analyzes the discursive construction that a women’s movement presents to the public as an alternative to the Government’s proposal on the “solidarity economy and finance” issue. The MMO’s proposal and the that of the Government are not totally two contrary voices, but they are somewhat divergent in the process of building the *sumak kawsay* (“a good life”), the central idea of the new constitution (its cognitive framework), and they respond with two different cognitive sub-frameworks: the feminist vision of the economy advocated by the MMO and the Government’s position, which states that there is no need for a gender-differentiated perspective on this issue, only a social-oriented one.

The pragmatic-argumentative analysis of the Government’s proposal reveals, however, that it has fully presented its position *decontextualizing* the issue of the saving banks (the *cajas*) from the socio-economic context in which they have arisen and violating the pragmatic maxim of quantity (and one of the rules of pragmatodialectics) in order to avoid making the reasons for its divergence with the women’s movement explicit.

Keywords: Critical Discourse Analysis, cognitive framework, argumentative strategies, feminist critical discourse analysis, pragmatodialectics, social movements, political advocacy, gender, women poverty, solidarity economy and finance.

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“Let’s see what the characteristics are, the social transformations we are looking at in this continent [Latin America], but also in Africa and Asia... What we noticed in these innovative practices are several things. First, new languages, different narratives, different imaginary solutions to problems...” (Sousa de Santos 2009: 48).²

1. Introduction

The aim of this paper is to present the analysis of the process of *discursive construction* of a model based on solidarity economy and finance proposed by a social movement of women (*Movimiento de Mujeres de El Oro*; henceforth the MMO;

www.movimientomujereseloro.org) promoted since the 1990's in the city of Machala, in the El Oro province, southwest of Ecuador. This discursive construction is postulated as an economic and financial alternative (through the creation of investment funds called *cajas de ahorro*) to other traditional models of micro-credits previously existing in the country, establishing certain differences compared to other newer solutions. This proposal is also designed to achieve two goals: 1) The legitimacy of the feminist movement in the whole socio-political advocacy of the country, as this type of finance often arises within women's movements and is considered an effective way to their empowerment. 2) The opportunity to present this model as coherently and articulately as possible, to ensure stable funding (from state resources or from international fundings) in order to consolidate women's autonomy in an adverse economic environment.

This is all with the ultimate goal of achieving a greater and more effective impact on reducing poverty among women.

2. The *sumak kawsay*: the socioeconomic context

The financial crisis that Ecuador has suffered in recent decades has affected diverse social groups differently, but among those most affected have been women. They support the high rates of poverty and exclusion, and are also those with the highest percentage of informal employment and lower wages in subsistence jobs.

The proposal based on solidarity economy and finance is presented as an alternative model to the economic and financial activity carried out by the private and/or traditional public banks, whose main focus has been and still is the economic returns through the interest associated with the provided loans. The first (the solidarity economy and finance) has solutions which take a variety of forms: microcredit, savings, community cooperatives, etc., aimed at groups traditionally excluded from conventional banking because of its requirement to provide guarantees, which are difficult to get to the most marginalized sectors of the population. Likewise, the new proposal of solidarity economy and finance tries to prevent families in need to be forced to resort to *chulquería* (or *chulco*), an illegal usury with high-interest loans.

In the context of Ecuador, microcredit has been already widely used as an economic generator of production, especially in the area of the *Sierra* (with an indigenous population), but it has been mostly provided to men. These were small loans offered by state banks and private initiatives, with high interest rates and with an exclusively financial target; there was no monitoring of their productive outcome

because the return was the sole purpose of the loans. Because of this main financial goal, the poorest segments of the population could not easily access their services.

A change occurs when various social movements begin to promote activities of solidarity economy and finance targeted only at women, accompanied by a training process of these women and their empowerment. The goal is not only the economic profitability but also the framing of this financial activity with the broader objective of reducing poverty in this group by having an impact on the local and micro levels. This is the case behind the initiative of creating the *Cajas de Ahorro y de Crédito* ('Savings and Credit') sponsored by the MMO in the 1990's.

The Ecuadorian Government is also trying to support the legalization of these solidarity financial initiatives with a more uniform model, in order to provide coordination and to offer public funding. The MMO applauds the Government for wanting to regulate the *cajas*, but is not in accordance with how it has been defined (which we refer to later). Instead, the MMO argues that the Government must accept the full range of alternative funding in the various parts of the country because these differences are highly significant and their idiosyncrasies translate, at times, to profound differences: economic (more or less extreme poverty), cultural (the contrast of coast-mountain, as well as the peculiarity of the border areas), racial (the white-*mestizo*, African and indigenous populations), and sexual (lesbians and transexuals, etc.).

The discursive articulation of these differences by social organizations also needs to be understood in the context of the current political situation in Ecuador. In September 2008, a new constitution with a more social focus was approved by referendum, and President Rafael Correa, who promoted it, won another term in office. Currently, the country is undergoing the process of drafting new legislation consistent with the new constitutional text. This means that social organizations have, as one of their priority objectives, developed their own proposals in order to become legitimate alternatives to be incorporated in the various laws currently under process (just as they tried to do in the drafting period before the new constitution was approved). The MMO is still a very active group in the presentation of ideas for women's rights, including the poor (or *popular*) woman's right to obtain credit in acceptable social conditions.

Therefore, we have now a socio-political context in which the articulation of the same communicative practices is an essential part of social activity (Fairclough 2001: 181-182). We also further establish that any struggle for (social, cultural or political) hegemony always starts at the level of discourse (Blommaert et al. 2003; Vos 2003).

In addition, these new practices must be placed within the broader context of the pursuit of initiatives that are emerging in many developing countries and that in Latin America emerge as an alternative to both the colonial Eurocentric ideas (Quijano 2000, 2005) and the dominant capitalist system, an “historical system” in crisis; in a “systemic bifurcation”, as Wallerstein (2001: 152) indicates. This is the case of the general framework of *sumak kawsay* (“a good life” in Quichua), a term which the new Ecuadorian constitution utilizes, as it appears here in the preamble: “We [women and men], the sovereign people of Ecuador have decided to build a new form of civil coexistence in our diversity, our harmony with nature, in order to achieve a good life, the *sumak kawsay*”.³

This constitution is beginning to make its way into various laws, so the *sumak kawsay* continues to be a discursive reality and the subject of active debate within the various political and social arenas. These discussions are, in turn, generating other languages and narratives, whose aim is to construct and activate this new cognitive framework of “a good life” (“framework” in the sense of Lakoff 2003, which in turn comes from Goffman 1974; see also Scollon 2008 for the background of this term), through which human relations and behavior, and especially the traditional problems associated with poverty, are permeated with different values (Quijano 2005). Among them is the capitalist *decommodification* of our societies (Sousa Santos 2009: 50; León 2009). A woman from the MMO explains her “own” *sumak kawsay* in the following way:

“... because if you ask me what the *buen vivir* [a good life] is, it is to live in a healthy, relatively unpolluted environment, to eat well, what is right and what is necessary, healthy and safe food; to have a home, let’s say, with basic services; to have green areas, public safety, that one can walk freely in the streets, to not have any special private areas because children have nowhere else to play... I want to feel good about myself and not have these economic pressures”.

3. The theoretical- methodological perspective

This paper constitutes a second example of the pragmatic analysis of argumentative discourse involving citizen participation (see also Morales-Lopez 2010); these are speeches which, in today’s current democracies, call for social and political change. Furthermore, they have a clear and ideological nature because, on the one hand, they are expected to be heard by a country’s citizens to ensure adherence to their ideological position, and, on the other hand, to be addressed to the government or other key institutions so that their proposals are incorporated into management. The power of

these speeches has strongly emerged in recent years, particularly because of the widespread use of new technologies (Castells 2009; Mestries et al. 2009).

As a brief introduction to my theoretical-methodological perspective, I would start with the following quote: “The ultimate form of power is the ability to model the mind.” These words do not come from the realm of strict cognitive science, but rather sociology; specifically Manuel Castells (2009: 24), an author who has done an excellent synthesis of the social explanation and cognitive perspective in order to account for the complexity of the current communicative phenomenon. “Power,” he continues (op. cit. 33), is [also] exercised by the construction of meaning from discourse through which social beings guide their actions”.

My perspective for the study of discourse is also to consider that discourse is a socio-cognitive construction, which needs to be analyzed using an eclectic approach (see Morales-López 2010, Pujante and Morales-López 2008, 2009, 2010); other Latin American researchers have taken a similar approach: Bolivar (2009); Raiter (1999); Raiter and Zullo (2004). For this reason, my analysis incorporates key ideas from different schools of interactional analysis and the cognitive tradition (Gumperz 1982; Goffman 1974; Verschueren 1999, Blommaert 2005; Lakoff (2002, 2007, 2008); the influence of European discourse theorists (Habermas, Foucault, etc.). and the authors from the Critical Discourse Analysis Group (Fairclough and Wodak 1997; Wodak and Meyer 2001; Fairclough 2001, 2005; Chilton 2004; Van Dijk 2003, 2009; Scollon 2008; etc.), the rhetorical-argumentative tradition and the school of thought known as Pragmadiialectics. The goal that inspires this interdisciplinarity is the advance towards transdisciplinarity (Nicolescu 2007); a perspective that comes from the complexity approach (i.e. www.complejidadhabana.org), and that in discourse analysis would imply create a new space for reflection in order to to approach the discursive element in a new light (see also Varela et al. 1997).

I view discourse as a complex object (Beaugrande 1996, 2003; Morin 1990), inextricably linked to the participants who send and receive this discourse, and continuously formed within its socio-cultural and socio-historical context. Thus, for the collection of the data, I used ethnographic methodology to better discern the organizational framework of the objective of my study. I have conducted then two research stays with the MMO, in Machala (the capital of the province of El Oro, Ecuador); I completed a short first stay in July 2008 and a second stay for three months the following year (October to December 2009). The audiorecorded data are from

interviews I conducted with the movement leaders and members of the *cajas*; the other data comes from my attendance at various meetings and events and the review of all documentation generated by the same group. Finally, I will mention two recent studies which attempt to link gender studies with discourse analysis: Lazar (2005), Gómez Martín Rojo and Esteban (2005), and Mullany (2007); with the aim, as indicated by Lazar (2005: 11), to analyze “how gender ideology and gendered relations of power are (re)produced, negotiated and contested in examples of social practices...”. In the same vein, my research intends to contribute to the visualization and to the strengthening of the efforts of an organized group of women in their political struggle for the eradication of poverty in this Andean country.

4. The analysis of the MMO’s discursive-argumentative construction on the topic of “solidarity economy and finance”

This section presents the different stages of data analysis: first, I refer to the articles of the constitution that define the theme of this paper; second, I analyze the main ideas of the *cajas* that advocate the MMO and were presented at the meetings of those *cajas* and at a national gathering of women; third, I discuss the new ideas contained in the Government’s first draft on solidarity economy and finance, and finally, I present the response given by the MMO to the bill aforementioned. Throughout my analysis of these various data, I try to articulate the argumentative thread defended by this women’s group which also builds its cognitive framework that guides its actions and its proposal of a political alternative to that of the current Government.

4.1. The “solidarity” perspective in the new constitution

On my first visit to the group in July 2008, the MMO leaders were engaged in a heightened process of advocacy as the group of assembly members working on the text of the new constitution (integrated in the so-called *Asamblea Constituyente*) were in the final stages. As they explained to me, meetings with the various assemblies were continuous in order to achieve a greater social orientation of the text, which had to be voted in by referendum on the following September 28. The new constitution was finally passed with a backing of 64%.

With this in mind, this constitution includes a specific reference to the solidarity finance system (with a section devoted to a full description of it) as part of economic sovereignty. This type of economy is defined as follows:

Art. 283: The economic system is a social one and has solidarity, it recognizes the human being as a subject and an end, whose tendency is to have a dynamic and balanced relationship with society, the state and the market; who is in harmony with nature, and who aims to ensure the production and reproduction of material conditions and intangible assets that make a good life possible.

Within this general framework is a section relating to the solidarity finance system:

Article 309: The national financial system is composed of public, private, and popular and solidarity sectors, which intermediate resources from the public...

Article 311: The popular and solidarity finance sector is composed of credit unions, associative and solidarity entities, community banks, and savings banks. The service initiatives from the popular and solidarity finance sector, and from the micro, small and medium production units, will receive different and preferential treatment from the state, to the extent that they promote the development of a popular and solidarity economy.

We note that the text specifically mentions this kind of economy as a “popular and solidarity sector,” putting it on a par with other types of finance (e.g., the public and private sector); it will also be a priority for the state if its route is towards the effective development of the population within the general framework of *sumak kawsay*. Bear in mind, however, that at no time does the text refer to a fact in terms of poverty, but instead uses the euphemism “popular.”

Once the text is approved, as has already been explained, the following political context (in which the country was immersed in during my second trip) corresponds to the period in which they were drafting new legislation that would be consistent with the constitutional text. Therefore, the advocacy work of the social organizations did not end with the adoption of the constitution, particularly when some of these groups, including the MMO, expressed doubts about some of President Correa’s actions in the development process of these laws. The MMO continues to work to consolidate and disseminate its ideological position in order to win seats in the public assembly. This process is presented in the next section.

4.2. MMO’s presentation to the public

The data analyzed here are excerpts made by the leader of this group during two meetings of the *cajas*; the local press was also invited to attend.

A) Speech made by the MMO leader during the meeting of the *Cajas de Ahorro y Crédito* (October 14th, 2009):

1. [...] The banking superintendence one day said
2. that the savings and loan seemed like- they were like-
3. like the Cabrera case, the Cabrera notary,
4. that we were doing an illegal overtake.
5. They told us everything.
6. And in Rafael Correa's Government, in his campaign,
7. some female colleagues must have been present,
8. [xxxx] women came back to insist on the right to credit
9. as a legitimate right
10. of poor and impoverished women in this country,
11. to analyze our productive activity;
12. because we even noticed that a disempowered woman
13. can't help her situation if she hasn't got any money,
14. money in her pocket,
15. to try to enlist the (in)dependence and inability
16. which she often lives with at home.
17. That access to economic resources gave us independence,
18. autonomy, decision-making.
19. a banking system for women has also been an approach that will serve us;
20. it has been a live approach.
21. If the State saved the corrupt banking,
22. handing over 8,000 million dollars,
23. why not dream,
24. why not think of a public financial institution,
25. of a second type,
26. such as a banking system for women,
27. whose tissue,
28. whose feet, whose arms
29. are all this great number of savings banks and community banks
30. that exist across the country?
31. Then other Ecuadorian systems came,
32. the National System of Microfinance,
33. and one of the things they told us,
34. when we were there in that directory,
35. is they didn't know about the *cajas*,
36. how they functioned,
37. what their regulations were,
38. what the financial methodologies were that the *cajas* handled;
39. and it was precisely in that space where we attained the idea
40. that the national financial corporation
41. could no longer rate the financial institutions in this country
42. with only quantitative indicators.
43. And above all that the State should take over
44. the RESPONSIBILITY
45. not only to give money to the female colleagues,
46. to the male colleagues, to the banks,
47. but also take over the responsibility of knowing
48. what the final destination of this investment was; [...]

63. Here is a small sample,
64. twenty, twenty-three *cajas* that aren't,
65. of the thousands of *cajas* of this country,
66. but have a great virtue
67. because they were persistent,
68. because they bet,
69. because they believed,
70. because they didn't give way,

71. because they were stubborn,
 72. because, despite all the tough times they endured,
 73. they have never ceased to exist,
 74. they never stopped working,
 75. they never stopped functioning. [...]
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98. It's very important that you be there [at the Guayaquil meeting on solidarity finance] because you will be the voices and your presence will tell
 99. the world, this country and its Government,
 100. what we want and what we, as women, are stating
 101. in economic terms, in terms of improving our quality of life
 102. and of exercising that right to the *sumak kawsay*,
 103. a good life, which is so much talked about [...]

The first highlighted aspect of this speech is the fact that the initiative of the *cajas* is presented as a long struggle of *poor* women throughout the country (23-30), whose goal in this process could be a women's bank, publicly funded. The use of lexical items to describe this long struggle is very significant: *women's resistance* (example not included), *they were persistent, bet, believed, didn't give way, were stubborn*; as well as the parallel negative structures that strengthen this long struggle: “[the *cajas*] have never ceased to exist, they never stopped working, they never stopped functioning” (73-75).

The second relevant aspect is that the text presents a new character in this contest, the Government and its institutions, entities that, it's been said, paid no attention to the *cajas*, although previous governments, particularly those that coincided with the crisis of 2000, saved the corrupt banking system (21-22); nor does the new Government seem to have a favorable attitude towards them (although President Correa promised this during his election campaign, 6-11). The text also makes indirect reference to certain comments made by Government representatives who express ignorance regarding the role of these financial institutions “they didn't know about the *cajas*...” (35-38). Therefore, there is a contrast with the first point noted: although the subject of the *cajas* is presented as a long female struggle, government agencies have ignored these initiatives and have failed to recognize their social relevance in the resolution of past crises. The purely quantitative criterion used to measure economic transactions in recent years prevented the visibility of this financial initiative. Indeed, this attitude began to change due to the pressure of women (39-42); pressure now extends to make the State take responsibility not only in the recognition of these initiatives, but also in their monitoring and evaluation (43-48).

Finally, in the following excerpt (not included), the two financial models are opposed: that of traditional public finance, described as a “very rigid” structure and that of solidarity finance.⁴ This second model, as opposed to the rigidity of the first, is a

project that comes from a feminist perspective (“women’s look and feel”, with all the symbolism that these terms imply), and it is also an open and inclusive one (the next metaphor reiterates this: “what we can achieve today opens the doors, windows, homes to thousands of *cajas* in this country...”). That is, a financial system, the latter, being more consistent with the overall cognitive framework of the *sumak kawsay* (98-103) (León 2009); a new live “under construction” in which women take an active role in the economy and in which the priority is the solidarity of the relationships and the effort “to do well in a country, on a planet like this.”

B) Speech made by the same MMO leader in the National Assembly of Popular and Diverse Women in Guayaquil (November 5, 2009):

7. [...] It isn’t an isolated struggle of El Oro,
8. it is a joint struggle
9. especially of poor women in this country,
10. that we have had resistance to multiple crises
11. of which is talked about in the country and the planet.
12. And I want to begin by telling you a small story
13. but so real and so close to our lives,
14. it’s like life itself,
15. someone said once on television.
16. On Thursday, November 17, 2009,
17. in the early morning, 4 a.m.,
18. a police squad consisting of over a hundred policemen
19. reached the artisans’ pier,
20. located in the parish of [name],
21. of the county [name],
22. with an eviction order in favour of the Cuencan *chulquero* [first and last name]
23. and against the family [last name].
24. At that moment, [last names of three people] were asleep,
25. and four minors, including a five-month-old baby,
26. and other people who were accompanying them as an act of solidarity,
27. from the first eviction attempt which occurred on Friday, September 11.
28. Along with the police were eleven people, who were black
29. and unidentified,
30. foreign to the place, who came to cause
31. the abuses that our colleague reports.
32. They went in violently,
33. forced the lock,
34. beat the two men in the house
35. while we were sleeping.
36. The black people and the *chulquero* took 10,000 dollars,
37. our working capital for the purchase of an artisan fishing craft
38. and more than 1,800 pounds of shrimp, 18 grams without tail.
39. They searched our belongings, the strange black people
40. took and chucked them into the street;
41. and screamed and told us
42. to get down or they would beat us if we didn’t.
43. My husband was beaten and dragged outside,
44. my eight-year-old son hid in the bathroom terrified,
45. my ten-year-old son with only his underwear on went outside desperate
46. and screamed out to me: “ get down, mom, the police are going to kill you”.
47. They took our belongings out and threw them on the floor
48. and amid jeers they said that we had to take up a collection

49. to buy another washer.
 50. Before the protest of the Association of Women Artisans [name]
 51. they threw tear gas,
 52. they beat us and insulted us.
 53. Those hours were horrible.
 54. The police protect-
 55. At that time it was drizzling
 56. and my children were in the street.
 57. We didn't have any place to go,
 58. we didn't understand how the police were protecting the criminals,
 59. the *chulqueros*, the judges and the prosecutors
 60. who resolve against the poor people who work honestly. [...]
73. We are not going to move,
 74. we prefer that they kill us all, men and women,
 75. than go out of our home, our house, our workplace.
 76. We built it with our hard work every day without rest,
 77. and we borrowed money honestly from the *chulco*
 78. because nobody else gives us money in any other way." [...]
90. Since 1998, with constitutional reforms,
 91. the women's movement in this country fought
 92. for issues related to recognition
 93. of social rights, of political rights;
 94. little was said about economic rights,
 95. environmental rights,
 96. the right of access to wealth and resources of this country;
 97. rights that have to do with redistribution of wealth,
 98. so far not exercised in our country;
 99. a small country with a high rate of migration to Europe
 100. and to North America;
 101. a country that has insisted for many years,
 102. that we, the women, are paying the most, and are the hardest working,
 103. that we have created resistance to crisis
 104. with miraculous activities
 105. –I told our colleagues–
 106. to live;
 107. not only us,
 108. but together with our family.

In this first part of the speech, we note that the speaker makes the argument through a real example to illustrate the long struggle of survival of the Ecuadorian women in a hostile social environment (78-84). The narrative (which the leader of the MMO is almost reading) is part of the testimony that a female victim of *chulquería* included in her complaint filed in court, after her house was taken over by a group of police and youths who accompanied them. It constitutes a narrative which includes traditional characters of economic oppression (she and her family, workers of artisanal fishing) as victims of economic powers, submerged under the umbrella of poverty and misrule: a *chulquero*, allied with corrupt police who arrive with one hundred policemen and a group of young African Ecuadorians, apparently paid for doing the eviction in a violent and abusive way. Therefore, it becomes a situation with powerful people who

take advantage of small artisanal workers who have to turn to illegal loans when they need small loans.

Throughout this story, the MMO's leader provides proof showing that the new area of struggle in the country is now economic and environmental rights (94-95), as a new step in the long defense of human rights (above, she has pointed out that in the first decade of the new century the fight revolved around the struggle for social and political rights, 90-93). The speech continues as follows:

109. The Ecuadorian State, in '98 and '99,
110. delivered more than 10,000 million dollars to the corrupt banking system;
111. we will never know the exact amount
112. because in '98 they created an institution, the GD,
113. in order to protect them
114. and in order to never tell this country
115. how, indeed, what the Ecuadorian Government gave them,
116. in resources, so they could be saved. [...]
128. Since then, in 2000,
129. when the Ecuadorian State, with the World Bank
130. and with its structural adjustment,
131. came up with the so-called bonus of misery,
132. the bonus of poverty [...]
138. as a bonus that the state provided to the people-
139. to the poorest women in this country
140. and, in return, asking for a numbers of things
141. that they shouldn't have to ask us:
142. family care, childhood vaccinations,
143. compliance of certain health requirements
144. and, in return, we couldn't have cellular phones
145. or buy a TV,
146. much less have a house bigger than 50 square meters,
147. because they took us from the scene of poverty
148. and so we lose that bonus,
149. so questioned
150. by the women's movement in this country
151. as for the whole society.
152. Sectors of the women's movement in this country
153. claimed the bonus as a right and not as a handout
154. as recognition of the economy of care,
155. that sustainability of life
156. and that resistance to the collapse
157. that a state might have
158. facing the crises one has lived through.

In this second excerpt, the representative of the MMO again recalls some of the non-transparent behaviour of the previous governments in favour of the corrupt banking system (110ss.). Here again corrupt alliances of state power with the economy are shown, but this time with the power of big business (in the narrative of the previous excerpt, we showed the connivance of the local police with the *chulquería*). In both

cases, it continues to show the scene of a country where corruption is a fact that directly affects the lives of poor women.

As a government response to poverty, she refers to the social bonus (128-158), an amount of money the State gives to the poor (many of them women) and that here it is presented as something humiliating: the state awards it in exchange for a series of conditions that must be explicit (the obligation to care for children, immunization, etc.). With a critical attitude, she points out that women don't consider this bonus as a gift, but as a right to them in recognition of their long struggle in the defense of life: the "economy of care" (154), "sustainability of life" (155) and "resistance to the collapse" of the state in previous governments (156-158). Thus, compared to the many criticisms the social bonus program (about \$35) in the country receives, the representative of MMO considers it more of a right of poor women in the country which the state should have to give automatically, as compensation to the popular sectors (these didn't receive anything in return in past crises, unlike the rich financial sectors in the country). Other features of the cognitive framework are then completed, activated with the model of popular economics and finance: the one of equity and compensation for historical inequalities within the country's lower classes. The speaker ends with the following:

159. Our colleague [name] has come a long way from the *cajas*;
160. the State keeps saying it doesn't know how the *cajas* work,
161. where the *cajas* are, who the *cajas* are.
162. We told them that it would be enough just to leave the office
163. and go around the country to find them.
164. Thousands of *cajas* were installed in the state,
165. in the Ecuadorian territory,
166. in all regions. [...]

191. Why [are they so unknown]?
192. Because the few regulatory institutions
193. that national financial corporation has,
194. which are not more than thirty-five financial intermediaries,
195. are non-regulated cooperatives,
196. NGOs or others,
197. that they have never brought themselves down [to the *cajas*'s level],
198. that haven't looked in front of them
199. to say what money they could give to the *cajas*
200. They are asking not only a double ID card,
201. as our colleague [name] has told us,
202. they are also saying that
203. when you give a birth ID to a newborn child
204. you then don't give him [her] all of the rights to walk. [...]

226. But there is one more surprise,
227. because in this way and in this struggle we aren't alone;
228. as we have allies,
229. we have people who are working so that the *cajas* never have access to that right. [...]

293. That is, [in the proposal of law on solidarity economics and finance] the savings and credit banks,
 294. to receive public funds,
 295. to fund credit to our female colleagues who are part of a *caja*,
 296. will be first to convert to a savings and credit cooperative;
 297. and the *cajas* will never be able to be regularized
 298. and qualified by the State for public funding,
 299. as has been the struggle for nearly a decade,
 300. together at the national level,
 301. in order for the *cajas* to be recognized and as required by the text of the constitution.
 302. And now as our colleague [name] said
 303. we have to fight,
 304. we have to wake up,
 305. we have to think,
 306. that not all is lost. [...]
317. A solidarity financial system
 318. demands its formation in our country.
 319. And a solidarity financial system
 320. is only possible,
 321. and is necessary,
 322. within a bet on a solidarity economy,
 323. of an economy for life.
 324. Credit is a necessity to stimulate productive activity,
 325. for a bet on development,
 326. for a bet on life.
 327. There is no credit at the margins,
 328. credit exists within a context. [...]

First, a reference is made to the Government's misunderstanding of the model of the *cajas*, despite its extent throughout the country (160-166). The MMO's representative responds delegitimizing state officials for their bureaucracy: appealing to the "common place" of the official who lives outside the reality of the public because he/she spends more time in his/her office than doing field work (162-163). This gap of misunderstanding between state financial institutions and the *cajas* in the country is also highlighted through the following: metaphorical expressions like "they have never dropped themselves down", "have not looked in front of them" (197-198), the indirect reference (attributed to institucional members) that the *cajas* are also, in metaphorical terms, like "newborn(s)" (203) and "organizational spaces that are crawling"; and the building of a strategy of generalization in order to avoid giving reasons for the change of the Government's position on this issue: "The whole public bank in this country insists on not *doing* much *to deliver* resources to the *cajas*..." (notice the use of the verbal form of the infinitive hiding the agent).

This misunderstanding is made explicit by referring to the fact that even in the Government there are enemies of this economic model (226-229), a fact which seems to have some basis in the lukewarm recognition of these savings banks in the draft law on the popular and financial economy presented by the Government in the fall of 2009 for

public discussion (this law is referred to in lines 293-301). The speaker explains that as stated in the draft law (to which we will refer later), the State would recognize the *cajas* but as spaces for social empowerment and only for this purpose could they receive public funding; in addition, when this process is completed, they would mandatorily be converted into cooperatives, with different regulations and purposes.

From (302), the MMO's representative refers again to the struggle that women have to continue to endure (303-306) in order to respond to the current Government's misunderstanding of the "feminist bet" on finance that they defend and that they intend to be an alternative to the capitalist model in crisis. She recalls the values of this new model: the respect for diversity (307-309), solidarity (317-322), a proposal that takes into account the country's context (327-328), that advocates "an economy for life," "a productive activity for life," based on "mutual support" with "social and environmental responsibility." Her speech concludes with the statement that this preliminary draft law does not correspond to the values of solidarity economics that the women's group defends, but rather it serves the interests of other economic groups: "it's a cooperative law, made by cooperators who fear the advance of the *cajas*....".

Finally, relevant in this speech is the point that this financial model presented is still under construction (317-322), which has to be realized as part of a solidarity economy and with the end result of stimulating productive activity (324 -325); a model that is necessary to "fill with meaning."

4.2. The Bill (pending approval) of a Popular and Solidarity Economy

In November 2009, the social movement of the country received a preliminary draft law on solidarity economy and finance in order for it to be discussed before its adoption by the National Assembly. In this project this type of economy is defined as follows:

"For purposes of this law, popular economy and solidarity is understood as all collective forms of economic organization, self-managed by their owners who are associated as employees, suppliers, consumers or users, in order to earn an income or means of life in efforts guided by the goal for a good life, without profit or capital accumulation" (Art. 1).

They are then economic activities aimed at improving life for their members, excluding capital accumulation. Further on, it says that they are part of this economy, in addition to other traditional forms, such as cooperatives, "community banks, savings

banks, solidarity funds, among others, which constitute the Community Sector” (Art. 2).

However, in two subsequent articles the following clarification is made:

“... When economic organizations of the community sector meet the social, geographic, operational and economic conditions of the General Regulations of this Law, by necessity, they must be constituted as organizations of the associative or cooperative sector and must be reviewed by the superintendency in order to go on receiving the benefits granted by the state” (Art. 23).

“The solidarity funds, saving banks and community banks will operate as spaces for the promotion and dissemination of experience and knowledge of education, health and other aspects related to the socioeconomic development of their territory, an activity that will be linked to state policies to promote and transfer public resources for the development of those capabilities. They will also serve as a means of channeling public resources for social projects, under the accompaniment of the Institute [of Solidarity Economy and Finance]” (Art. 105).

We come to, at this point, the disagreement expressed by the MMO's leader about the bill: the State recognizes the *cajas* as spaces for social promotion and, to this end, may be able to receive public funds, but they must be established as cooperatives and be regulated by other standards when they go beyond these goals. That is, when they have reached a higher level of organization, they must disengage from the social movement, from which they came.

Consequently, we find a divergence between the constitutionally approved text (the *cajas* as an example of one of the three financial models recognized in Art. 309 Const.) and the proposal presented by the Government in this bill. At no time are there explicit reasons for this change or why the *cajas* are separated from other productive initiatives of a popular and solidarity economy, considering them instead as opportunities for social advancement.

This position is flatly rejected by the leadership of the MMO, because it ignores the feminist bet that has always been behind the *cajas*: they are savings banks whose majority is composed of *popular* women and have always been linked to the claiming of their rights.

However, this bill (which we remember is still pending approval by the Assembly) does not add any argument that makes the Government's position explicit. It seems then to disregard, in pragmatic terms, the maxim of quantity (not enough information is provided to understand the argumentative process); it also violates Rule 9 of the critical argumentative discussion proposed by Eemeren and Grootendorst (2004: 151-152), as follows:

The protagonist has conclusively defended an initial standpoint or sub-standpoint by means of a complex speech act of argumentation if he has successfully defended both the propositional

content called into question by the antagonist and its force of justification or refutation called into question by the antagonist.

In this case, to the MMO, the Government has not been sufficiently clear in its argumentative presentation; despite it all, they interpret its position and reject it outright.

An explicit reason for the Government's refusal to consider the *cajas* to have full standing within the solidarity finance sector (and therefore eligible for public funds), we will find in the opinión of a government representative during a meeting about social movement (closely approximated transcription):

"It's an economy of values, qualitative, based on cultural reciprocity against the market economy, efficiency, quantitative..."

Why do we discuss this? This economy has always been present, but capitalism made it invisible and now it has to emerge because this economy tends to solve the great crises in our countries. [Together with cooperatives and other micro-business], it represents at least 80% of the economy of the country.

They also have structural problems: they operate in isolation and in a disorganized way, with limited access to productive assets, financial services...

The Institute of Solidarity Economy and Finance has been created to strengthen this sector, in a decentralized way, from the provincial delegations of the Institute. It has a holistic approach: from the macro, meso and micro.

First, the speaker highlights the contribution of the *cajas* to the informal economy and thus to solving the country's poverty problem, but then he also specifies its structural and organizational problems: they operate in a disorganized way and have little access to capital goods.

This brings us to the point of dispute in the evaluation process of these savings banks and the Government's most significant criticisms of the model. As we have indicated, it is a model under construction; with discourse containing new values consistent with the general framework of good living, but has so far not helped to resolve a crucial problem for the Government, which is also one of the dilemmas of today's modern capitalist economy: the relevant generation of jobs in order to bring about profound changes to help improve the poor economic conditions of much of the Ecuadorian population.

4.3. The interaction of the researcher with the MMO leader: an exercise of metadiscursive reflection

After my period of data collection, I presented to the group the relevant ideas expressed in the preceding paragraphs, mainly discussing with them the differences between the Government's position and their own. In each of the points of the disagreement, the women present at the meeting were stating their case in order to

defend what for them remains a priority: an economy and finance with a gender perspective. Their counter-argument is grouped around the following points:

1. The “argumentative missing link” in the above bill is an example of the difference between the current position of the Government and the adopted constitution.
2. The *cajas* could have structural problems, but isn't it perhaps that tradicional, global, capitalist banks and the Ecuadorians have had these problems?
3. Women have limited access to productive services because they have not had credit and, when they do get it, it has come in minimal quantities.
4. Traditional banks and cooperatives have given loans but have never determined the credit for what. What is advocated is production in order to generate employment in the service of human life.

In considering the first point, the article of the constitution mentioned above (see 4.1) specifies that the national financial system include public, private, and popular and solidarity. For this reason, the MMO rejects the institucional proposal to consider the *cajas* as an arena for women's social empowerment, because it means leaving the current capitalist economic system intact. As indicated by a woman at the cited meeting (wanting to give her own interpretation of the facts), she says:

- (a) “[They are] various areas of economy and each of these mechanisms has its own rules... The Government thus wants to include the *cajas* in the Ministry of Social Inclusion and not in the Economy or Finance... The *cajas* have claimed the right to credit, to the distribution of wealth within the financial framework... Instead of moving along, we have regressed in the field of solidarity economy and finance”.

With this argument, she is claiming that the silence observed in the law is nothing other than a clear divergence between the Government's current position on this issue and the constitutional text. In discursive terms, the failure in the alluded law to accomplish the maxim of quantity generates an implied meaning: the Government's divergence with the MMO's proposal.

Regarding the second point, that of the alleged structural problems of the *cajas*, they are addressed with the following comments:

- (b) “Banks were organized and collapsed [she refers both to the Ecuadorian crisis of 2000 and that of the world in 2008], what is being disorganized to them? This is false, [the *cajas*] are small groups that have adopted, by consensus, their own regulations to resolve their problems at the time they happen, with greater internal monitoring capacity”.
- (c) “The money goes to help large and powerful banks that at one point could break. Does this show that the neoliberal system is a system that will save humanity? Certainly not... In all poor countries there are women who have endured the worst crises, in all Latin American countries in particular...”.

(d) “And there is an invisible women’s labor. [Their work] is of great importance in a country’s economy because it directly affects the life of all human beings: routines of washing, ironing, of the family, of the sick, everything. This is the work that the market economy does not recognize, because, if it were to pay, this would break the capitalist system.”

(e) “How is [the Government] going to say that the solidarity economy has structural problems, when the one that has had problems has been the market economy? Those who have organized and those who have responded to the structural imbalances facing the neoliberal economic model have been women. Because we have filled the gaps- there where a table leg has broken, we put our shoulder, our body to sustain the table; there where a niche was we have come to cover it up with our work, even the most demonized and vilified in this hypocritical society as sex work is. If women have done anything to resist and to survive, it is not only for themselves, but also for their families, because the patriarchal society in which we live has also caused that, in countries like ours, 33% of our families have a female head of household. This implies that we are father and mother at the same time, every day, in order to survive”.

(f) “[Women] are calling for gender justice... The capitalist economic model with whom the greatest social injustice has developed has been with women. When our country has been in debt and the burden of paying foreign debt has grown, the investment more reduced by the state has been in the social sectors, which have then been taken on by the work of women: in health, education, housing. Where the state failed to give a *sucre*, women were put to work to continue to maintain its programs; here where the state has not met their childcare needs in a timely manner, women have gone, THOUSANDS OF THEM, as mothers or community promoters, with miserable wages, and under the cliché of volunteers, to put forth their labor, their efforts to sustain it. That’s why we say: who we have had to fix structural imbalances are women... Why don’t they say 90% of the *cajas* are women’s *cajas*?”.

These women again use the counter-argument made by external testing: the continuing crisis of capitalism (the dollarization of the country in 2000 and the international crisis of 2008) is recalled. In all of these cases (as did the leader of the group at the meetings of the *cajas*), they refer to the women’s role to withstand adverse conditions (c) and, above all, creating alternatives in order to attend disadvantaged social groups (e), and by designing small economic initiatives based on mutual trust (b) of human values (f), compared with market values of the capitalist economy:

(g) “What we are proposing is a new economy; yes; that has to give priority to this feminist approach, that has to eliminate the sexual dimension of work, of productive and reproductive work, that has to give value and weight to this whole economy of care. Where, ultimately, we remove the status that the market economy has given human beings in terms of you are worth as much as you have and where everything has been given a market value... This new economy is a deeper view of what humans need for life, for a good life”.

It is also a significant contradiction that, in this example, this woman from the MMO points out in the Government’s speech: the fact that they never explicitly mentioned the feminine character of the *cajas* (again, the maxim of quantity is breached) (f), versus the greater presence of men in the cooperatives (the model promoted by public economic institutions).

The third point includes their counter-argument to the comment posed by the government representative on the limited access of the *cajas* to production services:

(h) “[Women] have not taken the step because they have not had credit. Women may also have their own companies, their own factories, their own businesses, but they were denied the right to them... We are not owners of anything.

(i) “Women are not going to change their life with these tiny credits. It’s impossible! They will remain subject to [others] and remain violated. They shall continue doing their housework and their jobs separately, which will barely be enough for them to survive. But that won’t ever change women’s lives. It is necessary then for there to be a gender focus in this financial issue”.

If to the government representative limited access to production is the result of one’s own economic model of the *cajas* (an argument based on the effects, Perelman and Olbrechts-Tyteca 1989: & 61), for representatives of the MMO, the problem has a socio-cultural cause: women have been denied credit because they were not property owners; not because they are less able than men, but because they did not have ownership rights; they have not received credit and their economy has always been subsistence (h). Therefore, in their counter-arguments they highlight the causes that have produced such an effect: the socio-historical context that has generated the current situation and that which the institutional representative has done away with. In the midst of this adverse context, the *cajas* have been an economically limited solution because they have not received public funds; practically speaking, they have been created from the savings of the “popular” women themselves (i).

Finally, the last part of their counter-argument is the construction of a new premise as another way to counter the claim made by the institutional representative of the need for production and thus generate more employment. This new idea comes forth to establish the purpose of credit and production:

(j) “We do not want credit to buy pesticides, to increase consumer culture, to prey on the environment, to contaminate our water resources. We want a solidarity credit for an economy for life. A credit representing the right conditions for investment, but also to monitor the entire production chain... Credit not as an individual matter and it doesn’t matter what and to whom I pay the money, but rather credit has to take another look: where is it going, under what conditions, for what will it serve”.

(k) “[Credit] for the empowerment of women; look here, most women have not been trained because at an early age they have already been engaged to be married, have had children and have had to devote themselves to household tasks, and have not have completed their studies”.

(l) “The credit itself involves technological innovation, improvement and enhancement of our production capacities because until now women could lend credit in order to constitute the immense chain of intermediaries in the cosmetic business. Isn’t that right? To become the great chain of informal trade... This is what has interested them and for that women have been their best segment. They have lent women little money with the excuse of reducing risk; they have given them very little money so they can survive with very few investments”.

In these comments, these women from the MMO also take the opportunity to explain, by using lexical terms that convey values (solidarity, life, etc.), that their economic proposal is part of a different cognitive framework, a sustainable economic model and in solidarity with human beings (j). To carry out this model, they ask for sufficient public credit which is designed to meet the following three objectives: technological innovation, monitoring of the “productive chain” based on the economics of life (j), and training of its managers, women (because they were also excluded from appropriate training in their role as mothers and heads of household) (k); only in this way they will prevent capitalist exploitation: the lexical construction “the immense chain of intermediaries in the cosmetic business...” evokes a return to traditional exploitation of women workers, but this time with a new version of the door-to-door selling that capitalism has invented (l).

The final comment from a woman in the group at the meeting summarizes the conflict they have with the Government:

(m) “In this matter it’s obvious that the *Revolución Ciudadana* [the Citizen Revolution] is changing; it’s as if it were outside the *revolution...* to ask the Government, to get candidates who understand us is very difficult, and it seems they don’t want to understand, it costs them, it costs them, it weighs them down to believe”.

With this final ironic tone, this woman refers to the party’s name of the current President Rafael Correa, and whose mantra won the election. The MMO endorsed him in the election because Correa promised an explicit gender perspective on the economic issue, a fact that is now being broken. This shows, according to the MMO, the internal contradictions of the current Government: it seems to be forgetting some of its electoral promises.

5. Conclusions

Now with the final interpretive analysis of the data, the set shows two divergent views on the subject at hand. On the one hand, there is the position of the one who has the power to make policy decisions and laws on this subject (the Government, in presenting its bill) and, on the other hand, there is the position of a social movement that aims to be the voice of the Ecuadorian *popular* women and that makes proposals for economic change.

Since our ethnographic gathering of data has come from one of the parties, from inside the MMO, our source of data from the other party (the Government) consists

principally of legal texts and also from the *recontextualization* that the MMO makes about the comments heard or that have come from state institutions. The MMO's argumentative thread (reconstructed using both discursive and rhetorical-argumentative analysis) consists of reconstructing, through narrative technique, the history of the struggle of poor women in this country who have stood against corrupt public figures and a male chauvinistic society which left them alone with the care of the family. With that experience of *resilience*, they propose an economic and financial model (referred to in the new constitution) based on values opposed to the capitalist market.

In this new phase of the struggle, the Government has a different view. Nevertheless there are not then two totally contrary voices (apparently the two advocate a social-based economy), but somewhat divergent in the process of building the *sumak kawsay*. To explain this difference, which actually corresponds to two ideological proposals of social change, the above mentioned analytical methodology needs, in our opinion, to rely also on the cognitive dimension. Both sides defend their positions by constructing two cognitive sub-frames (as an example of the evolutionary ability of human communication to cooperate and plan for future goals, Gärdenfors 2002; Chilton 2004: cap. 2):

1) the MMO's view, which gives priority to including the gender perspective in this issue of solidarity economy and finance (an element recognized in the constitution), strengthening the existing savings banks or *cajas*, created primarily by women within the social movement; in order to do this, they consider it essential to ensure public funds for the *cajas*.

2) The Government's position is that it does not see a distinct gender perspective necessary because the goal with social economy is primarily to generate employment by supporting cooperatives (including both men and women), in order to produce jobs and relevant economic change; instead, for the Government, the *cajas* will receive institutional support strengthening that area as one of social empowerment.

We could consider these divergences as mere differences that arise in all argumentative processes and ideological positions. However, in analyzing in detail the Government's position, three significant issues in its discursive construction are observed:

First, the Government *builds* its position fully *decontextualizing* the subject of the *cajas* from the socio-economic situation the country has experienced in recent history (which is made explicit by the MMO). For this reason, the Government justifies

its refusal to provide public funds to the *cajas*, focusing solely on the effects of the model: a contribution of little relevance for production and employment generation.

Second, along the argumentative scheme (following Van Eemeren and Grootendorst 2004: 3ff.) of the draft law on the aforementioned solidarity economy and finance, one of the initial articles recognizes the existence of the savings banks or *cajas* as a popular financial model, as indicated by the current constitution. However, later on, an implicit premise is noted right in the heart of the most contentious issue: the *cajas* won't be similar to other popular models of economies (e.g., cooperatives) and will receive different treatment, but at no time is any reason for this differentiation given. Since this is a totally unacceptable difference from the viewpoint of the MMO (a group that also has significant political weight in the overall assembly of women in the country), this divergence would have deserved a more explicit argumentative premise from the Government.

Finally, the Government does not mention the fact that the *cajas* have been largely created by women; therefore, it is offering a differential treatment (again, without giving a reason for this decision) to an economic solution created by women and that they consider most of them valid.

So what we see is that the whole argument of the Government has clearly violated both the maxim of quantity (giving less information than is required in these cases) and Rule 9 of the series that Van Eemeren and Grootendorst (2004) propose as essential in any critical argumentative discussion if people want to move towards a cooperative solution to their differences. This rule proposes that the protagonist adequately defends an initial starting point for each of the premises he or she proposes that is needed and required by his/her antagonist. In this case, the leaders of the MMO (the antagonist) have been totally dissatisfied with the Government's position (the protagonist), a fact reflected in its subsequent counter-argument (section 4.3).

The result, then, is a *citizen's revolution* that, as one of the MMO representatives said, seems unable to understand that a part of this citizenship is women. However, from the perspective of critical discourse analysis, the downside is that the Government does not intend to present all of its arguments explicitly. As Habermas says (1981: 37) "the strength of an argument is measured in a given context for the relevance of its reasons"; in this case, the Government has streamlined its arguments, so that it seems to want to avoid open debate with the Ecuadorian women's social movement. This is a group that is proposing nothing less than a new economic model with a different language that

seems to be fully consistent with the constitutional framework of the *sumak kawsay*: a discursive construction where the terms for economy and production are joined with the ones that convey values associated with the care of human life and solidarity, and very far from those that have led us to the latest capitalist crisis.

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¹ More information about the CEI project on <http://cei.udc.es> and <http://ruc.udc.es.dspace>. My three-month stay in Ecuador was the first part of a sabbatical year, in conjunction with a fellowship from my university. I would like to thank all the women in the MMO that made my stay possible and offered me their hospitality. I would also like to thank Intermón Oxfam for the chance they gave me to complete my first trip to this country. The group of Oxfam-Quito workers also gave me their full support.

² The original: “Veamos cuáles son las características, las transformaciones sociales que nosotros estamos mirando en este continente [América Latina], pero también en África y Asia... Lo que notamos en las prácticas novedosas son varias cosas. Primero, nuevos lenguajes, diferentes narrativas, diferentes imaginarios de solución a problemas...”

³ The original: “Nosotras y Nosotros, el pueblo soberano del Ecuador [d]ecidimos construir una nueva forma de convivencia ciudadana, en diversidad, armonía con la naturaleza, para alcanzar el buen vivir, el *sumak kawsay*”.

⁴ Example quotes that are not accompanied by numbers were not included in the excerpts that appear in this paper (but come from the full transcript of the audio-recording).

Author's Bio Note

Esperanza Morales-López has a Ph.D. in Romance Philology (Linguistics Section) from the University of Barcelona, where she wrote her Ph.D. thesis on Discourse Analysis and taught for one academic year. During 1990 and part of 1991, she was at the University of California at Berkeley as a research associate with a postdoctoral fellowship from the Spanish Government. Since her return, she has taught Linguistics at the University of A Coruña (Spain).

Her main topics of interest have been professional discourse analysis and Linguistics of sign languages. She has written several articles for books published by Michigan University Press, Gallaudet University Press, Pergamon, Cascadilla Press and John Benjamins, and in journals such as *Text*, *Review of Applied Linguistics*, *Sign Language Studies*, *Discourse and Society*, *Journal of Language and Politics*, *Discurso* (UNAM, Mexico), *Oralia* (Spain) and *Monteagudo* (Spain). One of her latest work has been the co-edition of the book *Sign Bilingualism* (John Benjamins, 2008) and the co-edition of a special issue on political discourse analysis in *Oralia*. At present, she researches on Deaf bilingualism and organizational discourse, co-ordinating the CEI Project (financed by the Spanish Ministry of Science and Innovation, www.udc.es/proyectos/cei).