

# AGRICULTURE COOPERATIVES IN BRAZIL: COTRIBÁ CASE

<sup>1</sup>Dr. Murillo de Oliveira Dias, <sup>2</sup> Jeferson Krein, <sup>3</sup> Eder Strehl,  
<sup>4</sup> João Baptista Vilhena

<sup>1</sup>Coordinator of DBA Programs at Fundação Getulio Vargas, Brazil

<sup>1</sup>Corresponding e-mail: murillo.dias@fgv.br // agenda.murillo@gmail.com

<sup>2,3</sup>MBA student at Fundação Getulio Vargas, Brazil

e-mail: jefersonkrein@hotmail.com<sup>2</sup> // e-mail: eder.strehl@hotmail.com<sup>3</sup>

<sup>4</sup>Academic Coordinator of MBA Programs at Fundação Getulio Vargas, Brazil

e-mail: jbvilhena@uol.com.br

---

## Abstract

This case investigated the successful agriculture cooperative in Brazil, Cotribá, located at Ibirubá, Rio Grande do Sul state, southern Brazil. Cotribá serves 20 municipalities and has 50 facilities, being responsible for almost 70% of the budget of a cooperative that expects to reach the amount of BRL 1.2 billion (approximately \$300 million) in revenues, in 2019. It is also the oldest agricultural Cooperative in Brazil, with more than 8,000 associates and near 900 employees. The first Brazilian cooperative was created in 1889, known as Cooperativa Econômica dos Funcionários Públicos de Ouro Preto, located at Minas Gerais state, southeastern Brazil. Currently, Federal Government regulates Cooperatives through Law no 5,764/71. In Brazil, there are 13 distinct types of cooperatives, including the agricultural ones, which are represented by the Brazilian Cooperatives Organization (Organização das Cooperativas Brasileiras – OCB). In this article, we compared the current facts and figures of the Brazilian agriculture cooperatives along with Cotribá Cooperative, discussed in this descriptive single case study. We found increasing participation of the agriculture cooperatives in the Brazilian economy. Approximately 1,600 cooperatives held 23 percent of cooperatives facts and figures in 2018. Critical success factors were analyzed as well as best practices from Cotribá were discussed in this article. Finally, future research recommendations complete the present study.

**Keywords:** agriculture cooperatives, co-operatives, co-op, coop, Cotriba, Brazil

---

## 1. INTRODUCTION

The present work investigated the Brazilian agricultural cooperatives Cotribá, from Rio Grande do Sul, at the municipality of Ibiruba, as the unit of analysis of this descriptive single case study (Yin, 1988). According to Organização das Cooperativas do Brasil (OCB), agriculture cooperatives include: (a) fishing activities, (b) agro-pastoral and (c) rural producers (OCB, 2018). Cooperatives are also named co-op, co-operatives, or coop. We adopted the terminology cooperatives, for the purposes of the present research. Cooperatives are "autonomous association of persons united voluntarily to meet their conventional economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise" (International Co-operative Alliance, 2018).

Brazil became a member of the International cooperatives Association (ICA) in 1988. ICA has provided relevant work regarding the cooperative activity in general. It ICA has defined the activity as "self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of cooperative founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others." (International Co-operative Alliance,2018).

Cooperatives are also subject for appreciation from the International Labor Organization (ILO). Recommendation 193, establishes the parameters for the activity of cooperatives. Resolution 193 has its offspring on June 3rd, 2002 (ILO, 2002, 2018). Regarding cooperatives' core values and principles, Dias & Ramos (2018) argued that cooperatives' associates "share a sense of cooperation and co-participation in the whole stages of the cooperatives' decision-making process" (p. 598). The following Figure 1 depicts cooperatives worldwide:

Ranking	Organisation	Country	Billion \$
1	Groupe Cr�dit Agricole	France	49.92
2	BVR	Germany	44.81
3	Groupe Cr�dit Mutuel	France	31.21
4	Groupe BPCE	France	26.41 4
5	Desjardins Group	Canada	11.85
6	Rabobank Group	Netherlands	10.08
7	Federal Farm Credit Banks Funding Corporation	USA	7.68
8	RZB	Austria	5.72
9	Navy Federal Credit Union	USA	4.06
10	Raiffeisen group S	Switzerland	2.92

Figure 1 Cooperatives worldwide. Source: Dias & Ramos, 2018. Reprinted under permission.

Cooperatives worldwide generate approximately 250 million jobs, in 100 countries. According to ICA (2018), there are approximately 2.6 million cooperatives currently. It also acknowledges the existence of 13 distinct types of cooperatives, as follows: (a) special; (b) agriculture, banking and financial; (d) agriculture; (e) housing; (f) labor; (h) tourism; (i) production; (j) education; (k) infrastructure; (l) mineral; (m) transportation (ICA, 2018).

Cooperatives are unique in comparison to several types of associations, as depicted in Figure 2, as follows:

Diferentiation parameters	Cooperatives	Associations	Companies
Economic purpose	For economic purposes, but not for profit	Non-profit, with impossibility to perform a commercial function	For-profit
Minimum quantity of members for	20	2	1
Objective	To provide service to the cooperative	To represent the interest of the	profit
Vote	1 member = 1 vote	1 member = 1 vote	the more capital, the greater the voting
Incorporation of the share capital	Quotes	NA	Shares
Transferability of quotes	Can not be transferred to third parties	NA	Can be transferred to third parties

Figure 2: Differences between cooperatives, associations, and companies in Brazil.

Sources: SESCOOP, 2017, Dias & Ramos, 2018.

In Brazil, according to the OCB - *Organização das Cooperativas no Brasil* (Brazilian Organization of Cooperatives, free translation), 13 types of cooperatives operate throughout the 27 Brazilian States: (a) consumption, (b) credit, (c) farming, (d) special (social), (e) housing, (f) infrastructure, (g) mineral, (h) production, (i) health, (j) labor, (k) transportation, (l) educational, and (m) tourism & leisure (OCB, 2018).

Cooperatives are protected by the Federal Constitution of 1988, in which Article 5, paragraph XVIII, established: “cooperatives, are independent of authorization, and state interference in their operation is prohibited.” (Brasil, 1988).

This article is restricted to agricultural cooperatives, which in turn abide by the Law 5,764, issued on December 6, 1971 (Brasil, 1971).

There are currently 6,887 cooperatives, from which 1,618 are agricultural (OCB, 2018). In total, cooperatives in Brazil gather 14,267,483 associates, and employs 398,110 workers (OCB, 2018), as depicted in Figure 3, as follows:

Activity	Co-operatives	Associates	Employees
<b>Agricultural</b>	<b>1.618</b>	<b>1.017.481</b>	<b>198.654</b>
Consumption	179	2.585.182	12.629
Credit	929	8.941.967	60.237
Educational	270	53.403	3.367
Special	8	321	8
Housing	284	106.659	577
Infraestructure	135	1.006.450	5.692
Mineral	97	23.515	182
Production	239	5.777	2.960
Health	805	238.820	103.015
Labor	943	188.435	943
Transportation	1.357	98.713	9.835
Tourism and Leisure	23	760	11
<b>TOTAL</b>	<b>6.887</b>	<b>14.267.483</b>	<b>398.110</b>

Figure 3: Cooperatives in Brazil. Source: OCB, 2018.

Agribusiness in Brazil represents 6 percent of the overall Brazilian economic activity, as depicted in Figure 4, as follows:

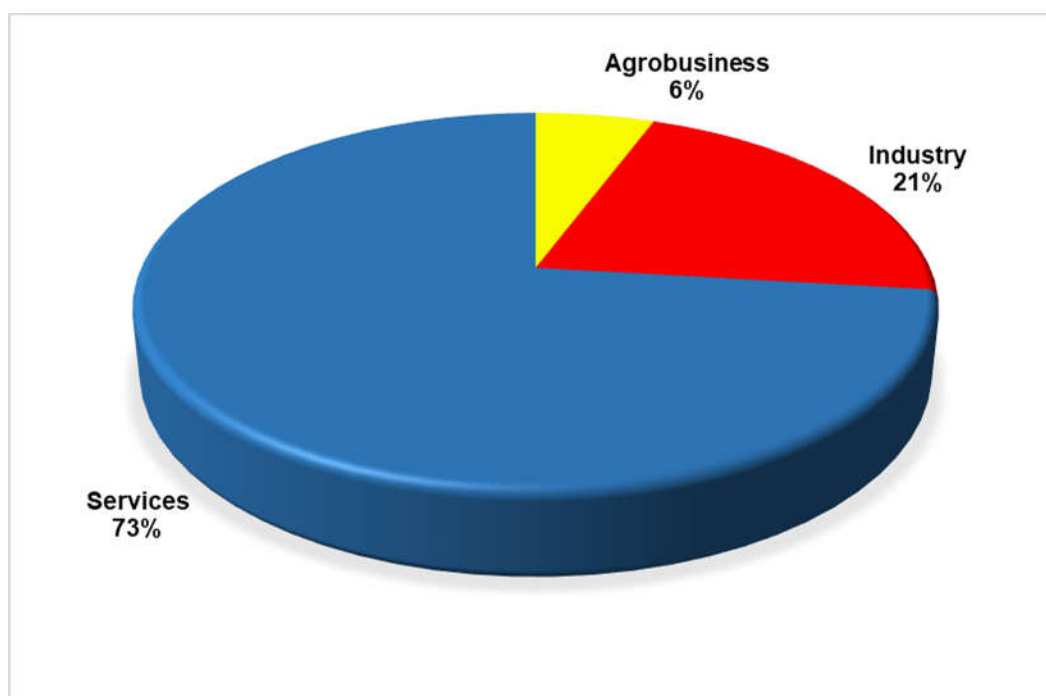


Figure 4 Brazilian Economic activities. Source: IBGE, 2018.

## 2. METHODS AND RESEARCH LIMITATIONS

The present research is a multiple-method, qualitative research interpretive, descriptive single case study (Yin, 1988). We performed an extensive archival research. The unit of analysis is the Brazilian agriculture cooperative society Cotribá, from Rio Grande do Sul. OCB database, and Brazilian Federal Laws, not restricted to: (a) Brazilian Federal Constitution, (b) Federal, (c) State Laws, and (d) Resolutions, as well as (e) ICA's standards and (f) ILO's Recommendation 193, provided extensive source of secondary data here investigated.

Agricultural Cooperatives in Brazil abide by the Brazilian Federal Constitution 1988: (i) Art.1 (definitions of free initiative and work associations), (ii) Art. 3 (fundamentals of Republican activities), (iii) Art. 5 (recognition of cooperative societies), (iv) Art. 146 (cooperatives taxation), (v) Art. 170 (economic activities), (vi) Art. 174 (cooperatives' state control, regulation and normalization activities), (vii) Art. 187 (agriculture policy including cooperatives), and (viii) Art.192 (national financial system).

This article is also limited by the Brazilian Federal Cooperative Law no. 5,764. It was created on December 16, 1971 (Brasil, 1971), as well as Complementary Law 130/2009 (Brasil, 2009).

Decree 8.163/2013 – Pronacoop Social, established the National Program of Support to Associativism and Social Cooperative (Pronacoop Social) (Brasil, 2013).

Additional Laws also encompass the present study: the Presidential Provisory Measure 2.168-40/2001 (Brasil, 2001) (*Medida Provisória*, in Portuguese), “with the objective of organizing, administering and executing the education of professional formation, development and social promotion of the worker in cooperative and of the cooperative” (Dias, Murillo de Oliveira; Ramos, Murilo, 2018), issued by Decree 3.017/1999, which created the *Serviço Nacional de Aprendizagem do Cooperativismo* (Cooperative Learning National Service, free translation) (Brasil, 1999).

Next, agriculture cooperatives in Brazil are also limited by the Brazilian Civil Code, created by Law 10,406 from January 10, 2002, chapter VII, articles 1093, 1094 and 1095 (Brasil, 2002).

Finally, resolutions from the Federal Accounting Council (*Conselho Federal de Contabilidade* – CFC, free translation), defined this research, such as: (i) Resolution CFC 920/2001 (CFC, 2001) – *Aspectos contábeis de entidades cooperativas*, destined to approve the Brazilian Accounting Standard for Cooperative Entities (NBC T 10.8); (ii) Resolution CFC 1.013/2005 (CFC, 2005) – *Entidades Cooperativas*, issuing the Accounting Council on specific criteria and setting procedures for valuation, recording of changes in equity and structure of Financial Statements and minimum information to be included in explanatory notes on NBC T 10.8 (CFC, 2005).

## 3. COTRIBÁ AGRICULTURE COOPERATIVE

### 3.1 Background

Cotribá is the oldest agricultural cooperative in Brazil, located in the municipality of Ibirubá-RS. The cooperative is based on social status. It is an organization dedicated to the productive development of the field with sustainable results. It has more than 8,000 associates and more than 900 employees, working in 25 municipalities in the state of Rio Grande do Sul (Cotribá, 2018).

Cotribá was founded on January 21, 1911, by 34 associates, with the purpose to create a cooperative following the German model (Dias, 2018), named *Genossenschaft*<sup>1</sup> *General Osório* (the municipality of General Osório then changed to Ibirubá). Figure 5 depicts the municipality of Ibiruba, Cotribas' headquarters, located at Rio Grande do Sul state, southern Brazil:



Figure 5 Ibiruba, RS. Source: IBGE, 2018

Ibirubá, a former colony, was denominated General Osório. To avoid confusion with the municipality of Osório, in 1938 the name was changed to General Câmara. This name again caused confusion with another municipality. Then, it was suggested the name of *Ibirubá*, which means *Pitangueira do Mato*, in *Tupi-Guarani* (native Brazilian Indian language), meaning a fruit from *pitangueira* tree (*Eugenia uniflora* L.), dicotyledonous of the Myrtaceae family. Ibirubá counted 20,284 inhabitants in 2018 (IBGE, 2018).

In 1940, Cotribá started to farm wheat in Rio Grande do Sul. This innovation revealed a new perspective: cultivating land as the main source of livelihood in Ibirubá (Cotribá, 2018).

In the early 2000s, Cotribá's area expanded to other regions of the state of Rio Grande do Sul, reaching the western border and south-central, with units at: (i) Itaqui, (ii) Alegrete, (iii) São Gabriel, (iv) Santa Margarida, (v) Cachoeira do Sul and, (vi) Encruzilhada do Sul, (vii) Pantano Grande, (viii) Rio Pardo, (ix) Butiá, (x) Candelária and, (xi) Vacaria (Cotribá, 2018).

In 2011, Cotribá celebrated 100 years of foundation, with more than 9,000 associates, spread across several regions of Rio Grande do Sul, and more than 800 employees (Cotribá, 2018).

The cooperative has 30-grain receiving units with a storage capacity of 7,000,000 bags of grain. In the area of animal nutrition, it has two feed factories with an annual production capacity of more than 90,000 tons of diets for dairy cattle and beef cattle, as well as rations for pigs and poultry. In the retail area, the cooperative has four supermarkets, a white line shop, four gas stations and a building materials store (Cotribá, 2018). Figures 6, 7 and 8 depict Cotribá's facilities, as follows:

<sup>1</sup> *Genossenschaft* means cooperative in German.





Figure 6 Cotribá Headquarters at Ibiruba.



Figure 7 Cotribá facility at Santa Margarida.



Figure 8 Cruz Alta Unit.

Figure 9 depicts Cotribá’s organization chart, as follows:

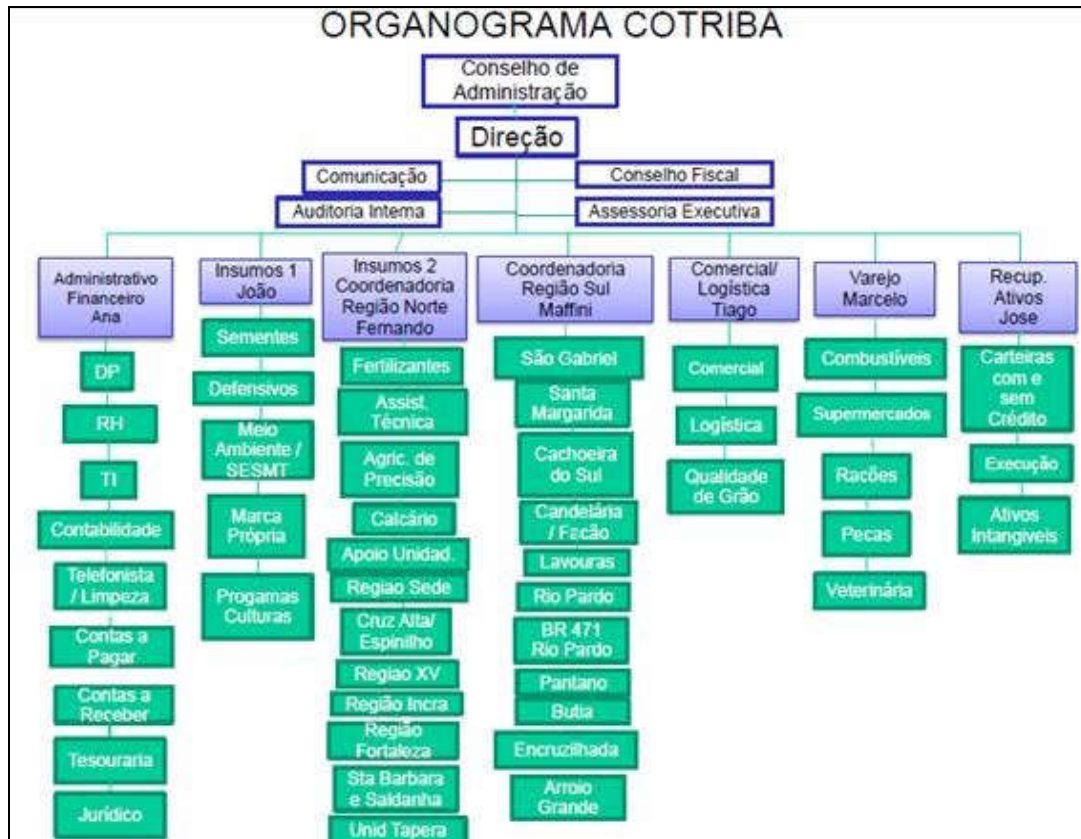


Figure 9 Cotribá’s organization chart. Source: Cotribá (2018).

Figure 10 depicts Cotribá’s strategic market objectives for the next five years, as follows:

Cotribas' goals / Year	2019	2021	2023
Sales amount	\$ 300 million	\$ 400 million	\$ 500 million
Profitability	2% net profit	3% net profit	4% net profit
Clients / Market	8,000 active members with a minimum of 50% stake in the business	8,000 active members with a 70% stake in the business	9,000 active partners with an 85% stake in the business.
Brand / Image	Strengthening of the cooperative in the areas of operation.	Increased market share, with greater profitability	To be a Cooperative recognized for its profitability.

Figure 10 Cotriba's goals (2019-2023). Source: Cotriba (2018).



#### 4. DISCUSSION

This study followed Mladenatz (2003) and, Dias (2018). It aimed at consolidating data from past studies, bringing a new perspective about (a) distinct types of associations; (b) broad perspective on cooperatives philosophy; (c) Resolution 193 (ILO, 2002); (d) Brazilian Federal, State Cooperative Laws, and Resolutions (OCB, 2018); (e) the presentation of Cotribá Cooperative, as unit of analysis (Yin, 1988). In some sense, the present study gathered sparse data and presented the first case on the oldest Brazilian agricultural cooperative, thus providing a concise and enlarged vision on the segment under investigation.

The following are critical success factors to the successful case of Cotribá, as the Brazilian agricultural cooperative, not restricted to:

(a) Government legal protection: Federal Constitution 1988, along with Law 5.746/71 regulate the cooperative system, and provides organizational stability in comparison to different associations (Brasil, 1971).

(b) the Cooperative model itself, which has the following critical success factors: (i) constructive self-help, and co-joint work philosophy; (ii) balanced participation through equal vote and shared responsibility; (iii) active participation of the surrounding community; (iv) simple and decentralized decision making process (Dias, 2018; Dias & Navarro, 2017; Dias, Murillo, 2016).

(c) Strong representative organization: the OCB System represents the entire segment of cooperatives in Brazil (OCB, 2018) faithfully.

(d) the associated farmers count with local and specialized technical support, which is one of the pillars of the success from the Cotribá agricultural cooperative, within local farmer communities, helping farmers to succeed, making available professionals such as veterinarians, agronomists, to support the farmers and their production, a win-win solution (OCB, 2018).

This research aimed at consolidating past studies into a broader one, through the investigation of a successful case on the agricultural cooperative segment.

Finally, it is destined to cooperative professionals, managers in general, practitioners, business management students, helping to provide updated and deep comprehension on the Brazilian agriculture cooperatives.

#### 5. RECOMMENDATIONS

For further research, it is encouraged to revisit the case on Cotribá agriculture cooperative, to assess its performance. Studies on Cooperatives are also recommended, since they promote the joint action, mutual interest's satisfaction by optimization of the mutual effort through a shared vision, fostering mutual trust in turn.

#### 6. REFERENCES

1. Yin, R. (1988) Case Study Research: Design and Methods. Newbury Park, CA: Sage Publications.
2. International Co-operative Alliance (2018). World Co-operative Monitor\_ 2017\_EN. Retrieved from <https://monitor.coop/es/media/library/research-and-reviews/world-co-operative-monitor-2017en>, on September 29, 2018.

3. Dias, Murillo de Oliveira; Ramos Alambert R. Murilo (2018). Credit Cooperatives in Brazil. In: International Journal of Science and Research (IJSR). Volume 7 Issue 10, October 2018, pp. 598-603. ISSN: 2319-7064. DOI: 10.21275/ART20191901.
4. ILO (2002). Recommendation 193. International Labour Organization. Retrieved from [http://www.recma.org/sites/default/files/ILO\\_RECOMMENDATION\\_NO.\\_193\\_ON\\_THE\\_PROMOTION\\_OF\\_COOPERATIVES.pdf](http://www.recma.org/sites/default/files/ILO_RECOMMENDATION_NO._193_ON_THE_PROMOTION_OF_COOPERATIVES.pdf), on September 30, 2018.
5. ILO (2018). Promoting Co-operatives, A guide to ILO Recommendation 193. Retrieved from [https://www.ilo.org/global/docs/WCMS\\_160221/lang--en/index.htm](https://www.ilo.org/global/docs/WCMS_160221/lang--en/index.htm) , on September 30th, 2018.
6. OCB (2018). Organização das Cooperativas do Brasil. Ramos do Cooperativismo. Retrieved from <https://www.ocb.org.br/ramos>, on September 30th, 2018.
7. Brasil (1988), Governo Federal. Constituição da República Federativa do Brasil.
8. Brasil (1971). Lei nº 5.764, de 16 de dezembro de 1971. Define a Política Nacional de Cooperativismo, institui o regime jurídico das sociedades cooperativas. Retrieved from [http://www.planalto.gov.br/ccivil\\_03/leis/L5764.htm](http://www.planalto.gov.br/ccivil_03/leis/L5764.htm), on September 29, 2018.
9. Brasil (2009). Lei Complementar 130/2009 – Sistema Nacional de Crédito Cooperativo. Dispõe sobre o Sistema Nacional de Crédito Cooperativo e revoga dispositivos das Leis nos 4.595, de 31 de dezembro de 1964, e 5.764, de 16 de dezembro de 1971. Retrieved from [http://www.planalto.gov.br/ccivil\\_03/leis/lcp/Lcp130.htm](http://www.planalto.gov.br/ccivil_03/leis/lcp/Lcp130.htm), on September 29, 2018.
10. Brasil (2012). Lei 12.690/2012 – Cooperativas de Trabalho. Dispõe sobre a organização e o funcionamento das Cooperativas de Trabalho; institui o Programa Nacional de Fomento às Cooperativas de Trabalho – PRONACOOP. Retrieved from [http://www.planalto.gov.br/ccivil\\_03/\\_Ato2011-2014/2012/Lei/L12690.htm](http://www.planalto.gov.br/ccivil_03/_Ato2011-2014/2012/Lei/L12690.htm), on September 29, 2018.
11. Brasil (2013). Decreto 8.163/2013 – Pronacoop Social. Institui o Programa Nacional de Apoio ao Associativismo e Cooperativismo Social (Pronacoop Social). Retrieved from [http://www.planalto.gov.br/ccivil\\_03/\\_ato2011-2014/2013/decreto/D8163.htm](http://www.planalto.gov.br/ccivil_03/_ato2011-2014/2013/decreto/D8163.htm), on September 30th, 2018.
12. Brasil (2001). Medida Provisória 2.168-40/2001 Serviço Nacional de Aprendizagem do Cooperativismo (Sescoop). Autoriza a criação do SESCOOP, entidade de direito privado com o objetivo de organizar, administrar e executar o ensino de formação profissional, desenvolvimento e promoção social do trabalhador em cooperativa e dos cooperados.
13. Brasil (1999). Decreto 3.017/1999 –Serviço Nacional de Aprendizagem do Cooperativismo. Approves the Regulation of the National Service of Learning of Cooperativism – SESCOOP. Retrieved from [http://www.planalto.gov.br/ccivil\\_03/decreto/D3017.htm](http://www.planalto.gov.br/ccivil_03/decreto/D3017.htm), on September 30th, 2018.
14. Brasil (2002). Código Civil Brasileiro. Lei 10.406 de 10 de janeiro de 2002. Retrieved from [http://www.planalto.gov.br/Ccivil\\_03/leis/2002/L10406compilada.htm](http://www.planalto.gov.br/Ccivil_03/leis/2002/L10406compilada.htm), on September 29, 2018.
15. CFC (2001). Resolução CFC 920/2001 – Aspectos contábeis de entidades cooperativas. Aprova a Norma Brasileira de Contabilidade das Entidades Cooperativas (NBC T 10.8). Retrieved [http://www1.cfc.org.br/sisweb/sre/detalhes\\_sre.aspx?Codigo=2001/000920](http://www1.cfc.org.br/sisweb/sre/detalhes_sre.aspx?Codigo=2001/000920), on September 30th, 2018.
16. CFC (2005). Conselho Federal de Contabilidade. Resolução CFC 1.013/2005 – Entidades Cooperativas. Esclarece a interpretação técnica do Conselho de Contabilidade sobre critérios e procedimentos específicos de avaliação, de registro das variações patrimoniais e de estrutura das Demonstrações Contábeis e de informações mínimas a serem incluídas em notas explicativas, relativas à NBC T 10.8 – Entidades Cooperativas. Retrieved from [http://www1.cfc.org.br/sisweb/sre/detalhes\\_sre.aspx?Codigo=2005/001013](http://www1.cfc.org.br/sisweb/sre/detalhes_sre.aspx?Codigo=2005/001013), on September 30th, 2018.

17. Cotriba (2018). Institucional. Retrieved from <http://www.cotriba.com.br/index.php/institucional/>, on December 17, 2018.
18. IBGE (2018). Agricultura e Pecuária. Retrieved from <https://www.ibge.gov.br/estatisticas-novoportal/economicas/agricultura-e-pecuaria.html>, , on October 9, 2018.
19. Sescoop (2017). Fundamentos do Cooperativismo. Organizadores: Serviço Nacional de Aprendizagem de Cooperativismo e Organização das Cooperativas Brasileiras, coordenadora Giuliana Fardini. Brasília, DF: Sistema OCB – Série Cooperativismo.
20. Portal do Cooperativismo no Brasil (2018). Conheça as maiores instituições financeiras cooperativas do Brasil-base 2017. Retrieved from <http://cooperativismodecredito.coop.br/2018/05/conheca-as-maiores-instituicoes-financeiras-cooperativas-do-brasil-base-2017/>, on October 9, 2018.
21. Diário Comércio Indústria e Serviços - DCI (2018). Sicoob tem lucro de R\$ 855 milhões no 1º trimestre. Retrieved from <https://www.dci.com.br/financas/sicoob-tem-lucro-de-r-855-milh-es-no-1-tri-1.711165>, on October 9, 2018.
22. Banco Central do Brasil (2018). Panorama do sistema nacional de crédito cooperativo. Data-base: dezembro/2017. Retrieved from [https://www.bcb.gov.br/pre/microFinancas/coopcar/pdf/panorama\\_de\\_cooperativas2017.pdf](https://www.bcb.gov.br/pre/microFinancas/coopcar/pdf/panorama_de_cooperativas2017.pdf), on October 10, 2018.
23. Dias, Murillo & Navarro, Rodrigo (2017). O Fator Confiança em Relações Governamentais e sua importância para o futuro da atividade. In: Revista Brasileira de Relações Institucionais e Governamentais. 3a. Edição comemorativa, agosto de 2017, pp.38-41.
24. Dias, Murillo, (2016). Factors Influencing the Success of Business Negotiations in the Brazilian Culture (Doctoral Thesis). ESC Rennes School of Business, France.
25. Dias, Murillo de Oliveira (2018). Evolution of Cooperative Societies in Brazil. In: International Journal of Community and Cooperative Studies, Vol.6 No.4, pp.1-11, November 2018. Page 2.
26. IBGE – Instituto Brasileiro de Geografia e Estatística (2018). Ibirubá. Retrieved from <https://cidades.ibge.gov.br/brasil/rs/ibiruba>, on December 17, 2018.
27. Aurora (2018). A Aurora. Retrieved from <https://www.auroraalimentos.com.br/sobre/aurora-linha-do-tempo>, on October 19, 2018.
28. Brasil (2018). Ministério da Agricultura, Pecuária e Abastecimento. Plano Agrícola e Pecuário 2017/2018. Retrieved from <http://www.agricultura.gov.br/assuntos/sustentabilidade/plano-agricola-e-pecuario/arquivos-pap/folder-pap-2017-18>, on October 19, 2018.
29. Mladenatz, Gromoslav (2003). Histórico das doutrinas cooperativistas. Confefbras: Brasília,