



Conference on Cooperatives
& The Solidarity Economy

**CONFERENCE
ON COOPERATIVES
AND THE SOLIDARITY
ECONOMY (CCSE)
2022**

**Programme
and Book of
Abstracts**

2nd - 3rd November 2022

*Johannesburg, South Africa
University of Johannesburg,
School of Tourism and Hospitality
Hybrid Event*

Day 1 – Young Scholars Workshop – Supported by GSEF
2nd November 2022,
09:00 - 16:00 ([FULLY ONLINE](#))

09:00 – 09:10

Opening and Welcome

Conference Chair: Dr Andrew Okem,
University of KwaZulu Natal, South Africa

09:15 – 09:20

Logistics Briefing

Conference Secretary: Sizwe Mkwanazi,
Africa Cooperatives University of SA &
University of Johannesburg, South Africa

09:25 – 10:10

Session 1: Understanding Cooperative
Research: Key Issues and Directions for
Research

Dr Shadreck Matindike, Nelson Mandela
University, South Africa

10:15 – 10:30

BREAK

10:35 – 11:15

Session 2: The Practice of Writing in Academia:
Journal Articles and Book Chapters

Dr Andrew Okem, University of KwaZulu Natal,
South Africa

11:20 – 12:00

Session 3: Working on a PhD on Cooperatives
Research: Practical Tips to Completion

Dr Mercy Mwambi, Conference Committee
Member, Thailand

12:10 – 13:00

LUNCH BREAK

13:05 – 14:00

Session 4: Interactive Collaboration Session:
How does one build meaningful research
collaborations?

Dr Claudia Sanchez-Bajo, Conference
Committee Member, Argentina

14:05 – 14:30

Session 5: Interactive Discussion and Debrief
with Facilitators and Participants

14:35 – 15:00

Session 6: Closing Session – Young Scholar
Opportunities at Africa Cooperatives Institute of
SA

Sizwe Mkwanazi

Zoom Meeting Details

Meeting ID: 894 2917 2576

Passcode: 661236

Conference Day One

Thursday, 3rd November 2022

University of Johannesburg, School of Tourism & Hospitality, Bunting Road Campus

Hybrid Event | Click [here](#) to join online

Zoom Meeting Details

Meeting ID: 811 3936 1748

Passcode: 457847

Registration

07:00 – 08:30

09:00 – 09:10

Opening and Welcome

Conference Chair, Dr Andrew Okem, University of KwaZulu Natal

09:15 – 09:45

FIRST KEYNOTE ADDRESS

Ms Ruth Bhengu

Executive Director

Institute for the Cooperative and Community Economic Development (ICCED), South Africa

09:50 – 10:00

GUEST SPEAKER Q&A

Dr Julia Modise

10:05 – 10:20

TEA BREAK

PARALELL SESSION A

10:30 – 12:30

Meeting ID: 811 3936 1748

Passcode: 457847

ROOM 1	ROOM 2	ROOM 3
<p>Session Chair: Dr Julia Modise</p> <p>Rapporteur: David Poopola, Nigeria</p> <p>10:30 – 10:55 Using Co-operatives in Community Development Dr Julia Modise Africa Cooperatives Institute of SA, South Africa (Online)</p> <p>11:00 – 11:25 Socioeconomic Development Endeavors by Akehlulwalutho Cooperatives in Kwanibela Area Nokuthaba Zikhali and Neo Mofokeng University of Zululand, South Africa (Online)</p> <p>11:30 – 11:55 Role of Economic Cooperatives in mitigating poverty and improving the livelihoods of Youth in Gauteng, SA Prof. Tanusha Raniga University of Johannesburg, South Africa (online)</p>	<p>Session Chair: Dr Andrew Okem, South Africa</p> <p>Rapporteur: Jane Okello, Uganda</p> <p>10:30 – 10:55 The potential of cooperatives in LED: A case study of township agricultural cooperatives Nqubenhle Mbokazi & Pranitha Maharaj University of KwaZulu Natal, South Africa (in person)</p> <p>11:00 – 11:25 The design of communities of practice for sustainability and entrepreneurship: Engaging with the digital in the food system Prof. Naude Malan and Junita van der Walt University of Johannesburg, South Africa (in person)</p> <p>11:30 – 11:55 Leadership agility among agricultural co-operatives in the fourth industrial revolution in KwaZulu-Natal, South Africa Dr Moses Nene Impande Centre for Sustainable Development, South Africa (in person)</p>	<p>Session Chair: Dr Ibrahima Barry, France</p> <p>Rapporteur: Aingeru Ruiz Martinez, Spain</p> <p>10:30 – 10:55 Blockchain Technologies to Strengthen the Cooperative Values Sebonkile Thaba University of Johannesburg, South Africa (in person)</p> <p>11:00 – 11:25 Fourth Industrial Revolution and Tanzania's Agricultural Marketing Co-operatives' Adoptions of Technology Potentials Alex Ngowi Moshi Cooperative University, Tanzania (online)</p>

12:15 – 13:30

LUNCH

13:35 – 14:05

SECOND KEYNOTE ADDRESS

General Secretary Aude Saldana

**General Secretary
Global Social Economy Forum, France**

14:10 – 14:20

GUEST SPEAKER Q&A

Dr Shadreck Matindike, Nelson Mandela University, South Africa

PARALLEL SESSION B 14:25 – 15:00		
ROOM 1	ROOM 2	ROOM 3
<p>Session Chair: Dr Shadreck Matindike, South Africa Rapporteur: Meron Okbandrias, South Africa</p> <p>14:25 – 14:55 New models of housing cooperatives in Switzerland, Italy and Germany Dr Claudia Sanchez Bajo University of Buenos Aires, Argentina (Online)</p>	<p>Session Chair: Penine Uwimbabazi, Rwanda Rapporteur: Sebonkile Thaba, South Africa</p> <p>14:25 – 14:55 The efficacy of community schemes to counteract the adverse impact of the unemployment crisis in South Africa Kamogelo Racheke and Mpho Makgamatha University of Limpopo, South Africa (Online)</p>	<p>Session Chair: Dr Mercy Mwambi, Thailand Rapporteur: Dr Collin Yobe, South Africa</p> <p>14:25 – 14:55 An analysis of behavioural biases of women towards men in savings groups in rural Zimbabwe: Evidence from Umzingwane District in Zimbabwe. Givemore Moyo, Linnet Zimusi and Ncube Midlands State University, Zimbabwe (online)</p>

Evening Programme

Thursday, 3rd November 2022 | Click [here](#) to join online

Supported by the Gauteng Enterprise Propeller

Zoom Meeting Details

Meeting ID: 811 3936 1748

Passcode: 457847



16:30 – 19:30

FIRE-SIDE TALK BY MR SAKI ZAMXAKA, Chief Executive Officer, Gauteng Enterprise Propeller

Debunking Myths about the Economic Role of Cooperatives in City Regions such as Gauteng

Panel and Q&A Moderator: Mr Katleho Ralehoko, Associate Director for Stakeholder Engagement, ACI-SA

Topic: The Role of Cooperatives in Economic and Social Development Post-Covid

PANELISTS

Ms. Kwathi Koka

Manager, Small Enterprise Development Agency

Ms. Sebonkile Thaba, Lecturer, University of Johannesburg

Prof. Tanusha Raniga, Professor in Social Work / Social Policy Specialist, University of Johannesburg

STUDIES IN COOPERATIVES JOURNAL LAUNCH

Dr Andrew Okem, Conference Chair, University of KwaZulu Natal, South Africa

DINNER

~ END OF PROGRAMME FOR DAY ONE ~

Conference Day Two

Friday, 4th November 2022

University of Johannesburg, School of Tourism & Hospitality, Bunting Road Campus

Hybrid Event | Click [here](#) to join online

Zoom Meeting Details

Meeting ID: 851 1507 0573

Passcode: 678580

Registration

07:00 – 08:30

09:00 – 09:10

Opening and Welcome

Conference Chair

Dr Andrew Okem, University of KwaZulu Natal, South Africa

09:15 – 09:45

THIRD AND FINAL KEYNOTE ADDRESS

Mr Leonard Okello

Chief Executive Officer

Uhuru Institute for Social Development, Uganda

09:50 – 10:00 GUEST SPEAKER Q&A Dr Shedrack Matandike, Zimbabwe		
10:05 – 10:20 TEA BREAK		
PARALELL SESSION A 10:30 – 12:30 Meeting ID: 851 1507 0573 Passcode: 678580		
ROOM 1	ROOM 2	ROOM 3
Session Chair: Prof Esther Gicheru, Kenya Rapporteur: Sizwe Mkwanaazi, South Africa	Session Chair: Dr Mercy Mwambi Rapporteur: Ngubenhle Mbokazi, South Africa	Session Chair: Prof Naude Malan, South Africa Rapporteur: Nokuthaba Zikhali, South Africa

<p>10:30 – 10:55 Role of cooperatives in financial inclusion in Zimbabwean Townships Stephen Mago and Dr Shadreck Matindike Nelson Mandela University (Online)</p> <p>11:00 – 11:25 Exploring the Bounded Rationality, social and financial efficiency of agricultural cooperatives in South Africa Dr Collin Yobe UNISA, South Africa (in person)</p>	<p>10:30 – 10:55 The contribution of cooperatives to poverty reduction and rural development Kholofelo Lamola University of Limpopo, South Africa (Online)</p> <p>11:00 – 11:25 Upholding Cooperative Identity as a crucial determinant of Cooperative Resilience: A Case Study of Cooperatives in Uganda Jane Okello and Mahumuza F. Uhuru Institute for Social Development, Uganda (In person)</p> <p>11:30 – 11:55 Housing cooperatives - agents for overcoming poverty Ramon Santelices Tello Brazil (Online)</p>	<p>10:30 – 10:55 Unpacking the Contributions of Cooperatives to SDGs 1, 8 and 11: Lessons from the Vulindlela Enhanced People's Housing Project Mosiea T (Science and Innovation), Dr Andrew Okem, Mbanga S, (Science and Innovation), and Lukhele P (NMU) University of KwaZulu Natal, South Africa (in person)</p> <p>11:00 – 11:25 How members' Corporate Social Responsibility (CSR), and Co-operative Identity influences achievement of cooperatives goals. Evidence from Southwest Nigeria. Dr David Poopola University of Ibadan, Nigeria (online)</p> <p>11:30 – 11:55 Regeneration in a large cooperative organisation: the case of Mondragon Aingeru Ruiz Martinez University of the Basque Country, Spain</p>
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12:15 – 13:00

LUNCH

13:05 – 14:05

Co-operative Exhibition & Lunch Continued – Onsite and Streamed for Online Participants

Supported by Gauteng Enterprise Propeller

14:10 – 14:30

CONFERENCE CLOSING SESSION & DEPARTURES

Address by Conference Chair: Dr Andrew Okem, SA

~ END OF CONFERENCE ~

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Conference Chair Welcome Message

Welcome to the second edition of the Conference on Cooperatives and the Solidarity Economy. In 2021, we hosted our inaugural conference under very challenging circumstance including the COVID-19 pandemic which made in-person conference impossible. The successful inaugural event was well attended resulting in the publication of the conference's peer-reviewed proceedings. Based on reviewers' recommendations, we identified five manuscripts from the conference which have been published in the inaugural edition of *Studies in Cooperatives*. I congratulate the authors whose work are featured in the inaugural edition. I thank you for your patience, dedication, and commitments in reviewing various versions of the manuscripts. I look forward to more manuscripts from the 2022 conference being featured in the journal. I also invite you to submit your manuscripts outside of the conference papers to the journal to be considered for publication.

In 2022, our conference is taking a hybrid format. For those attending the conference in-person, I welcome you to Johannesburg, South Africa. For all our virtual participants, welcome to the 2022 conference. The conference is preceded by a one-day workshop for young cooperative researchers. Through this workshop, the Conference on Cooperatives and the Solidarity Economy and its funding partners is working towards building the research capacity of young researchers to undertake cutting-edge research in the field of cooperatives and the solidarity economy. I look forward to publishing the work of our young researchers in future editions of *Studies in Cooperatives*.

I want to use this opportunity to thank the conference Scientific Steering Committee for its sterling work in ensuring that the conference meets the highest academic

standard. To all our blind peer reviewers, thanks for your valuable feedback on both
the abstracts and the full manuscripts submitted for the conference. I appreciate your
valuable feedback to the authors which has enhanced the robustness of papers that will
be presented at this conference. My special thanks to the Conference Organising
Committee for handling all the logistics of the conference. To our keynote speakers and
panellists, I thank for accepting our invitation. I believe that your presentations and
discussions will set the right tone for the conference.

We have an interesting line-up of presentations over the next two days. I invite you to
go through the programme and participate actively in the sessions. Repertories
assigned to each session will provide a summary of engagements at each session. I
invite the authors to consider the feedback from their respective sessions in revising
their manuscripts. I look forward to receiving your revised manuscripts for publication
in the conference proceedings and for possible publication in *Studies in Cooperatives*.

Okem Andrew Emmanuel

Conference Chair.

Secretary's Note

I am delighted that the 2nd Edition of the Conference on Cooperatives and the Solidarity Economy (CSSE 2022) is finally taking place. It is a great pleasure to receive you both in person and online in this year's conference. This is a culmination of work that began in January 2022 when we issued the first call for papers. We received papers from scholars in six different countries and we have partnered with the Gauteng Enterprise Propeller and the Global Social Economy Forum to deliver this year's conference.

This year's conference is a hybrid. The hybrid design of the conference provides scholars and guests an opportunity to intermingle both in person and online. We have designed all sessions to allow both online and in person presentations to be heard equally. We also have with our venue provider thought through the needs of those participating only online. We are committed to delivering clear audio, reliable streaming and internet connectivity.

I wish to encourage you to take time to read through the 23 abstracts enclosed in this book. These abstracts are snippets of the thoughtful work that scholars in the areas of cooperatives and the solidarity economy are doing. I hope you will use every opportunity available during the conference to ask questions, engage authors critically and to provide them with meaningful feedback that can improve their work beyond CCSE 2022.

Our programme is further enriched by three keynote speakers and panellists. Amongst 136
our keynote speakers are Ms Ruth Bhengu the Director of the Institute of Cooperatives 137
and Community Economic Development and a renown South African parliamentarian 138
who dedicated her life for the development of cooperatives. We also have Mr Leonard 139
Okello, the CEO of Uhuru Institute for Social Development in Uganda, and the General 140
Secretary Aude Saldana of the Global Social Economy Forum and Mr Saki Zamxaka 141
the CEO of the Gauteng Enterprise Propeller. Our panellists are Ms Kwathi Koka, Ms 142
Sebonkile Thaba and Prof Tanusha Raniga. The panel focuses on Cooperatives post- 143
COVID era and will be moderated by Mr Katleho Ralehoko the Chairperson of the 144
Africa Cooperatives Institute of SA and Associate Director for Stakeholder 145
Engagements. 146

A South African welcome to all our international guests! siyanamukela, rea le amogela, 148
welkom, karibu! 149

Sizwe Mkwanazi 151

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UPV/EHU	205
Correspondence: aingeruruiz06@gmail.com	206
Abstract	207
Based on a methodology of inductive analysis enriched with deductive perspectives,	208
this research shows the keys to one of the largest cooperative regeneration processes of	209
recent times: the "Process of Reflection on Experience" of one of the most influential	210
cooperative networks in the world: the Mondragon Group. The article examines the	211
development of this process which, occurring in a major co-operative network made	212
up of a considerable number of large co-operatives, is expected to evolve in a different	213
way to those occurring in small and medium-sized co-operatives. Furthermore, the	214
implementation of the regeneration policies adopted in the process is analysed. It takes	215
as a theoretical framework the theses of degeneration and regeneration, as well as new	216
perspectives emerging in the field of cooperative lifecycle theory. The study provides	217

an intricate picture of the evolution and consequences of the regeneration process 218
carried out by this network of cooperatives. On the one hand, it sheds light on the 219
cooperatives' strategies to overcome a state of degeneration. On the other hand, the 220
findings show the particularities of a regeneration process in a large organisation. 221

Keywords: democracy, participation, dimension, regeneration, Mondragon. 223

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An analysis of behavioural biases of women towards men in savings groups 230 in rural Zimbabwe: Evidence from Umzingwane District in Zimbabwe 231

Authors: ¹Givemore Moyo*, ²Linnet Zimusi and ³Sidumisile Ncube 233

¹Midlands State University and University of South Africa 234

²Midlands State University 235

³Midlands State University, 236

***Correspondence:** givymoyo@gmail.com 237

Abstract 238

Many scholars such as Burlando et al. (2020), Mersland et al. (2019) and Nakato (2021), 239
point to the fact that savings groups are very important to the livelihood of people who 240
do not have access to formal financial services. Members of savings groups may consist 241
of male and women. However, there is still in conclusive and contradictory evidence 242
on the behaviour of women towards men in Savings. The aim of the study was to 243
analyse the behavioural biases of women towards men in saving groups in rural 244

Zimbabwe using Umzingwane district as a case study. The study adopted a sequential explanatory research design with the goal of using a mixed research approach. Data was gathered using questionnaires and interviews. Total of 300 questionnaires were distributed to savings group members (both male and female) and fifty interviews were administered to the committee members of savings groups. The study indicated that the savings groups committees are dominated by female group members. The study found that female group members are able to work well with their male counterparts in the savings groups. The study also revealed that female savings group members have encouraged their male relatives and neighbours to join the savings groups. The study also revealed the importance of Non-Governmental Organisations in fostering good relationship between men and women in savings groups. The found that female savings group members are able to make decision because a significant number of females are the committee members. The study recommended that the government and Non-Governmental Organisations should link savings groups to formal banking. The also recommended that the savings groups members should be taught on governance so that female savings group members are willing to join the savings group committees and take up leadership roles of savings groups.

Keywords: Financial inclusion, Savings Group, Savings Group Committee Rotating Savings and Credit Association, Internal Savings and Lending Schemes and Non-Governmental Organisations

The efficacy of community schemes to counteract the adverse impact of the unemployment crisis in South Africa

Kamogelo Racheckhu and Mpho Gift Makgamatha

University of Limpopo

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Abstract

It is the responsibility of the government to foster development in South Africa. However, recently there seems to be a consensus that community-based schemes can alleviate poverty in most rural areas and people residing at the periphery of towns and cities. The rampant unemployment cannot be tackled solely by the government without help from the communities. The unemployment rate in South Africa continues to rise despite the government's invention. Hence, community members cannot completely rely on the government to fight unemployment and poverty. This paper relied on a qualitative approach to gather secondary data through academic journals, books, and conference papers relating to the efficacy of community-based schemes to counteract the adverse impact of the unemployment crisis in South Africa. The South African government's poverty policy focus on the protection of women, children and the handicapped, however, their responsibility can be broad in supporting community-based schemes for employment purposes and the eradication of poverty. This study recommends that government should support the schemes, encourage them to try harder and strive towards self-reliance. Moreover, recognition can be done by making local public policy inclusive of the grassroots community-based schemes, channeling resources towards enhancing them and introducing capacity-building programs to empower them with the relevant skills, knowledge and capabilities. Community-based schemes should develop a constitution that will be used to conduct all activities of the cooperation. All stakeholders in the community can play a positive role in contributing to the community's developmental progress.

Keywords: Community-Based Schemes, Employment, Government, Poverty, Enterprises

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High levels of poverty and lack of access to decent work and sustainable human	324
settlements are persistent challenges in post-apartheid South Africa. Despite several	325
policy interventions, poverty continues to increase, housing backlogs have remained	326

stubbornly high, and South Africa has one of the highest unemployment rates in the World. The impacts of the COVID-19 pandemic reveal that low levels of unemployment, access to decent work and sustainable human settlements are critical in responding to large-scale shocks such as those associated with the pandemic. This study investigates how cooperatives can contribute to SDGs 1, 8 and 11 using the case of the Vulindlela Enhanced Peoples Housing Project. It draws on in-depth interviews with nine purposively selected key informants. All interviews were audio-recorded, transcribed, and analysed using inductive thematic analysis. Findings of the study reveal that local cooperatives were actively involved as contractors in delivering the housing project. Other benefits associated with involving cooperatives include the creation of decent employment, which in turn reduced poverty in the community. The study also reveals that the project capacitated cooperatives and created opportunities to operate beyond the project's lifespan. An essential success factor of the project was the existence of several support structures which enriched cooperatives' participation in the project. However, poor planning, limited capacity, political interference, and lack of common goals were some of the challenges experienced by the cooperatives. Addressing these could significantly enhance the contributions of cooperatives to SDGs 1, 8 and 11 through public housing projects.

Keywords: cooperatives, sustainable development, housing, poverty, unemployment

The contribution of cooperatives to poverty reduction in rural areas

Kholofelo Evelyn Lamola

University of Limpopo

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Abstract 354

Rural areas are settlements which are struggling with regards to reduction of poverty 355
and improving economic relations. Rural areas have low GDP, poor revenue, low 356
human resources, few economic activities and minimal investments. Cooperatives are 357
strategies adopted by different states to reduce poverty and create employment. They 358
contribute to community and individual empowerment, provide security and improve 359
quality living for the poor. Cooperatives can reduce individual financial and economic 360
risk to a collective risk. Cooperatives also help in building capacity of community 361
members by learning from each other and building a network of sharing ideas and 362
improving communication and social well-being of the community through the 363
constant meetings and communication. They built trust and norms in the community. 364
Cooperatives provide sustainable employment opportunity, community capital and 365
provide a joint approach to reducing unemployment and poverty. Most of the 366
cooperatives in the rural third world countries are developed to assist communities to 367
have better access to resources. The reports have indicated that the cooperatives that 368
have developed in rural areas have contributed mostly to bridging the gap between 369
rural and urban development. These cooperatives have contributed positively to rural 370
areas and reduced the imbalances of the past. Most cooperatives in Africa are 371
agriculturally based, and there has been a transition in the formation of cooperative in 372
the African countries which has moved to include non-agricultural cooperatives such 373
as banking, housing and others. It would be better if communities invest in other types 374
of cooperatives change the economic focus and input of the community. This paper is 375
focused on identifying and indicating how and to what extent does cooperatives 376
contribute to the poverty alleviation and development of rural communities. A desktop 377
survey has been conducted to check implementation of cooperatives and their impacts 378
on poverty alleviation in different municipalities and cooperative organisation. Both 379
qualitative and quantitative data has been collected and analysed for the study. The 380

study has discovered how different cooperatives contribute to poverty alleviation, challenges and arguments from different authors and success of different cooperatives. The experiences differ from country to country. The recommendations are that different states and responsible sectors must have clear understanding of cooperatives and have proper plan and approach to cooperatives implementation in order to have desired results. Cooperatives can reduce poverty in rural areas and challenges faced should be addressed. It recommends monitoring and empowerment of underprivileged communities (youth and women) on the concept of cooperatives and the government to monitor the function of those cooperative for them to be sustainable.

Keywords: Cooperatives, Poverty reduction, rural areas

Upholding cooperative identity as a crucial determinant of cooperative resilience: A case study of cooperatives in Uganda

Okello Amuge, J., James Muhumuza, F

Abstract

There are acclamations that cooperatives are naturally resilient social businesses, mostly attributed to their innate capabilities embroidered in the application of the statement on the cooperative identity. However, the majorly shattered journey of cooperative development in Uganda has cast a doubt on this school of thought coupled by lack of a tested framework that stakeholders can deploy to scientifically examine cooperative resilience. More so, cooperatives like other businesses are vulnerable and continue to face immense internal and external risks which situation calls for pragmatic

strategies and actions that ensure their survival and continuity. This research therefore
presents findings on a formative study on whether upholding cooperative identity is a
crucial determinant of cooperative resilience and the Cooperative Resilience
Measurement Index- a framework developed to predict, identify, measure and
communicate cooperative resilience. The research leveraged on a combination of data
collection methods and research designs. Particularly, the desk reviews provided
insights from existing literature pertaining to organizational resilience and the
application of the cooperative identity. The study then employed surveys administered
to 100 cooperative leaders, held focused group discussions with 128 cooperative
members alongside 34 key information interviews with key stakeholders in
cooperative development, agriculture, disaster risk management and cooperative
education practitioners from 63 districts of Uganda representing all the ethnic
groupings to reduce biases that arise from limited sampling. The research paper
conceptualizes the statement on the cooperative identity and its nexus with cooperative
organizational resilience. It also discusses how the knowledge, attitude, the practice of
cooperative identity influences the magnitude of resilience and the systems desirability
of cooperative organizations amidst risks and vulnerabilities represented by the
political, economic, social, technological, environmental and legal factors in Uganda.
Using expert knowledge from the research team and study findings, the cooperative
resilience measurement index was birthed to guide cooperative organizational and
policy development in Uganda and beyond. The research introduces cooperative
resilience indicators including Collaboration; Market Position; Security; Redundancy;
Awareness/Sensitivity; Robustness; Agility; Science, Innovation, Technology
development; Adaptability; Risk management; and Sustainability. The realization of
the cooperative resilience indicators are seen to result from the interaction between
application of the cooperative identity elements i.e., the traditional cooperative values
(self-help, self-responsibility, democracy, equity, equality, solidarity), the ethical

values (Openness, honesty, social responsibility and caring for others) together with 435
the Universal Cooperative Principles (Voluntary and Open membership, Democratic 436
Member Control, Member Economic Participation, Autonomy and Independence, 437
Education, Training & Information, Cooperation amongst Cooperatives and Concern 438
for Community) weighted based on their perceived importance to resilience and the 439
Political, Economic, Social, Technological, Environmental, Legal (PESTEL) factors. The 440
study concludes that despite their innate resilience capabilities and capacities, 441
cooperatives are exposed to internal and external risks and vulnerabilities that must be 442
planned for to ensure mitigation and response actions that preserve and grow them 443
amidst disruption and adversity. The study particularly shines light on the centrality 444
of the morals, ethics and responsibilities of the members and leaders of cooperatives as 445
key in driving cooperative resilience. In the case of Uganda, the testing of the 446
Cooperative Resilience Measurement Index with 20 cooperatives that had participated 447
in the bigger study, found out that most cooperatives were resilient, but 95% notably 448
lacked on the aspects of sustainability. Thus, the argument that resilience does not 449
necessarily mean sustainability because the latter can harbor both negative and positive 450
traits and that the ideal for cooperatives must be sustainable resilience. Based on the 451
context of cooperatives in Uganda, we believe that the cooperative resilience 452
measurement index, is a game changer for cooperatives, development partners and the 453
government of Uganda which through its development blue prints the National 454
Development Plan III and the Parish Development Model present cooperatives as the 455
engine for inclusive socio-development with the potential to transform Uganda from 456
subsistence to a modern agro-industrial economy. We anticipate further testing of the 457
CRMI, and in which case the Government of Uganda has a great opportunity to 458
collaborate with The Uhuru Institute for Social Development and its research partners 459
to ensure that this development effort steers Uganda forward. The International 460
Cooperative Alliance equally has a new opportunity to interrogate the efficiency of the 461

statement on the cooperative identity in promoting sustainable resilience of the global
cooperative movement.

Keywords: Cooperative, Identity, Values, Principles, Resilience, Risks, Vulnerabilities,
Agency, Sustainability, Measurement.

Interrogating the potential role of agricultural cooperatives on township's

local economic development

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Abstract

Cooperatives have been long recognised as a collaborative effort to help a group of
individuals to address their social and economic needs. In South Africa, cooperatives
have been adopted to address the triple challenge of poverty, inequality, and
unemployment. To that extent, cooperatives have been widely recognised as catalysts
for economic development and have featured prominently in national, provincial, and
local development strategies for inclusive growth. Agricultural cooperatives have been
widely supported and promoted as a vehicle for smallholder farmers to directly

participate in the mainstream economy of South Africa and help enhance local
economies within their communities. Despite the optimism on the potential role of
cooperatives, the performance of cooperatives in the local economy is below
expectations considering the enormous support from government entities. There is a
growing number of small/medium businesses operating within a historically
designated areas such as townships, these are said to perform a significant role in the
township economy. However, the contribution made by cooperatives located in these
areas remain unknown.

Since agricultural cooperatives are locally driven, this study seeks to explore study the
relationship they have with their environment and it's local people. Using two
conceptual frameworks; Asset-Based Community Development approach (ABCD) and
Sustainable Livelihood Approach (SLA), this study assesses the extent to which
agricultural cooperatives in townships influence and or contribute to the local
economic development (LED). Furthermore, cooperatives are said to have a
undereutilised potential of sustaining household livelihoods, it is important to further
interrogate the extent to which agricultural cooperatives in this township help to
sustain livelihoods of its members and the wider community. Drawing on 15 face-to
face interviews with members of agricultural cooperatives in Waterloo township, this
study interrogates the extent to which agricultural cooperative can enhance LED and
sustain livelihoods. The findings suggest that some cooperatives were found to
efficiently use resources, sustain livelihoods, and create job opportunities to the
community. However, amongst other factors, challenges like a lack of access to markets,
insufficient resources, are hindering the contribution of these cooperatives to the local
economy. Nonetheless, these agricultural cooperatives demonstrated a great potential
to grow and impact the local economy. What remains to be explained is how
agricultural cooperatives can maximise this potential.

Keywords: Cooperatives, agricultural cooperatives, local economic development, 518
smallholder farmers, township, South Africa. 519

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Exploring the Bounded Rationality, social and financial efficiency of 522

agricultural cooperatives in South Africa 523

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Abstract 528

Cooperative membership is crucial in increasing income, improving food security, and 529
reducing poverty among farmers in remote areas. A diverse membership is vital to fos- 530
tering the inclusion of vulnerable groups such as women and youths into the economic 531
sector by providing sustainable livelihoods. These approaches permeate some of the 532
Sustainable Development Goals of the United Nations, namely, No Poverty, Zero 533
Hunger, Gender Equality, and Reduced Inequality (i.e., Goals 1, 2, 5, and 10, 534
respectively). Member heterogeneity embraces individual diversity in these 535
organisations. Bounded rationality underscores the members' decisions to achieve 536
financial and social goals—satisficing to attain collective goals. This rationality is a 537
likely reason cooperatives in South Africa are generally financially and socially 538
inefficient. However, what remains unknown is what influences cooperatives to 539
balance financial efficiency (FE) and social efficiency (SE) levels. Therefore, this 540
research aims to determine the variability and re-relationship between SE and FE of 541
South African agricultural cooperatives. Understanding this is critical in determining 542
the factors responsible for increasing FE and SE and em-powering rural cooperatives. 543
Data comprising 387 South African agricultural cooperatives from the Cooperative 544

Data Analysis System predicted the empirical model. Data envelopment analysis computed scores for the FE and SE indicators. This study empirically obtains parameter estimates of the social and financial efficiency model using the Structural Equation Model. The results show a positive relationship between FE and SE, meaning that SE influences FE and vice versa. The age of the institution and full-time employment positively influenced FE and SE, while the square of operating years of the cooperative, cooperative size of operations, farming management training, and project management training had the opposite effect. These results suggest that the increasing agricultural cooperatives' age and full-time employees are ideal for addressing the FE and SE challenges. However, much older cooperatives and those with sizeable cooperative operations do not empower cooperatives to achieve FE and SE. Identifying and implementing training programmes that understand the dynamics of FE and SE is crucial, as the current programs seem irrelevant to attaining these goals. Based on these results, which define the confines in which cooperatives achieve FE and SE, this study concludes that the members of agricultural cooperatives exercise Bounded rationality in attaining the levels of FE and SE. Policymakers' awareness and sensitivity to the contemporary and dynamic environment in which cooperatives operate is crucial in driving them towards achieving Sustainable Development Goals. In addition, policymakers need to be well-equipped to understand the behaviour of these organisations; members of agricultural cooperatives may opt for the first possible solution easily presented to them to realise their financial and social goals, i.e., satisficing.

Keywords: financial efficiency; social efficiency; agricultural cooperatives; Bounded rationality; Sustainable Development Goals

The design of digital platforms for sustainability and entrepreneurship: 572

Engaging with the local food system 573

574

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Abstract 578

Digital platforms hold promise to transform food systems to sustainability, as they can 579
effectively mobilise and organise communities and entrepreneurs. These systems may 580
also enrol marginalised actors into unsustainable patterns in the economy. This paper 581
aims to develop a set of design principles for the development of digital applications 582
and face-to-face opportunities for the creation of a solidarity-based local food system 583
with short supply chains. The article draws on ethnographic experience from 584
practitioners in the food system who have prototyped various digital and face-to-face 585
systems to organise emergent food producers and traders. The paper points out how 586
the conventional food system may enrol emergent producers and traders into 587
unsustainable systems, and this may be avoided by developing alternative design 588
principles for computer applications and face-to-face events. A local food system with 589
short supply chains would realise many of the aims of a solidarity economy, and the 590
paper develops these principles by reference to social justice and considerations of 591
autonomy and personhood of actors in society. Face-to-face organising can be blended 592
with digital networking, and digital affordances can be constructed to build indigenous 593
and local knowledge, create transparent profiles and reputations, and enable groups in 594
society to produce sustainability by groups formation and management. We delineate 595
what these affordances can do, and how they should be designed. 596

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Keywords: multi-stakeholder engagement; public innovation labs; digital
networking; food systems; entrepreneurship.

Blockchain Technologies to Strengthen the Cooperative Values

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Abstract

Cooperatives in South Africa face a number of challenges, including a lack of trust and integrity among members (Thaba and Mbohwa, 2015), an inability to embrace maturity or independence (Kanyane and Ilorah, 2015) and (Rena, 2017), a lack of knowledge on co-operative governance and management (Okbandrias and Okem, 2016), a lack of access to finance from financial institutions (Rena, 2017). These happen to be factors that contribute to the failure rate of cooperatives in South Africa. Internet-based technologies can help change how people relate to one another and how businesses operate with respect to moral concerns and societal challenges (Sczesni et al., 1991). Technologies based on blockchain are disrupting important economic and financial sectors, enabling the democratization of banking, services, agriculture, and governance (Manski, 2017). Blockchain technologies have similar elements that, if implemented by a cooperative enterprise, will strengthen the principles and values of co-ops (Nabben et al., 2021). Cooperation among cooperators is one of the cooperative values. The cooperatives must discover methods to collaborate and support one another to strengthen the value chains. Cooperative platforms and Blockchain technologies are

two types of interventions that can help strengthen the cooperative businesses that are the basis of these organizations' success.

There is little discussion of how blockchain technology may affect non-financial services businesses, business strategy, and the generation and distribution of value. Morkunas Paschen, together with Boon (2019). The objective of this study is to identify the blockchain technologies that will improve the internal and external operations of cooperative firms that provide both financial and non-financial services. To ensure that the internal operation of the cooperative is reinforced by a transparent voting mechanism and that the financial position of the cooperative is transparent. The 18 articles which were fully reviewed had the elements of integration clearly showing the relationships between blockchain technology and the cooperative principles, which are illustrated in Table 1.2. Therefore, each paper is researching the blockchain with a specific technology that can be linked to one or more of the cooperative principles.

Table 1.2. Cooperative Principles and Block Chain Technologies

Cooperative principles	Blockchain Technologies
Open and Voluntary Membership	Colony Connected And Autonomous Vehicles
Democratic Member Control	Automated governance/e-government
Members' Economic Participation	Equity-based blockchain token
Autonomy and Independence	Decentralised Autonomous Organisations Distributed crypto-ledger Distributed Ledger technologies

Education, Training, and Information	Reinforcing Learning
Cooperation Among Cooperatives	Blockchain decentralized structures Smart Contracts
Concern for Community	Cooperative efficacy Smart Grid technology in blockchain

South African cooperatives are faced with numerous challenges which mainly are the failure rate due to poor governance. Blockchain technologies can be a new route of success for such cooperatives, but there is still a lot of groundwork that needs to be done, by the government, private sectors, non-governmental organisations, and educational institutions. Research in the field still needs to be conducted, cooperative members need to go through intensive training and learning of cooperative governance, before any other interventions. The blockchain can bring in technologies that will make the mission possible. Colony as one of the blockchain technology advocating for education and training while integrating cooperatives in disperse locations will mean more information sharing among the South African cooperative enterprises

Keywords: Cooperatives, Blockchain, Blockchain technologies, Financial and Non-Financial Services, and Cooperative principles, South Africa

Digital Technology Potentials in the Fourth Industrial Revolution and the Development of Agricultural Marketing Co-operatives in Tanzania

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Abstract

Agricultural Marketing Co-operatives (AMCOS) are among the organisations forced by digital transformation in the 4IR era to unlock established approaches (business as usual strategy) by embracing Digital Technology Potentials (DTPs) for their development. Despite the advantages and attention placed on using DTPs, little is known on how it support the development of co-operative enterprises. This study examined scholars' perspectives on DTP adoption and how it can aid co-operative development in Tanzania. 201 participants from Moshi Co-operative University were purposively selected based on their research experiences and expertise in Co-operatives and ICT. Adoption of DTP was preceived to positively aid in the development of agricultural co-operative enterprises through improved members' livelihoods, more income, better governance (participation in decision-making), broader access to services, and strengthened agricultural value chains. The most frequently suggested technologies for agricultural Co-operatives to employ for their development include mobile phone services, digital apps, social media platforms, websites, data storage and analytics, satellite and remote sensing, and broadcasting. It was determined that, regardless of the size and type of the organisation, digital transformation in the 4IR and the adoption of DTPs is maintaining its amazing rise in business undertakings internationally. The adoption of DTPs is thus one of the most well-known and well-established platforms for enhancing organisational performances and development in modern business environments. This study therefore, recommends the policy statement highlighting the adoption of DTPs among Co-operatives for their development. It also recommends that Co-operatives need considerable support in capacity building and expertise, members' willingness and engagement, awareness, commitments, and institutional investments in ICT for adopting DTPs to be effective and productive in the 4IR.

Keywords: Digital technology, Fourth Industrial Revolution, Co-operative
development

Leadership agility in the fourth industrial revolution among agricultural co- operatives in KwaZulu-Natal, South Africa

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Abstract

The agrarian revolution was succeeded by a series of industrial revolutions that began in the second half of the 18th century. These marked the transition from muscle power to mechanical power, evolving to where today, with the fourth industrial revolution (4IR), enhanced cognitive power is augmenting human production. The 4IR presents an opportunity in the global business arena and is dynamically influencing different organisations and their strategic positioning. There is evidence that leadership drives the change agenda. There are leadership challenges and opportunities unique to 4IR. Likewise, some co-operative leaders' inability to lead change, innovation culture, and cope with the challenges of technological changes and innovation is evident and a different approach to leadership is required in the co-operative sector, to take advantage of 4IR and the digital era. There needs to be a concise discernment of new avenues for growth and development, and to leverage them to achieve competitive advantage and sustainability, by taking significant steps to close the skills gaps in the digital field, infrastructure, and research and development. The study main aim was to explicate the 4IR's role as the independent variable, and its impact on the dependent variable, co-operative leadership agility, the trait that presents as being central to

positioning co-operatives leaders to steer their organisations to respond effectively and
timeously to the constant change presented. The objectives of this study were: to
investigate the theories and models to be used in the development of 4IR skills for co-
operative leaders in KwaZulu-Natal, South Africa, to assess existing leadership skills;
to determine leadership challenges created by 4IR, to determine leadership
opportunities created by 4IR, to discuss levels of Leadership Agility (Expert, Achiever,
Catalyst, Co-Creator and Synergist.); and to propose a conceptual framework for the
development of 4IR skills for co-operative lead-36 ers in KwaZulu-Natal, South Africa.

The study was premised upon the Meyer & Meijers (2017: 1) definition of 'leadership
agility' as 'the capacity to flexibly switch between leadership styles, and adaptively
master new ones, in rapid response to the specific needs of the people and the situation
they want to influence'; and to the fourth industrial revolution, a term coined by Klaus
Schwab, founder and executive chairman of the World Economic Forum, who
described "a world where individuals move between digital domains and offline
reality with the use of connected technology to enable and manage their lives" (Miller
2015: 3). Hence, Agile leadership is defined as the ability to effectively lead
organizational change, build teams, and navigate challenging business conversations
(Moller, 2021: 1). Mdluli and Makhupe (2017: 11) state that the primary responsibility
of agile leadership is to ensure that their organizations become more responsive to
market shifts, more resilient to unpredicted technological disruptions, and more
adaptive to unforeseen deviations from expected norms. Rigby, Elk, and Berez (2020:
73) provide a more comprehensive elucidation of agile leadership by asserting that it
is leadership that demands that a carefully balanced system delivering both stability
and the ability to adapt (running the business efficiently and changing the business
effectively), be created by an organisation's executives.

A co-operative's ability to embrace digital technologies in the 4IR will determine its' future existence, sustainability and competitiveness (World Economic Forum 2016: 13). The 4IR is more about the transformation of people as it is about technology. The study identified challenges and drawbacks which at times outweighed the opportunities. One of the greatest challenges in implementing new technology and in improving the co-operative strategy was to build a new mentality and a culture of change and innovation inside the co-operative. Other identified challenges include: the unprecedented speed of change and the need to adapt, cyber risks, greater dependence on technology, obsolete skills, and possible loss of jobs as a result of automation (Manyika, Lund, Chui, Bughin, Woetzel, Batra, Ko, and Sanghvi 2017: 11), although Iberdrola.com (2022) perceives this as an opportunity in itself, as new technologies will call for new professions and, that, in turn, will create numerous jobs in new sectors.

The study employed a systematic literature review in identifying the leadership traits, style and intelligence required for co-operative leaders to lead effectively in the 4IR. The relevant 66 literature on 4IR, change leadership, leadership style and traits for effectiveness in the co-operatives sector are examined based on the objective of the study employing journal articles, conference proceedings, online articles and other related texts on 4IR from the Science direct, Web of Science, Scopus and the Google scholar database.

Preliminary findings indicate that:

- The co-operative leaders in KwaZulu-Natal are not agile for the 4IR;
- There is a scant existing information available on co-operative leadership framework for the development of 4IR skills for co-operative leaders in KwaZulu-Natal, South Africa;

- The 4IR implementation comes with leadership challenges which can be overcome; 770 771
- There are existing opportunities to be created by the 4IR for co-operatives in KwaZulu-Natal; 772 773 774

The 4IR may affect the co-operative sector, society, and economy in a variety of ways: 775
first, a large portion of people around the world are likely to use social media platforms 776
to connect, learn, and change information, and innovative co-operatives producers and 777
competitors will have easy access to digital platforms of marketing, sales, and 778
distribution, thereby improving the quality and price of goods and services. 779
Consumers will be more and more involved in the production and distribution chains. 780
The main effects of this revolution on the business environment are the impact it will 781
have on consumer expectations, product quality, the move toward collaborative 782
innovation, and innovations in organizational forms; 783

- Co-operatives leadership can be prepared for the IR implementation, and have 784
a potential to be categorised according to levels of Leadership Agility (Expert, 785
Achiever, Catalyst, Co-Creator and Synergist.), and 786
- A conceptual framework for the development of 4IR skills for co-operative 787
leaders can be developed to give an indication as to the practical implications 788
of 4IR for co-operatives sector leaders in KwaZulu-Natal, South Africa. 789

The study concluded that the leadership framework developed gives an indication as 791
to the practical implications of 4IR for co-operative sector leaders and concludes that a 792
combination of factors will lead to leadership effectiveness and high levels of 4IR 793
implementation. Emanating from the study was a conceptual framework for the 794
development of 4IR skills for co-operative leaders in KwaZulu-Natal, South Africa. 795

While there are theoretical justifications for the framework developed in this paper, the study recommends, among others, as follows:

- Provide a detailed, achievable goal that results from some aspect of the digital transformation.
- Define a specific impact on products or services provided to customers, vendors, and associates. In doing this, the outcome should also detail the impacts to associated processes, roles, technology, or all of these items;
- Co-operative leaders must create agile teams and organisations to effectively navigate the digital transformation of co-operative sector; and
- Link co-operatives to defined business strategies and describe potential obstacles and constraints.

Thus, the results from this study will, hopefully, be applied for future use by practitioners. The proposed compendium of knowledge about leadership agility in the 4IR among agricultural co-operatives as an operational strategy will also offer insights amongst academia, policy makers, practitioners and students which, in turn, will inspire further research in future.

Keywords: Leadership; agility; fourth industrial revolution; agricultural co-operatives; co-operatives; sustainability

**Role of Economic Cooperatives in mitigating poverty and improving
livelihoods of Youth in Gauteng, South Africa**

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Abstract

It is widely acknowledged that social enterprises are an essential social development strategy to address unemployment amongst Black South African youth. The implementation of social enterprises plays an important role in localizing the economy and addressing income insecurity amongst young entrepreneurs. The National Youth Policy 2015–2020 and Integrated Youth Development Strategy 2018 emphasise the need for youth inclusion in an economy through youth entrepreneurship in South Africa. Over the years, government policy has gradually increased entrepreneurship's vital role in creating jobs among young persons. One of the functions of the National Youth Development Agency (NYDA) Act 54 of 2008 is to mainstream youth in economic participation through a grant programme, which assists young people between the ages of 18–35 years who aspire to become entrepreneurs. Black-youth-owned enterprises are essential to sustainable development and wealth creation in different communities, where they can play a pivotal role in economic growth and contribute meaningfully to the informal economy. In light of this background, this study explored the socio-economic determinates of entrepreneurship trends among Black youths. Fifty-nine youth entrepreneurial companies of varying scales and activities were reported across Gauteng communities. Qualitative, in-depth interviews were employed to gain insight into the youth's motivation to open the business and explored how their entrepreneurial activities contributed to the economy. Using sustainable livelihood approach the empirical evidence also discusses benefits to

human capital, social capital, physical capital and financial capital and the challenges experienced to sustain the business during the COVID pandemic. Three interconnected themes namely, human capital investment, tapping on business networks and navigating financial capital challenges are discussed. Ultimately social enterprises present a positive community based economic development strategy that social workers can integrate in practice to assist the youth to work towards wealth creation and sustainable livelihood activities in the informal economy in South Africa.

Keywords: youth; micro enterprise; sustainable livelihoods, informal economy

Housing Cooperatives Emerging Models in the 21st Century

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Abstract

The lack of affordable housing has consequences beyond housing as such, including social cohesion and stability. Housing cooperatives are seen as an option for quality and affordable housing. Since the 2008 global financial crisis, there is a growing discussion about their re-emergence. Levels of social capital appear higher than other housing models. Housing cooperatives are cost-effective, offer tenure security and facilitate access to services within community integration. Limitations may stem from the sociological perspective as well as funding. Potential residents may lack the knowledge to carry out such a project, or lower-income residents may lack the means compared to others in the same community. In the 1970s, the common policy approach

to social housing was to support cooperatives, while the 1990s deregulation policy left
cooperatives aside. In the 21st century, cooperative housing is back in fashion
(Tummers and Lidewij, 2016, Pittini, 2018). This study discusses causal factors to their
growing importance and common characteristics that make them a model. Through a
retroductive methodology, experiences in Switzerland, Italy, and Germany, which are
being replicated in other countries, are analyzed. Additional references to other
experiences in both developed and developing countries are included. These emerging
models involve networks building new types of solidarity mechanisms, require
common charters - the latter sometimes in policy coproduction with the government.
The conclusion of the study is that these housing cooperatives share some common
characteristics such as circularity, multiple stakeholders' networks, knowledge clusters,
and a search for ontological security as intentional community, consciously building
flexibility, sustainability, mobility, and inclusivity. They attempt at decommodification
of housing and reembeddedness of finance into the real economy and society. Recalling
that housing policy and collateralized financial products were the trigger to the 2008
global financial crisis, these models may be of interest for all those interested in the
subject, including policymakers.

Keywords: housing cooperatives, social and solidarity economy, affordable housing,
housing models.

Housing cooperatives - agents for overcoming poverty

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Abstract

ICA called on cooperatives to make a commitment to include SDGs in the goals of the 2030 Agenda. The first one is Overcoming poverty. Poverty is multidimensional; are the big housing cooperatives in Chile agents for overcoming poverty? The answer is sought in a survey of the perception of beneficiaries of cooperative housing, briefly describing multidimensional poverty, the general situation, the housing deficit in Chile, and cooperative social responsibility. The significance of housing cooperatives differs radically from neoliberal policies, because of their capacity and interaction with the socio-cultural dimensions of local society in an interwoven relationship between the society and the community beyond the sole dimension of economic profitability. The “social innovation” of cooperatives, considering the different dimensions included in its activity, that not only considers the result but also the reality of the people affected and significance of the cooperative agent. Contributing to overcoming from the perspective of its action in triple dimensions – economic, social, and sustainable. The phenomenon of MP implies that being a collaborating agent in overcoming it supposes that each cooperative should confront the achievement of this goal in collaboration with others of a different nature in order to complement the dimensions of poverty that are being overcome, adding other private agents, whose activity is limited in other spheres, to the action of the State and, above all, adding the participation of the affected parties. This gives special validity to the seventh cooperative principle. Overcoming poverty is a process not an act, it is the positive result of a number of successive actions over time that suppose learning and changes in the meaning of life. Poverty is the responsibility of the society that excludes them and marginalizes them, not of those who suffer it. In order to know whether the members that have acquired or rented housing overcome poverty with a cooperative house, I chose to ask them whether they perceived that they and their family, with access to decent housing, are overcoming poverty or improving their quality of life, reducing their lacks in the other dimensions of poverty, not considering housing. The intention of this survey is to find out the

survey respondent's perception of whether the cooperative house helped him/her
overcome their MP or in which dimensions, which does not make it possible to
conclude whether he/she has overcome poverty or not, only to conclude how he/she
perceives that the house has helped him/her. 21% of the owners and 64% of the tenant
members answered that the cooperative house helped them in all of the dimensions
mentioned. The beneficiaries of services and cooperative houses perceive them to be
effective agents for overcoming MP, the first SDG on the 2030 Agenda.

Role of cooperatives in financial inclusion in Zimbabwean Townships

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Abstract

Cooperatives are contributing significantly to financial systems in many developing
countries. Zimbabwe have a long history of cooperatives and solidarity economy. In
turn, improved financial systems lead to increase financial inclusion and enhance
community development. The advent of COVID-19 introduced multi-dimensional
dynamics to the operating environment of various forms of enterprises and
implications on community development. Literature shows mixed results on the role
and extent of contribution of cooperatives in financial inclusion in Zimbabwean
townships since the advent of COVID-19 pandemic. As a result, the aim of the study
was to investigate the perception of township dwellers on the role of cooperatives in
financial inclusion. The study focused on Gweru, a part of Midlands Province of
Zimbabwe. Stratified random sampling was adopted to derive the sample. Data were
collected through questionnaires distributed 100 respondents. Logit regression model

was employed to analyze data in SPSS. Findings show that being a small business owner, household income and gender play a significant role in explaining perception of the effects of cooperatives on financial inclusion. Given the mounting financial pressure introduced by business stoppages induced by COVID-19 regulations, the small business owners and trader are pooling their daily collections through solidarity groupings and cooperatives. The pooled fund then finances the members who want to meet their stock purchases. Household income plays a very important role as those with higher incomes go save either formally or informally. Participation of women in cooperatives is enhancing their ability to meet family commitments as they fall due through savings. The funds pooled lead to members increase financial services seeking need. Based on the findings of the study, it is recommended that a comprehensive financial service suited for micro users be put in place denominated in US dollar and with low interests.

Keywords: cooperatives; financial inclusion; COVID-19; townships; logit model

Socioeconomic Development Endeavors by Akehlulwalutho Cooperatives in KwaNibela Area

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Abstract

Cooperatives are a tool for overcoming serious socioeconomic obstacles in emerging and developed countries. These important self-help organizations began in Europe and

extended to other industrializing countries in the early nineteenth century to solve socio-economic challenges. Similarly, in KwaNobela Area, Akehlulwalutho Vegetables and Pineapple Cooperative was established by poor households as a tool for the socio-economic development of that community. Guided by the Sustainable Livelihood Framework (SLF) and the Organization for Economic Cooperation and Development's Development Assistance Committee's (OECD-DAC) criteria for evaluations, this study investigated the effectiveness of Akehlulwalutho Vegetables and Pineapple Cooperative in promoting socio-economic development in the KwaNobela Area. In particular, the study investigated the effectiveness of Akehlulwalutho cooperatives in creating and promoting employment opportunities. A further focus was on the strategies adopted by Akehlulwalutho Cooperatives towards working with Small and Medium Enterprises (SMEs), enquiring about the nature of the cooperative's working relationships with them. These SLF and the OECD-DAC criteria guided the study to explore the work of the cooperative at the individual household level and in the wider community. This qualitative study followed a case study design with interviews, focus group discussions, and document analysis as a key data collection method, the data were then analyzed thematically. The findings show that while Akehlulwalutho Cooperative is facing key challenges like water scarcity and financial crises, it has been effective in creating employment opportunities. Moreover, the cooperative's ability to work with other SMEs has been severely affected by a lack of land and financial resources, a common challenge faced by other cooperatives in KwaZulu-Natal. However, the cooperative remains resolute to serve its community. Both the SLF and OECD-DAC criteria agree with the findings of the study as its main aim is to ensure that the livelihood of people is well-shaped through SMEs in this case study.

Keywords: Socio-economic development, Akehlulwalutho, cooperative, SLF, OECD-DAC criteria.

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