

CHAPTER 8

DISCUSSION OF FINDINGS: THE DIRECTORS AND THE CO-OPERATIVES

8.1 Introduction

Chapter 6 dealt with the thematic analysis from the interviews conducted with the directors of the national and provincial departments, government implementing agencies as well as SANACO. The themes in **Chapter 6** were based on the questionnaire utilised in the semi-structured interviews with the directors. **Chapter 7** dealt with the thematic analysis of the interviews conducted with members of the co-operatives. The themes in **Chapter 7**, were based on the theoretical framework developed by Mazzarol et.al (2011). This chapter will discuss and integrate theory with the analysis of the interviews of the directors, as well as those of the members of the co-operatives.

8.2 Discussion

The discussion below, highlights important elements that featured importantly in the interviews with the directors as well as with the selected co-operatives when doing the cross-case analysis. Some of these elements, even though they do not form part of the elements contributing to the sustainable women co-operatives, they are worthy of a discussion because they are an integral part of the research. They are 1) successful co-operatives, 2) reliance on governance and 3) women co-operatives.

According to Khan & Van Wynsberghe (2008), cross-case analysis is a research method that facilitates the comparison of commonalities and differences in the events and activities and processes that are the units of analysis in case studies. Furthermore, cross-case analysis allows the researcher to compare cases from one or more settings, communities or groups, as well as providing opportunities to learn from different cases and gather critical evidence to modify policy.

As indicated before, representatives of national and provincial government departments, agencies and the South African National Apex Co-operative (SANACO), were interviewed. These departments are: the Department of Small Business Development (DSBD); Department of Social Development (DSD); Department of Agriculture, Forestry and Fisheries (DAFF); Gauteng

Department of Economic Development; Western Cape Department of Economic Development and Tourism; Small Enterprises Development Agency (SEDA) and Limpopo Economic Development Agency (LEDA). One representative per government department was interviewed except in the case of the Gauteng Department of Economic Development, where the respective director invited two of his colleagues to participate. At the Western Cape Department of Economic Development and Tourism, two government representatives also attended the interview session. All the interviews took place at their offices. **Annexure B** was used to collect information from the directors.

Annexure C was designed to conduct the focus group with members of the fifteen co-operatives recommended by the directors of government departments mentioned above. However, in most cases, only one member of the co-operative was available for the interview. Other members were either silent partners, busy with the operations, attending training, or absent from work for various reasons which were not disclosed during the interview. It was only in the case of six co-operatives where two or more members were available to attend the focus group session and only in one case all the four who attended participated equally. In other cases, even though two or more members attended, only one member was regarded as a lead member and shared the experiences of the co-operative.

8.2.1 Successful co-operatives

The directors interviewed had different interpretations of a successful co-operative. All the co-operatives interviewed were recommended as successful by the directors interviewed. Satgar & Williams (2008) cited a host of successful South African co-operatives that they researched. This study followed the model used by Satgar & Williams (2008) in their study, which included, amongst other criteria, co-operatives that have been in existence for a minimum period of five years and co-operatives that have a wider impact in the community, for example, contribute to job creation.

Furthermore, in addition- to the two criteria by Satgar & Williams (2008), five members of each co-operative selected to be interviewed in the focus group must be active members of the co-operative and have been with the co-operative since its inception or have been a member for at least five years.

However, not all the co-operatives interviewed have been around for five years or more, some were recommended for inclusion by government departments because of the potential for success that they have demonstrated within a short period of their inception. However, two co-operatives did not have products to sell during the visit. One of these two co-operatives has been active for eleven years, and the second one has been active for four years. This indicates that government departments that recommended them for inclusion in the study were not in touch with what was happening to some of the co-operatives.

It was also not possible to see the financial documentation of the co-operatives as some of them were very reluctant to show the documents. However, the type of assets that some of the co-operatives have, which included farming implements in good condition during the visit, was indicative of the worth of the co-operative. Most of the co-operatives interviewed employ people. This corroborates how DSBD and SANACO measure success. People working for these co-operatives are members of the communities where the co-operatives operate. This element was used by all the co-operatives interviewed to measure how they contribute to their communities.

8.2.2. Reliance on government assistance

Only one co-operative out of the fifteen interviewed seemed not to be looking for financial assistance from the government and have never received any financial assistance from any organisation. They received training from the government departments and the private sector which they greatly appreciated because it added value to their business. Most of the co-operatives are aware of the co-operative principle of re-investing money in the business even though what they put away were not large amounts of money. However, **Co-operative B** invested large amounts of money in farming implements, and they are now set to reap the benefits. They have almost all the necessary farming implements. It is important to note that even though **Co-operative B** is a model of what farming co-operatives can be; being a co-operative, they did not enjoy the support of the banks in the country. This is contrary to the support that co-operatives in apartheid South Africa used to have. Agricultural co-operatives in apartheid South Africa had easy access to finance through the Land Bank, and as a result, they became a powerful lobby for agriculture, monopolising critical agricultural sectors (Phillip, 2003; DTI, 2012: Creamer Media Reporter, 2008).

The dependency on government is worrisome, and the title of co-operatives as being successful can be questioned. The dependency could be attributed to the fact that some of the co-operatives started operating as Non-Governmental Organisations. They were used to getting grant funding every year from the Department of Social Development. Some of those who were Non-Governmental Organisations before continuing to depend on government funding. These co-operatives, who started as Non-Governmental Organisations, were advised by the government to change from Non-Governmental Organisations to co-operatives. It is clear from these case studies that the funding from government institutions is not coordinated. Co-operatives can move from SEDA to DSD-to Limpopo Tourism Board. There are times when the different arms of government call for proposals, and some of the co-operatives have benefitted from these calls for proposals. This also depends on the sector in which the co-operative operates.

The dependency on the government might also be caused by the fact that communities are not informed about co-operatives and of what value co-operatives can be in a country where the rate of unemployment has spiralled to 27.6% (StatsSA, 2019). The role of SANACO is critical as a stakeholder to steer co-operatives away from dependency on the government.

However, DAFF is aware of those co-operatives who are able to do their registration at the CIPC, continue to function in the agricultural sector without DAFF's assistance, and do not need government assistance. However, very few co-operatives do not need government intervention nor assistance.

8.2.3. Women co-operatives

Only three of the co-operatives interviewed are all men co-operatives. Most are either all women co-operatives or a mix of women and men with most members being women. The Department of Small Businesses has found that many of the newly registered co-operatives are owned by black women and that their survival rate is very low (Updated 2016 ICD v5). The reasons why co-operatives fail were captured in detail in **Chapter 4. Annexure A** captured thirteen international studies revealed by the scoping review process. These studies highlighted elements that contributed to the successes of the women co-operatives reviewed. It is only when co-operatives are sustainable that they will be vehicles of job creation and contribute meaningfully to the GDP

of the country and thereby address challenges facing women (Co-operative Act 14 of 2005).

The section that follows below will extract similarities, as well as unique elements from the interviews with the directors and the co-operative members who were interviewed. These elements are regarded by this study as critical in contributing to the success of co-operatives in South Africa. These elements cut across most of the co-operatives as having contributed to their success and are presented as the guidelines that will contribute to sustainable women co-operatives.

8.3 Elements that contributed to the success of most of the co-operatives interviewed

8.3.1 Relationships

Four of the co-operatives, **G, I, J and M** started from the beginning as co-operatives whereas two of the co-operatives, **C and F** are family co-operatives that started the business as a close cooperation and later converted into a co-operative after approaching the government for either financial or non-financial support. They were advised that government will only assist if they were a co-operative. Four co-operatives, **A, B, E and H** started as either a Non-Governmental Organisation or a community project that were receiving grants from the government for their programmes. One co-operative, **D**, was started by a group of women who took over the operations when their employer announced that he was retiring from his business and relocating to Namibia. They had known each other since starting to work for the same employer in 1994. The person who was their supervisor is now the head of the co-operative.

In one co-operative, **E**, the ANC facilitated the training of the women from the same community who knew each other from being part of the ANC. Two co-operatives, **K and L** were started informally by a group of women who were growing vegetables to feed their families. One co-operative was started by a founder who was teaching volunteers to do beading and garment painting. In another co-operative, **K**, members were hand-picked by the founder of the co-operative. In another co-operative, **I**, the members are from the same industry of funeral

undertakers. They know each other from managing the same type of business and are not dependent on the co-operative for their livelihood. The rest of the co-operatives were all started informally by people who had connections with each other in one way or the other.

The above scenario is indicative of the role that long-standing close relationships or ties play in keeping members of the co-operative together. Godfrey et al. (2017), also found that “the sustainability of co-operatives appears to be influenced by the prior association of co-operative members. Co-operatives that have a long history of association prior to the registration of the co-operative, or have members with familial relationships, tend to create more sustainable co-operatives in the waste sector”

It is thus important that a co-operative should be formed by people who have either worked together before or had known each other before in order to minimise the possibilities of differences, tensions or disputes.

The table below summarises the information presented in the discussion above.

Table 8.1. Relationships

Relationships.	No.
Co-operatives from beginning.	4
Family co-operatives.	2
Started as either Non-Governmental Organisations or community projects.	3
Women working for same employer/women belonging to same political organisation.	2
People from same industry.	1
Informal beginnings by people who knew each other.	3

From the table above, members of co-operatives who knew each other informally before starting the co-operatives stood an equal chance of doing well in their co-operative as those who were brought together by the formation of a Non-Governmental Organisation. The formation of Non-Governmental Organisation could have also been informal in the beginning. At the same time,

there are co-operatives in the study who started without knowing each other from the beginning and are successful. This also depended on the values that they shared, which will be indicated under the values sub-heading.

8.3.2 Size of co-operative

The size of the co-operative seems to play an important role in the success of the business. Ten of the co-operatives interviewed have five or six members, two have seven members each, one has nine, one has ten, and only one co-operative has 24 members. In this last co-operative, the ladies are fully involved in the co-operative, and they see each other every day. These are the ladies who worked for the same employer from 1994 to 2010 before registering their co-operative in 2013. It seems like in general, the smaller the number, the more cohesive they become. Godfrey et al. (2017) stated that stakeholders believed that co-operatives purposely restricted the number of members to five to minimise the conflict within the co-operative.

The above is supported by some of the directors interviewed who attributed the failure of most of the co-operatives to the tensions that emanate from the differences that ensue when the number of the co-operative is too large. It is believed that when the number is big, members pull in different directions. However, it is noted that numbers can be an advantage or a disadvantage. In some cases, if members of the co-operatives are many, for example, they have a buying power, and this will work to their advantage, but the number also has the disadvantage of creating conflict because of group dynamics.

Most of the co-operatives interviewed decided on five members because the statutory requirement is a minimum of five. Godfrey et al. (2017) also found in their study, that 37.5% of the waste management co-operative had the minimum of five members, which is required to register a co-operative. According to the CIPC, “at the formation meeting, the members have to decide on the form and type of co-operative. There must be at least five founding members (people) in order to form a primary co-operative” (www.cipc.co.za).

Some of the co-operatives decided on registering the co-operative for convenience, as well as to

be able to access government grant funding and related incentives even though some of the members are inactive or silent partners. The idea of registering a co-operative in many instances has been on advice from government officials, in order to promote the government programmes and strategies of poverty alleviation and job creation to the extent that government officials are given targets towards the development of co-operatives. This was corroborated by government officials who are becoming frustrated by the growing failure rate of the co-operatives, as well the growing dependency of the co-operatives on government.

The failure rate could also be interpreted as the number of co-operatives that were registered upon hearing about the incentives available for businesses that are registered as co-operatives even though they have never operated at all. This information is misleading because of the lack of statistics and a clear database from CIPC as alluded to earlier.

It is thus difficult to attribute the failure rate to the size of the co-operative. There are large co-operatives, such as **Co-operative D**, with 24 women who have been together for six years. In the study by Godfrey et al. (2017), they found that the largest waste management co-operative had 270 members, followed by 87, 80, 74 and 50 members. According to Cazzuffi & Moradi (2010), while a large membership base will help to realise economies of scale as it is the case with the agricultural co-operatives; it can create group interaction problems. Cazzuffi and Moradi (2010), found that even with reported cases of frequent shrinking in cocoa sales in Ghana, sales per member were increasing with membership. They also found that larger membership improved the chances of co-operative survival, leading them to conclude that positive effects of membership expansion outweighed negative ones.

8.3.3 Training

Both the SEDA study of 2013, as well as the study by Godfrey et al. (2017) emphasised the importance of training of the co-operatives. Satgar (2007), refers to the need to develop skills and that tertiary institutions could play a critical role in developing relevant curricula. Satgar (2007), also highlights the need to have a national college of co-operatives, where government officials can be trained on how to facilitate or support co-operatives. According to the study conducted by

COPAC (2005), most members have completed Grade 10, 11, 12 and 16% have University degrees, and 59% are in possession of technical diplomas.

The SEDA study of 2013, has also found that skills deficiencies may stem from the low levels of basic education amongst members of co-operatives. Members need pre-co-operative formation training which entails leadership, managerial and general business skills training. They need financial training, as well as technical training specific to the industry in which they are trading.

All the co-operatives interviewed except for **Co-operative N**, received a host of training programmes from different national, provincial and local government departments, government agencies, Non-Governmental Organisations and private organisations. The Department of Agriculture, Forestry and Fisheries played a key role in providing technical training to co-operatives falling under this sector whereas SEDA was significant in providing training that ranged from managing co-operatives, business management skills, computer skills, conflict management, budgeting and costing. Thirteen of the fifteen co-operatives know about SEDA and have received training from SEDA, one co-operative even though they had not received training from SEDA, they were in line to receive training. The last co-operative, even though they did not know about SEDA, received training similar to that offered by SEDA from the sector in which they belong.

The training provided to co-operatives seemed to have been uncoordinated. Some of the co-operatives received duplicate training from different organisations and government departments so much so that some of the co-operatives accused the government of training without planning and that at times the government departments sent consultants who were not in touch with the challenges that co-operatives experience. It was noted that some of the co-operatives did not know who provided training to them. At times, the co-operatives are called to attend training on short notice without being informed what the training is all about. Some of the co-operatives interviewed feel that even though the training is important for them, at times, it interrupts their operation schedules to the extent that they must work overtime and on weekends in order to catch up with their work.

The co-operatives interviewed are all appreciative of the technical and non-technical training

received without which they would not have been able to manage their businesses. One member said; “I did not know that I need to know the birth date of my chickens”. She related that she did NQF 5 on product management. However, some members of other co-operatives feel that the training offered must take their training needs into consideration. Godfrey et al. (2017), alluded to training as necessary to upskill members and to improve the efficiency of co-operatives. In the case of the Thulare Co-operative in Lesotho, the introduction of training in the usage of mobile phones contributed to other benefits that relate to empowerment. This facilitated access to networks and relevant expertise (Vincent & Cull, 2013).

While most of the government departments including DSBD, are looking at SEDA as the implementing agency of the DSBD to provide non-financial support which includes amongst others, business management skills, SEDA on the other hand is looking at partnering with the SETA and the municipality to provide the training because according to SEDA, they do not have the implementation budget even though they acknowledge the responsibility of offering non-financial support to co-operatives.

DAFF has its own resources, which include a two-week training course, offered by their facilitators, and DAFF has partnered with the municipalities to provide the venue for the training. The Gauteng Department of Economic Development is using GEP as their implementing agency, the same way as the Limpopo Department of Economic Development is making use of LEDA to provide training. However, this support is not enough as indicated in the discussion with the co-operatives and the co-operatives do not receive this assistance when they need it.

While it is important to equip the co-operatives with the necessary tools that enable them to operate the co-operatives like businesses, it is important to ensure that the right type of training is undertaken at the right time. This is the case with the Polokwane co-operative with elderly members who cannot operate the computerised embroidery machines. There has been a correlation to the growth of the co-operatives and the training offered. In the case of a co-operative of women farmers in Lesotho who were offered mobile phones, “the most immediate impact was the way in which the improved ability to communicate contributed to economic growth” (Vincent K & Cull T, 2013).

Not only members of the co-operatives need training, but government officials have also reported frustration in having to deal with the conflicts and tensions emanating from the co-operatives. They find themselves ill-equipped, due to not having been trained to handle conflict and disputes emanating from co-operatives. As indicated earlier, co-operative colleges, together with tertiary institutions that can offer relevant skills not only to co-operative members but also to government officials who deal with co-operatives are necessary (Satgar, 2007).

It is believed that some of the co-operatives have failed because they were given the CIS funding without having the skills nor the necessary technical skills to manage the business. Therefore, it is important to undertake the accredited business management skills backed by the business plan and technical skills linked to some qualifications or some prior learning. The importance of equipping the co-operatives with the necessary skills before receiving the CIS funding was emphasised by the director at the DSBD who are planning to make it a condition of allocating the grant.

Through its function of education and training, the Co-operative Amendment Act No. 6 of 2013, makes provision for the Co-operative Development Agency to;

- To assist co-operatives;
- Enter into agreements with relevant training institutions to provide training to co-operatives; and
- To provide technical and management training to co-operatives.

It is thus imperative that members of the co-operatives must attend the pre-co-operative formation training which entails amongst others what co-operatives are, their origins, and the values and principles of co-operatives. Members of the co-operative must be trained on leadership and managerial skills. Financial training which incorporates budgeting and costing; business management skills, corporate governance, computer literacy, as well as training in conflict management and dispute resolution.

8.3.4 Mentorship

Seven of the co-operatives interviewed held their mentors in high regard. In all seven cases, the mentors in the sector were with them over a period of three years. Five of the mentors were in the

agricultural sector and one each in the Information and Communication Technologies (ICT) sector and waste management sector. In the first year, the mentors demonstrated what the co-operatives needed to do. In the second year, the mentors supervised them, and in the third year, the co-operatives were observed and when the mentors were happy they left. The above process explains the importance of mentorship in the success of the business.

The co-operative in waste management were placed in their enterprise development programme. They were given resources, including the truck that they use to collect and drop off the waste material, as well as the premises. They sign a yearly MOU with Pikitup, and at this stage, the co-operative does not know for how long this arrangement is going to last even though, they have a verbal agreement that the arrangement will not go on indefinitely.

SEDA (2013), recommends that mentors should be committed to assisting co-operatives, with one mentor being allocated to a co-operative throughout their development path. Furthermore, the use of the mentor can be enhanced using an industry expert (SEDA, 2013).

Through its function of support and extension services, the Co-operative Amendment Act No. 6 of 2013, makes provision for the Co-operative Development Agency amongst other activities falling under this function, to:

- 1) Promote and provide business development and other relevant support to co-operatives, and
- 2) Provide mentorship support to co-operatives.

It is important that newly formed co-operatives be assigned an industry mentor or expert in the field for a period of at least three years, and payment of the mentor will be a matter between the co-operative and the industry where necessary or where affordable or through the CIS.

8.3.5 Database

Some of the government departments maintain a database of the co-operatives they are assisting. SEDA's database is accessible on their website. It was from this database that four co-operatives were recommended for inclusion in the study.

DAFF, on the other hand, developed a system where they have registered the co-operatives they are supporting, it is called CODA, the Co-operative Data Analysis tool (<http://webapps.daff.gov.za/codas/>).

Apart from this database, the information about the successful co-operatives was made easy by the director interviewed who made the coordinators available to assist further. Other government departments and implementing agencies, including SANACO, do not keep any form of database that is easily available to the public. However, even if they did, each government department would keep the database which is only relevant to the needs of that specific government department. The CIPC, as the organisation responsible for the registration of the co-operatives in terms of the Co-operative Act No. 14 of 2005, should have all the relevant information. All the departments interviewed have indicated that the information that is kept by CIPC is not reliable and user-friendly as indicated earlier in this chapter.

The Co-operative Amendment Act No. 6 of 2013 has made provision amongst other things to “assist the registrar of co-operatives in maintaining and updating the co-operative database and registration database”. The reliable database is a thorny issue to all stakeholders of co-operatives. It is hoped that the Co-operative Amendment Act No. 6 of 2013, will attend to questions around the database. Furthermore, through its function of support and extension services, the Co-operative Development Agency will develop and maintain data on co-operatives in partnership with the registrar, relevant national and provincial departments, municipalities and other interested governmental and non-governmental agencies and other persons.

It is, therefore, important that CIPC revamp its database expeditiously in order to offer reliable information about the status of co-operatives in South Africa.

SANACO as the only Apex body in the country should have a reliable, user-friendly database on member co-operatives.

8.3.6 Financial Support

There are co-operatives that need funding to start operations or to expand. They need financial assistance to buy equipment and general infrastructure for the co-operative. Banks do not recognise co-operatives and co-operatives are, therefore, not able to access the bank facilities that are available to other forms of businesses. CIS is currently the only financial vehicle available to co-operatives. However, CIS has been criticised for the lengthy turn-around time. Furthermore, there is a general belief that the indiscriminate granting of CIS by the department has contributed immensely to the failure or tensions within a lot of co-operatives. Some of the co-operatives were formed because members believed that they would get CIS. According to one director, once the funds become available, they become poorly managed, and there is a lack of accountability. This leads to tensions in the co-operative and between the co-operative and the government department. Some of the co-operatives abandon the registered co-operative even before it starts operating, if CIS funding is not granted, hence the high number of co-operatives registered with CIPC that are not functioning. It is believed that some of the co-operatives that received CIS and failed, did so because they did not receive training on business management.

Only **Co-operative I** and **Co-operative O** have never received any financial support from the government or any other organisation. The other fifteen co-operatives received 100% grant funding from either the national, provincial, local government, government agencies or from the private sector. Some received several grants from the same department for different purposes, which shows some reliance and dependency on government funding. This grant funding, in some instances, included a stipend for the members of the co-operative over a period.

The Department of Agriculture, Forestry and Fisheries provided the infrastructure to co-operatives in this sector including planting vegetables for them, a pack house, fencing, offices, a truck, silos, chicken houses/structures. The Department of Agriculture, Forestry and Fisheries did not give any cash advancements but uses one of its implementing agencies to provide the infrastructure. Some co-operatives in the agriculture sector, have been able to access loans from government agencies such as NEF. It has been reiterated by many co-operatives that it is not possible to get any financial assistance from the banks. **Co-operative C** was advised to convert to a private company in order to qualify for the financial facility that they were looking for. They heeded the advice, and during

the time of the visit, they were busy with the process of converting to a private company.

As indicated earlier, it is believed that the banks do not recognise the co-operatives. In some cases, it was reported that the banks do credit checks on individual co-operative members when they apply for bank facilities and not all of them pass the test.

In Gauteng, GEP has assisted with fencing. In Limpopo, LIBSA assisted with finances to buy infrastructure which included premises where co-operatives are operating from. As a result, some of the co-operatives do not pay rent and other municipal services. They only pay for electricity because some of the premises belong to government departments or to the agencies of government. Thus, the financial independence of the co-operative is not always known. The Department of Communication has assisted with computers in the ICT sector whereas the Department of Public Works provided premises that are being used by **Co-operative E** in Limpopo, who do not pay rent. The Department of Rural Development and Land Affairs allocated farms that can be rented with an option to buy. Thus far, only **Co-operative B**, indicated that they are paying rent for their farm to the Department of Rural Development and Land Affairs, and they intend buying when they are given a long-term lease.

In the case of **Co-operative A**, the donation of computers was repeated twice by the same company, which was outsourced by the Department of Communication. At some stage, the computers were rehabilitated. It does not seem like this co-operative ever bought computers for themselves at any stage except to maintain the existing ones. However, this co-operative has innovative ways of generating income, they do not live on government donations, and they have diversified their service offerings in ways that allow them to be financially independent even if they were to stop receiving computer donations from the government.

The grant funding mentioned above, just like the training offered to the co-operatives are not coordinated. The co-operatives can approach most of these departments for grant funding, except from DAFF whose grants are strictly for co-operatives trading in agriculture. Any co-operative can apply for CIS and to DSD irrespective of the sector in which they operate. SEDA provides marketing, branding and business plan services and other non-financial assistance, irrespective of

the sector, through service providers.

One of the broad functions of the Co-operative Development Agency in accordance with the Co-operative Amendment Act No. 6 of 2013 is financial support services (excluding co-operative banks registered under the Co-operatives Banks Act No. 40 of 2007). Through this function, the Co-operative Development Agency will:

- 1) Design financial products to support the needs of co-operatives,
- 2) Take responsibility for and implement any financial support programmes transferred to the Agency,
- 3) Enter into agreements with other financial institutions and development agencies to establish co-funding and other partnership arrangements for the purposes of making financial support available to co-operatives and
- 4) Enter into agreements with the Co-operative Banks Development Agency and the Reserve Bank to link financing of co-operatives with co-operative banks and other financial co-operatives.

Funding is a function facilitated by government and other stakeholders. This function lies outside the capabilities of co-operatives. The government will have to expedite the facilitation of this function which includes amongst others reviving the Cooperative Incentive Scheme to benefit those co-operatives that are genuinely managing their businesses if the government wants to see sustainable co-operatives that are contributing to the growth and economy of the country.

8.3.7 Organisational Structure

Only three out of the co-operatives interviewed have an organisational structure. In some of the co-operatives, a founding member is regarded as the leading co-operative member. In **Co-operative D**, the lead member was a supervisor when they were working for the previous employer, and they regard her as a leader. In **Co-operative O**, the founder member is still the chairperson. Distribution of duties and responsibilities is critical to most of the co-operatives interviewed. **Co-operative B** has someone responsible for marketing, one for finances and another one for administration, while **Co-operative D**, use committees, and members who do not belong to committees are responsible for the maintenance of equipment and scouting for problems in the

field when they have planted. However, there is shared ownership of the co-operative.

Co-operative I and J seem to be operating in a similar manner although in unrelated sectors. **Co-operative J** is a supply chain model tried by the joint effort between the Department of Agriculture, Department of Rural Development and Land Affairs and the City of Tshwane. Whereas **Co-operative I** is in the funeral undertakers' sector with each member managing his/her own business in different townships. Members have come together as a co-operative in order to have one voice for the industry.

The Co-operative Amendment Act No. 6 of 2013 has made provision for the organisational structures of the co-operatives. It is thus important that all the co-operatives new and old undertake training on the importance of organisational structure and be assisted in designing their organisational structures.

8.3.8 Governance

In instances where only one member of the co-operative was available for the interview, the impression given was that members did not have equal responsibility over the co-operative. The impression was also created that the co-operative was registered for the convenience of accessing government assistance as was case of family co-operatives in this study. The interview with the researcher could only be conducted when this specific lead member was available. The fact that the lead member seems to be the only person who could speak on behalf of the co-operative is a contradiction to the values of a co-operatives which stipulates equality of all the members (ICA, 2013).

The government's topdown approach to the support and development of co-operatives contributes to members' reliance on government. Some of these co-operatives relegate their responsibility to govern their businesses to government. Beesley & Ballard (2013) and Godfrey et al. (2017) also agree that government is using a top-down approach to develop the co-operatives. This was also evident in this study. The government has developed programmes for those who register co-operatives; they get CIS funding and other types of grants from government departments, even

though the government departments are not monitoring and evaluating the impact of such programmes to ensure they are weaning those co-operatives from government programmes and their dependence on government assistance. However, some government officials did not take kindly to the question on the top-down approach. The question sounded to them as being critical of government involvement and as equating the involvement of government to too much interference.

Most of the co-operatives hold an annual general meeting, for the purpose of reporting their performance or for closing before they take a break in December, instead of nominating members into different organisational structures like the board. Very few of the co-operatives interviewed have a board. **Co-operative O** indicated that the annual general meetings are regarded as special meetings in the co-operative fraternity.

All the co-operatives interviewed acknowledge the importance of good governance, which include keeping good records of weekly, monthly and annual general meetings, as well as financial transaction records. However, only six co-operatives interviewed keep records of meetings held and financial transactions done. Only four of them have audited financial statements or have appointed an auditor.

The co-operatives prepare the financial statements to comply with SARS requirements and continue to do business with the government, although some of them do not seem to be aware that they also need to submit their returns to the CIPC. Although this was not part of the research scope; when **Co-operative H** was asked whether he does file the tax returns with the CIPC, he was oblivious of this requirement. Instead, he suggested that if the co-operative has ever filed, it was because LEDA was doing it on their behalf.

Most of the co-operatives prefer talking about their financial performance without producing any documents. This observation was also echoed by a director at SANACO. It was, therefore, difficult to request to see documents which include an annual financial statement as most co-operatives interviewed felt uneasy. **Co-operative O** felt extremely uneasy even to indicate how much the contract workers are paid.

Co-operative C is converting to a company as amongst other reasons, they are not able to comply with the requirements of being a co-operative, which includes holding monthly and annual general meetings and producing related reports. They are unable to have a board and rotate members. This information was volunteered by the member, and it is not clear how many other co-operatives interviewed comply with this requirement as this information was not part of the scope of the research.

Not only has the Co-operative Amendment Act No. 6 of 2013 made provision for the governance of co-operatives, but also the winding up of the co-operatives, as well by order of Tribunal under various circumstances listed in the Act.

8.3.9 Access to markets

For any business to succeed, it is important to have access to markets. Amongst other things that agricultural co-operatives in apartheid South Africa did was focus on supplies and joint marketing of production. As indicated earlier, these co-operatives had easy access to finance through the Land Bank, controlling the Marketing Boards that regulated prices (Phillip, 2003; DTI, 2012; Creamer Media Reporter, 2008). Thirteen of the co-operatives interviewed have access to markets. However, contrary to the scenario of the agricultural co-operatives in apartheid South Africa sketched above, these thirteen co-operatives managed to get access to markets through their own initiatives once they met the requirements needed by the industry. They did not have the backing of the Landbank that the agricultural co-operatives of apartheid South Africa had as indicated earlier. In some cases, the co-operatives learnt the hard way, for example, they needed to acquire quality standards such as SABS certification in order to conduct business with big businesses. **Co-operative H** that needed to do business with the municipalities and the mining industry was informed by the two organisations that they will do business with them provided they have SABS accreditation. It is noted that **Co-operative H**, did not have a mentor, therefore, it is assumed that the co-operatives that had mentors would have been made aware of the industry requirements. The process of acquiring SABS accreditation is expensive, but **Co-operative H** received financial assistance from the Limpopo Tourism. The role of a mentor is important in guiding co-operatives through the processes of access to markets (SEDA, 2013).

Co-operatives in agriculture, especially those farming in vegetables and poultry, need a Health Certificate in order to get contracts with large companies such as the chain supermarkets, mining industry, and restaurants. However, some of them become aware of these requirements only when they approached these chain supermarkets for business. This was the case for **Co-operatives B** and **F** who were in the process of acquiring the Health Certificate during the visit. Even though **Co-operative B** had one before, but it expired, they know that the certificate is renewable annually and that they cannot approach big companies for business without having a Health Certificate. This was not the case with **Co-operative F**. They need sector related information and assistance. Again, it can be assumed that **Co-operative F** did not know about this requirement because they were not one of the co-operatives that had a mentor.

Acquiring a Health Certificate for the first time requires that the co-operative must have a suitable infrastructure and the process requires three visits from the auditors and may require up to R24 000.00 towards the inspection by the auditors. This could be a barrier for co-operatives aiming to grow their business from subsistence to commercial farming. That is the reason that **Co-operative F** had to get funding to complete the process. However, it sounds like the process of acquiring a Health Certificate differs from one local government to another because even though they are both based in Gauteng Province, **Co-operative B** which operates in a different local government area from **Co-operative F** who said they did not pay anything towards the inspection. When they qualified for a Health Certificate, they paid the prescribed fee to acquire the certificate, and they got one.

Co-operative O is registered with the Waste Hub, and they advised them about the quality standards in the industry, and as a result, they have the necessary licenses, and permits that allow them to do their business and these are renewable yearly. They know this information because they work under the mentorship of Pikitup.

Co-operatives that are relatively new such as **Co-operative G** and **J** and are not aware that they need to acquire a Health Certificate first in order to qualify to supply retailers and supermarkets. They only learnt about this requirement when they were ready to do business with large companies. Other co-operatives such as **Co-operative M**, that operates in the quarry mining industry, has different requirements and needs a permit to operate whilst it is not known whether other co-

operatives have quality standards expected from their sectors.

There is no one who vigilantly advises the co-operatives about the requirements in their sector, especially upon registering. Not even the CIPC capture the co-operative information on industry level when co-operatives register. If captured, the CIPC can disseminate the information to the relevant government departments or organisations that deal with co-operatives. This observation was reiterated by several directors interviewed, as indicated earlier.

According to Satgar (2007), amongst factors critical in building a strong co-operative movement, is the facilitation of national and international markets for the co-operatives. This, according to the directors interviewed, is what both SEDA and DSBD are planning to do but have not yet started doing. According to the Co-operative Amendment Act No. 6 of 2013, the Co-operative Development Agency, through their function of market development, will:

1. Promote access to exports, marketing assistance offered by organs of state, and bilateral and multilateral agreements with other countries that are available to co-operatives,
2. Link co-operatives to domestic and international markets,
3. Form collaborative relationships with the South African Bureau of Standards and Proudly South African and other stakeholders to promote co-operative products and services, and
4. Link co-operatives with state and private sector market opportunities.

The function of facilitating access to markets, just like that of financial assistance, is a government or stakeholder-facilitated function which lies outside the capabilities of co-operatives. The government will have to expedite the facilitation of this function, which includes that SEDA, as well as SANACO, should speed up the implementation of access to markets for the co-operatives. It must be noted that SANACO is a member of SADC and BRICS and have the potential to facilitate this function on behalf of the co-operatives.

8.3.10 Sector Support

Some of the co-operatives interviewed also believe that they need to have the necessary sector related information when they start the business. Most of the time they stumble against the information needed when the need arises, for example, they come to know about the need to have a Health Certificate when they approach potential customers for business. DAFF is a good example

of the government department that offers sector information and training. They have a diagnostic tool used to assess the business needs of the co-operative in order to render or offer specific training, which includes technical and non-technical.

Most of the co-operatives interviewed were from the agriculture sector, even though directors of national, provincial or government department and agencies as well as SANACO interviewed were requested to suggest successful co-operatives that they know, most suggested co-operatives in the agricultural sector. What became evident was that even if they were suggested by for example SANACO, the co-operatives have a link with DAFF. However, this was not the case with the ones in the arts industry who do not seem to be enjoying support from any organisation in their sector, not even from a government department. Only **Co-operative I and F** are affiliated to SANACO, and one other, **Co-operative H**, know who SANACO is and are very critical about the inaccessibility of SANACO, the rest of the other co-operatives are not affiliated to SANACO.

Co-operatives that trade in the agricultural sector receive support from both national and provincial Departments of Agriculture. As indicated, DAFF has employed nine facilitators responsible for the co-operatives. There are times that the facilitators spend time in the provinces. The co-operatives in the agricultural sector know the facilitators responsible for their regions.

The same sentiments were shared by the co-operatives who were referred by LEDA. The latter looks after the co-operatives that are in their database and they assist in updating the registration documents. In the past, they used to provide an accountant to audit the books. However, there seems to be too much dependence and reliance on government support by the co-operatives. In the case of **Co-operative J**, at the end of the pilot period, it was difficult to raise money to buy chickens. At the time of the visit, they were waiting for the delivery of the chickens which were sponsored through the efforts from the Department of Agriculture.

The dependency on government leads to some of the co-operatives calling themselves “government farmers” as indicated by **Co-operative F**. DAFF is a good example of the government department that offers sector information and training. It is important that other sectors offer the necessary support to start up co-operatives.

8.3.11 South African National Apex Co-operative (SANACO)

The role of SANACO as an Apex co-operative is critical to the success of co-operatives in the country irrespective of the sector or industry in which they trade. According to the Co-operative Amendment Act No. 6 of 2013, the functions of the national Apex co-operative must include;

- 1) Advocacy, and engaging organs of state, the private sector and stakeholders on behalf of its members,
- 2) Any other functions of the national Apex co-operative must be determined by its members included in the constitution of the national Apex co-operative, and
- 3) The Minister may publish guidelines for the functions of the national Apex co-operative by notice in the Gazette.

However, SANACO seems to be very dependent on government. They have the MOU's and other forms of links and agreements with many other organs of government, which includes the SETAs, the provincial and national departments, as well as organisations like Productivity SA. They have links with BRICS and SADC even though at this stage, it is not clear how their affiliated members are benefitting from their partnership with BRICS and SADC. One of the functions of SANACO is to organise jointly with government the International Co-operative Day. Many co-operatives that attend the ICD are sponsored by different government departments. SANACO is reported to have 20 000 affiliated member co-operatives who pay R500.00 annually. SANACO has staff and offices that they are renting in Pretoria from where they perform their national functions. They do not have provincial offices, as a result, co-operatives that are not affiliated to SANACO do not seem to understand how they stand to benefit by affiliating to the apex body. The two co-operatives who have affiliated to SANACO, are aware of the benefits of affiliating to SANACO.

SANACO needs to wean itself from government in order to play a critical international role of being a co-operative Apex that will be the voice of the co-operatives to help the co-operatives to succeed.

8.3.12 Values

The following values cut across most of the co-operatives interviewed;

- a) *Passion*: Although some of the co-operatives did not have skills in the sector they are currently

in, and they started the co-operatives because they wanted to create jobs for themselves as well as for the desire to be self-employed, they developed a love for what they are doing. This is true for **Co-operatives A, B and D**, while members of **Co-operative C** had basic skills in tilling the land, they have remained passionate in their trade and have outsourced all other activities including bookkeeping and Human Resources Management. **Co-operative F and O** started because of the passion they had in the respective industry and what they had already started doing; they reinforced their passion with the necessary skills.

- b) *Respect and trust*: most of them talk of respecting and trusting one another. They become more than colleagues; they become friends and “family” because they have known each other over a period. This is especially true of **Co-operatives D, E, G and O** where members are neither family co-operatives nor have they started as a Non-Governmental Organisation.
- c) *Perseverance*: some of the co-operatives like **Co-operative E**, relate stories of how many people were exposed to the same opportunity as them, but many were not patient and left. In their case, only six women out of the nine different groups stayed in the co-operative started by the ANC, and they made a success thereof. A similar story is shared by **Co-operative O** which has all male members. They had a woman as a member before, and they believe that they did not share the same aspirations and expectations, which is why the female member left. Family **Co-operative F** is struggling with the same sentiments from the younger members who do not share the same aspirations.

The international co-operative values are self-help, self-responsibility, democracy, equality, equity and solidarity. Furthermore, the founders of co-operatives believed in ethical values of honesty, openness, social responsibility and caring for others (ICA, 2013). It is noted that the values mentioned above are either self- taught or earned. However, it will be advisable to include them in the training of all other soft skills that are offered to the co-operatives.

Some of the successful co-operatives, highlighted in the scoping review, have indicated benefits that members get from the co-operatives as one of the reasons that make members stay in co-operatives. The study by Carr, Kariyawasam and Casil (2008) demonstrated that regardless of the type of membership, successful co-operatives offer a valuable benefit to their membership to help them obtain or provide services that are vital in the country’s economy. This is how some

government departments in South Africa, including SANACO, measure the success of the co-operatives, by their ability to create jobs and therefore contribute to the economy of the country. Bonnan-White, Hightower and Issa (2013), highlighted the appreciation of the importance of the workplace as one of the benefits. Members feel that co-operatives have made them more independent and provided economic security. They earn more than ten times what they earned a few years back, developed entrepreneurial behaviour and have increased contribution to the family (Bonnan-White et. al., 2013; Salunkhe & Waykole, 2015; Toomey, 2011 & Datta et al., 2012).

Below is the table that summarises the profiles of the fifteen co-operatives; the sector they operate in, number of members (and gender), number of employees, type of infrastructure, how they generate income, age and financial assistance received.



Table 8.2 Summary on the profiles of the co-operatives

Name of co-operative	Sector	No. of members	Staff	Infrastructure	Income	Age	Financial Support received
Co-operative A	Information and Communication Technologies and Internet Café.	5 men.	5 internship employees.	Own building plus rented service point.	MOU with UNISA for the students to access assignments; learnership placements; internet café- printing, copying faxing, emails.	All younger than 40 except for one member (over 60).	Universal Service Access Agency of SA (USAASA) donated ten computers, in later years were refurbished by same company: a business plan competition, won them a R1 million grant fund through LEDA which they used towards acquiring their own property; the National Youth Development Agency (NYDA) bought 16 more computers.
Co-operative B	Agriculture (poultry, maize and cattle).	2 women and 3 men.	5 permanent employees.	Rent 189 hectares land. Own all necessary farm equipment. Own 2 hectares of land.	Sell crop, eggs and cattle.	20, 33, 39, 42 and 43 years.	R230 000 start-up capital for each member NDA in 2005 (NDA). Monthly stipend of R500 (NDA). Technical training: GRAIN SA and AFRIC Coop.
Co-operative C	Agriculture: maize, animal feed and	1 woman and 4 men	22 permanent employees.	Silos & Land.	Sell poultry products.	Youngest member 32 years; eldest member 70 years.	Silo and 8-ton truck (Provincial Department of Agriculture of the Free (2014) R9 million National

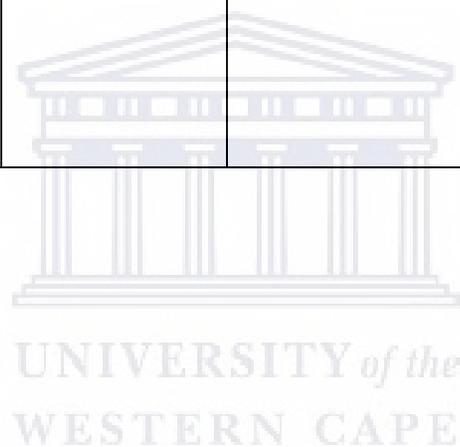
Name of co-operative	Sector	No. of members	Staff	Infrastructure	Income	Age	Financial Support received
	chicken.						Empowerment Fund (NEF).
Co-operative D	Agriculture (vegetables).	24 women.	11 temporary workers.	Vegetable pack house.	Sell vegetables.	All older than 40 years.	Pack house, truck and office block built and bought by the Department of Agriculture.
Co-operative E	Clothing.	6 women.	11 casual workers.	Use dilapidated building for free. Industrial sewing machines and over-locker.	Sell school uniforms, clothing and curtains.	All older than 50 years.	R500 500.00 grant (DSD 2012). Renovations to a rundown (Department of Public Works building). R400 000 grant funding (DSD in 2017).
Co-operative F	Agriculture (cattle, free range chicken and vegetables).	3women and 4 men.	5 contract workers.	Rent land from municipality. Own a piece of land(farmhouse)	Sell cattle, chicken and vegetables.	27(2),29, 36,40,43,44 years.	Fence from GEP.
Co-operative G	Agriculture (vegetables).	3 men and 4 women.	10 seasonal workers.	Farm with dam and 2 hectares irrigation system.	Sell vegetables.	Between 40 and 60 years.	R500000.00 grant funding (DSD2016) Continuous non-financial support. From the provincial Department of Agriculture-they test the soil before planting.
Co-operative H	Clothing (school and corporate uniforms) and	1 man and 4 women.	No employee.	Industrial sewing and embroidery	Sell uniforms.	All over 50 years.	As NGO they received money from The National Arts Council. R300 000.00 from LIBSA to kick-start the co-

Name of co-operative	Sector	No. of members	Staff	Infrastructure	Income	Age	Financial Support received
	Personal Protection Equipment.			machine and premises.			operative operations. R300 00.00 from CIS in 2011. LEDA bought the premises for them for R200 000.00. accreditation by SABS paid by the Limpopo Tourism and Development.
Co-operative I	Funeral Undertakers.	4 men and 8 women.	No employee.	No infrastructure. Make use of resources from individual funeral undertaking businesses.	Contribute R1000.00 monthly for saving.	Between 50 and 65 years.	No financial assistance received. Training received from Soweto Funeral Undertakers Association (SOFUA); The Gauteng Department Economic Development; Financial Services Board and SANACO.
Co-operative J	Agriculture (Egg-laying).	3 men and 2 women.	1 employee.	Each member has 2 structures corrugated iron structures used as chicken houses.	Selling eggs.	Ranges between 45 and 60 years.	Value of corrugated iron structures housing the chicken is unknown. Joint grant funding from the Department of Agriculture, City of Tshwane and Department of Rural Development and Land Affairs. The value of 100 chicken that came with the structures is R8000.00.
Co-operative K	Cleaning (grass)	6 members.	14	Land and own	Sell services.	Between 35 and	Seed capital for 6 months from Halls

Name of co-operative	Sector	No. of members	Staff	Infrastructure	Income	Age	Financial Support received
	cutting, bush clearing, irrigation, gardening landscaping and horticultural work).		permanent employees and 8 seasonal workers.	buildings.		45 years.	Properties; Servest: 1) Professional horticultural practices and management advice, 2) Operator training and evaluation, 3) Applicable health and safety and environmental training, 4) Service quality and quality auditing and 5) A lot of other necessary skills to get the co-operative started; Rudamans- grass cutting equipment to the value of R25 000.00: SEDA: provided training.
Co-operative L	Agriculture (Vegetables and poultry).	5 women.	65 employees (47 females and 18 males).	17 hectares land, farm implements, furnished administrative offices, pack house, 7 hectares irrigation system: delivery	Sell vegetables and poultry.	All over 50 years.	Financial and non-financial support as: (DSD)- funded the Lister diesel for the engine to pump enough water for irrigation; grant funding from the National Development Agency (NDA), for three cool rooms and a pack house for vegetables, administration office, irrigation pipes (for 7hectares), water pump engine, delivery vehicle and office equipment;

Name of co-operative	Sector	No. of members	Staff	Infrastructure	Income	Age	Financial Support received
				vehicle.			grant funding: (DTI), towards the installation of the drip irrigation system on the farm. (SEDA)- developed the spraying and planting programmes and training on packaging.
Co-operative M	Mining (quarry mining).	1 woman and 4 men.	12 permanent employees.	Rent farm and administrative offices.	Sell sand, ballast stone, crusher sand, concrete and road stone material.	All over 50 years.	SANRAL allotted them the land on which the operations are carried out whilst Actophambili gave a variety of machinery which includes the digging equipment and cranes. Furthermore, Actophambili owns 42% in the company whilst the remaining 58% belongs to Co-operative M . There is a buy-out agreement of the Actophambili shares by Co-operative M over a 5-year period.
Co-operative N	Craft and farming sectors (beading and vegetables).	9 women.	9 permanent employees and 49 seasonal	Rent a place.	Sell beading and farm produce.	Above 40years.	They have never received any financial nor non-financial support from any institution.

Name of co-operative	Sector	No. of members	Staff	Infrastructure	Income	Age	Financial Support received
			workers.				
Co-operative O	Waste management (waste management and re-cycling).	5 men.	15 contract workers.	Use Pikitup premises and truck.	Sell material.	30,31,32, 32,32 years.	Baling machine, a forklift and Personal Protective Equipment (DSD, 2014/2015). Two laptops and bottle crushing Machine (NYDA). Personal Protective Equipment and a Crusher (DAFF). Office equipment- two computers, and printers (GEP).





Computers at the Center owned by Co-operative A.



Industrial Sewing and embroidery machines at Co-operative E.



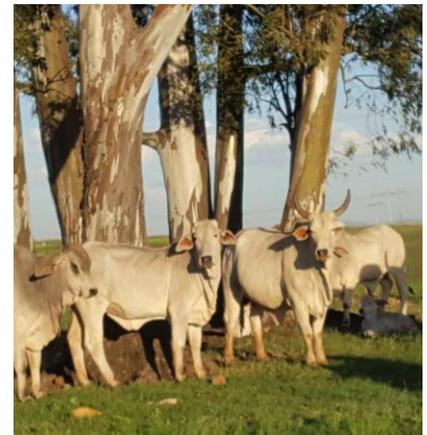
Embroidery machines at Co-operative H.



Vegetables at Co-operative D.



Vegetables at Co-operative G.



Cattle owned by Co-operative F.

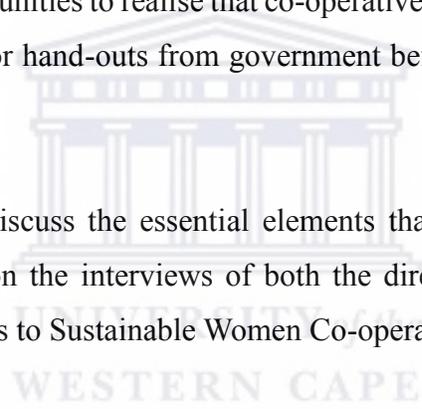
Figure 8.1 Pictures of some products, and infrastructure of some of the co- operatives

8.4 Summary

The government of South Africa is heavily involved in the development of co-operatives. This leads to a 'top-down approach' in which the programmes are initiated by government to fill the specific government needs. It is very seldom if ever that the programmes are initiated by co-operatives. This is a tricky situation in that there is a high level of unemployment and poverty in South Africa, and the government is under pressure to grow the economy of the country and eradicate poverty.

The above scenario leads to a high level of dependency from the co-operatives on government assistance to the extent that when government withdraws its support, some of the co-operatives defunct. Government will have to employ other means of educating the communities about co-operatives for members of communities to realise that co-operatives are means of self-employment and it is not necessary to wait for hand-outs from government before they can group themselves to establish co-operatives.

The next Chapter is going to discuss the essential elements that have been selected from the integration and the discussion on the interviews of both the directors and members of the co-operatives to form the Guidelines to Sustainable Women Co-operatives.



CHAPTER 9

GUIDELINES FOR SUSTAINABLE WOMEN CO-OPERATIVES

9.1 Introduction

This Chapter focuses on the results of the discussion and integration of the interviews of the directors of government departments and the selected fifteen co-operatives. It discusses the elements that were highlighted from the analysis as contributing to the success of the co-operatives interviewed and how they are perceived by the directors. These elements are presented as the guidelines that will contribute to sustainable women co-operatives.

9.2 Background

In 2005, the government of South Africa introduced the Co-operative Act No. 14 of 2005. Most of the departments in government started encouraging people to register co-operatives as an instrument of fighting unemployment and poverty (Co-operative Act No. 14 of 2005).

The government departments spent a considerable amount of resources in promoting co-operatives. Government departments were given targets to promote and develop co-operatives. Members of the community responded and registered co-operatives in large numbers. Many of the registered co-operatives have not survived. CIPC, the body mandated by Co-operative Act No. 14 of 2005 to register and keep the database of registered co-operatives, does not give reliable information regarding the numbers, nature, regions, and membership of registered co-operatives in South Africa. It has become necessary for stakeholders to assist in developing co-operatives that will be sustainable.

From the previous chapter, the following conclusions were drawn which form the basis of the guidelines for sustainable women co-operatives recommended by the study. It must be noted that some of the elements of the guidelines are within the control of the co-operatives. However, some will need to be facilitated by government, government agencies, SANACO or other stakeholders,

which include the private sector.

9.3 Guidelines

As indicated in **Chapter 4**, guidelines have been defined by NHMRC (2016), as sets of non-mandatory rules, principles or recommendations for procedures or practices in a specific field. Specific steps are followed in developing guidelines. In this study, the scoping review of international studies of successful women co-operatives was done. The results of the thirteen co-operatives falling within the ambit of the study are captured in **Annexure A**. The directors and managers of some government departments, as well as SANACO, were interviewed using the **Annexure B** as a guideline. The fifteen co-operatives recommended for inclusion by the directors and managers of these government departments were also interviewed using **Annexure C** as a guideline.

As indicated earlier, these co-operatives included mixed co-operatives owned by women and men, and some were men owned and a limited number was of women-owned co-operatives. The reason for engaging the mixed co-operatives is the high failure rate of women co-operatives in South Africa and it was going to be difficult to get fifteen women-owned co-operatives who fall within the inclusion criterion of the study. The thematic analysis of the discussions of the directors, as well as those of the fifteen co-operatives was done and integrated with theory. Topics emanating from the discussion highlighting elements that contributed to the success of the co-operatives were extracted from the themes and narrowed down to the following topics that form the proposed guidelines that should be considered when forming co-operatives:

9.3.1 Relationships

A co-operative in any sector can be borne from informal relationships between people, based on kinship, friendship and neighbourhood with homogeneous and common needs (Yadav & Grover, 2011; Beerepoot & Hernández-Agramonte, 2009).

The study discovered the role that long-standing close relationships or ties play in keeping members of the co-operative together. Godfrey et al. (2017), also found that,

the sustainability of co-operatives appears to be influenced by the prior association of co-

operative members. Co-operatives that have a long history of association prior to the registration of the co-operative, or have members with familial relationships, tend to create more sustainable co-operatives in the waste sector.

It is thus important that a co-operative should be formed by people who have either worked together before or had known each other before in order to minimise the possibilities of conflict, tensions or disputes. These relationships could include:

- 1) Members of the family or extended family,
- 2) People who have known each other from same communities,
- 3) People who have worked together, and
- 4) People who are in the same trade or profession and have worked and known each other in the past.

Some form of commitment or relationship of trust should exist when people establish a co-operative.

9.3.2 Size of the co-operative

The NCASA (2002), survey of 654 co-operatives conducted in six provinces of South Africa highlighted, amongst others, a lack of capital, skill training, cooperation from other co-operatives, and information on co-operatives, and too many members.

However, according to Philip (2003), in October 2003, SACCOL (Savings and Credit Co-operative League), had a membership base of 8 884 and an asset base of R21.7 million. The single largest of the 32 savings and credit co-operatives (SACCO) is at Alrode Ltd, a metal-sector company in Alberton organised by NUMSA, with 800 members and an asset base of R5.2 million.

The size of the co-operative seems to play an important role in the success of the businesses studied. Godfrey et al. (2017) stated that stakeholders believed that members purposely restricted the number of co-operative to five to minimise the conflict within the co-operative. The above is supported by some of the directors interviewed who attributed the failure of most of the co-operatives to the tensions that emanate from the differences that ensue when the number of the co-operative is too large. It is believed that when the number is large, the members tend to pull in different directions. However, it is noted that numbers can be an advantage or a disadvantage. In

some cases, if members of the co-operatives are many, they have greater buying power, as in the case with consumer co-operatives, it will work to their advantage, but the number also has a disadvantage of creating conflict because of the group dynamics. The recommended number of five members is the ideal number for the co-operative as has been proven in ten out of the fifteen co-operatives in the study.

It is difficult to attribute the failure rate to the size of the co-operative. However, it is imperative that when formulating co-operatives, people must consider the size of the co-operative in order to minimise or eliminate the possibilities of tensions and conflicts.

9.3.3 Training

Low levels of education may lead to a high failure rate of co-operatives Twalo (2012). Twalo (2012) notes that the potential of co-operatives growing the country's economy, job creation and poverty reduction gets compromised not only due to lack of skills, but also due to challenges of accessing markets and other internal co-operatives dynamics that include poor work ethic.

Both the SEDA study of 2013, as well as the study by Godfrey et al. (2017) emphasised the importance of training of the co-operatives. Satgar, (2007), refers to the need to develop skills and that tertiary institutions could play a critical role in developing relevant curricula. Satgar (2007), also highlights the need to have the national college of co-operatives where government officials or those responsible for supporting co-operatives can be trained on co-operatives as they are usually the people who guide the co-operatives.

It is thus imperative that:

- 1) Members of the co-operatives attend the pre-co-operative formation training which entails amongst others what co-operatives are, their origins, and the values and principles of co-operatives,
- 2) The information and knowledge about the importance of co-operatives should be extended to members of communities, who are the potential market,
- 3) Training needs of co-operatives should be assessed prior to training, and training must be customised according to the need's outcome,

- 4) Training undertaken should be accredited and coordinated,
- 5) Members must undertake leadership and managerial training,
- 6) They must undertake financial training which incorporates budgeting and costing,
- 7) General business skills training which includes business management skills, corporate governance as well as computer literacy,
- 8) Training in conflict management and dispute resolution,
- 9) Training should be on the level of the people and be on-going throughout the life of the co-operative,
- 10) Sector-specific technical training which includes requirements to trade in specific sectors,
- 11) Training in digital technologies, and
- 12) Different methods of training should be incorporated which include simulation, experiential and participatory learning as well as training suitable to adult learners.

9.3.4 Mentorship

SEDA (2013), recommended that mentors should be available and committed to assisting co-operatives, with one mentor being allocated to a co-operative throughout their development path. Furthermore, the use of the mentor can be enhanced using industry experts, where they see the expert in action demonstrating what needs to be done.

Through its function of support and extension services, the Co-operative Amendment Act No. 6 of 2013, makes provision for the Co-operative Development Agency amongst other activities falling under this function, to promote and provide business development and other relevant support to co-operatives and to provide mentorship support to co-operatives.

It is important that:

- 1) Newly formed co-operatives be allocated a well-trained or experienced mentor in the field,
- 2) A mentor be assigned for a period of at least three years and beyond who will remain as their consultant. The co-operatives will be able to build a relationship of trust with the mentor, and

3) Payment of the mentor will be amicably agreed upon by the co-operative and the industry or CIS funding.

Mentorship is expensive. Lessons can be taken from programmes such as that of the National Youth Development Agency (NYDA), which is making use of volunteer mentors. Some of these mentors are retired business leaders who want to give back to communities. The government department that is responsible for coordinating the activities of co-operatives or even SANACO can be made responsible for the coordination of the volunteer mentorship programme (www.nyda.gov.za). Mentors should be paid when the co-operatives that they are mentoring are successful. Other stakeholders, such as the private sector through their Enterprise Supplier Development Programmes, can play an important role.

9.3.5 Governance

Mazzarol et al (2011), are of the opinion that corporate governance structures should not be considered in isolation from the more inclusive processes of participation, nor from the operational life of the co-operative. The Co-operative Amendment Act No. 6 of 2013 made provision for the governance of co-operatives and the winding up of the co-operatives by order of the tribunal.

Co-operative governance has been defined by Scholl and Sherwood (2014),

as the act of steering co-operatively owned enterprises toward economic, social, and cultural success. It consists of answering key questions, defining roles and responsibilities, and establishing processes for setting expectations and ensuring accountability.

This study revealed that there is no formula followed by co-operatives in reporting their financial performance anywhere. They are not aware that they are required to submit annual returns to CIPC. CIPC does not monitor the submission of the returns. Those who have annual financial statements, keep them because they want to do business with government, and they want to remain legally compliant. Those who have received grant funding from government comply with the reporting required from them. The co-operatives are a type of business, and members need to govern them in the same way that other forms of businesses are governed, which includes keeping records of meetings they hold and financial transactions.

One can only acquire the above knowledge through training or skills development. It is thus important that co-operatives new and old undertake training on co-operative governance.

9.3.6 Organisational Structure

The Co-operative Amendment Act No. 6 of 2013 has made provision for the organisational structures of the co-operatives. Organisational structure determines how the roles, power and responsibilities are assigned, controlled, and coordinated, and how information flows between the different levels of management (www.businessdictionary.com).

It is important that each co-operative should have their organisational structures reflected in their constitution. Furthermore, all the co-operatives, new and old, should undertake training on the importance of organisational structure and be assisted in designing their organisational structures.

9.3.7 Values

The international co-operative values are self-help, self-responsibility, democracy, equality, equity and solidarity. Furthermore, the founders of co-operatives believed in ethical values of honesty, openness, social responsibility and caring for others (ICA, 2013).

However, the following ethical values cut across most of the co-operatives interviewed, and it is felt that it will be important to incorporate them in the training that will be offered to members of co-operatives even though some to the values mentioned below are self- taught;

- 1) *Passion*: It is a word that people often use to refer to a strong feeling about something or a strong belief in something (www.collinsdictionary.com) It is not easy to teach people passion, it is an innate feeling.
- 2) *Respect for each other*: It is a way of treating or thinking about someone or something (www.vocabulary.com). You cannot teach respect. People earn respect from others; from how they behave or treat them.
- 3) *Perseverance*: It is the art of not giving up. It is the effort required to do something and keep doing it till the end, even if it's hard (www.vocabulary.com).
- 4) *Trust each other*: To believe that someone is good and honest and will not harm you or that

something is safe and reliable (<https://dictionary.cambridge.org>).

It is noted that the ethical values mentioned above are either self- taught or earned. However, it will be advisable to include them in the training of all the other soft skills that are offered to the co-operatives.

9.3.8 Financial Support

Access to capital remains a serious challenge to many co-operatives. Commercial banks are reluctant to loan to co-operatives because they do not have assets for collateral (Twalo, 2012; Philip, 2003).

Empowerment of women can thus also be achieved through making funds available to assist institutions aiming at assisting women (Food and Agriculture Organisation United Nations, 2013). Funding is a government-facilitated function which lies outside the capabilities of co-operatives. It is important that government revive the Cooperative Incentive Scheme (CIS) expeditiously to benefit co-operatives that have the potential to be sustainable and in that way these co-operatives can contribute to the growth and economy of the country. Other stakeholders, such as the private sector and the Non-Governmental Organisations, can play an important role in facilitating financial support.

9.3.9 Access to markets

For any business to succeed, it is important to have access to markets. Most of the co-operatives interviewed have access to markets. A lot of them managed to get access to markets through their own initiatives once they met the requirements needed by the industry.

According to the Co-operative Amendment Act No. 6 of 2013 is, the Co-operative Development Agency, through their function of market development, will fulfil the role of facilitating access to markets.

The function of facilitating access to markets, just like that of financial assistance, is a government-facilitated function which lies outside the capabilities of co-operatives. However, the function of facilitating access to markets is not limited to government only, other stakeholders such as Non-

Governmental Organisations and the private sector have a role to play.

9.3.10 Sector Support

Newly registered co-operatives do not know the requirements of the industry. It is necessary to receive sector related information when they start the business. CIPC does not provide information on registered co-operatives to relevant sectors. It is important that CIPC should inform the industry about newly registered co-operatives because co-operatives need guidance and support from the sector or industry under which they belong.

9.3.11 Database of co-operatives

The CIPC is responsible for registering and maintaining the database of registered co-operatives in terms of the Co-operative Act No. 14 of 2005. The Co-operative Amendment Act No. 6 of 2013 has made provision amongst other things to “assist the registrar of co-operatives in maintaining and updating the co-operative database and registration database”. This also is a function that lies outside the capabilities of the co-operatives. However, the Department of Trade and Industry has a duty to monitor that CIPC carries out its mandate effectively. SANACO, as the only apex body in the country, should have a reliable, user-friendly database on member co-operatives.

9.3.12 South African National Apex Co-operative (SANACO)

The Co-operative Amendment Act No. 6 of 2013, highlights one of the functions of the national apex co-operative as advocacy, and engaging organs of state, the private sector and stakeholders on behalf of its members. This makes the role of SANACO as an apex co-operative critical to the success of co-operatives in the country irrespective of the sector or industry in which co-operatives trade.

SANACO needs to position itself as the first port of call for co-operatives in the country and be the real voice of the co-operatives. This is a function that is outside the capability of co-operative members as well as that of government.

9.4 Summary

The guidelines presented above were submitted to three international and three national experts for their input. Two international experts and two national experts did not return their input. The input of the three experts has been integrated into the guidelines.

Governance featured highly in the discussion with the directors and selected co-operatives interviewed. However, the directors were more concerned about the internal tensions leading to the failure of some of the co-operatives whereas members of the co-operatives were concerned about their inability to hold meetings, record minutes of the meetings and inability to produce audited financial statements as required by the Co-operative Act of 2005.

Although this was not the focus of the study, one of the fifteen co-operatives interviewed was not aware of the requirement to file annual returns with the CIPC. There is clearly no monitoring of the requirements of the registration as the co-operative. There is also no evaluation of the performance of the co-operatives.

The next Chapter is the concluding Chapter, where the limitations of the study, the recommendations for further research, as well as the recommendations from the study are going to be presented.

CHAPTER 10

RECOMMENDATIONS AND CONCLUSION

10.1 Introduction

In this concluding Chapter of the study, the researcher looks at the self-reflexivity, the constraints and the limitations of the study. Furthermore, the researcher looks at the gaps in this research and makes recommendations for future research. The recommendations and the conclusion are presented at the end.

10.2 Overview

The purpose of the research was to study the elements that contributed to the success of the fifteen selected co-operatives which were perceived to be successful by the directors of government departments, agencies and SANACO, irrespective of the gender mix of the co-operative. The scoping review of completed successful women co-operatives was also done. The results obtained were applied in developing guidelines for sustainable women co-operatives. The emphasis was on applying the guidelines on women co-operatives. The reason being that most of the newly established co-operatives were formed by black women as indicated in the study and many of these newly registered co-operatives do not take off or they fail after registration. As it has been established in the literature, women register co-operatives amongst other things, for job creation and to fight poverty (Updated 2016 ICDv5; Shetty & Sreedhara, 2011; Cazzuffi & Moradi, 2010; Balasubramanian, 2013; Bonnan-White et al. 2013; Vakoufaris et al. 2007).

The fifteen co-operatives interviewed give an indication of hope even though nine of the fifteen interviewed are heavily reliant on government funding. After interviewing the selected co-operatives, as well as the directors from government departments, the following pattern emerged; duplication of services by several government departments, lack of coordination of services offered to co-operatives, complaint about the unreliable information from the CIPC, reliance of co-operatives on government assistance; lack of monitoring and evaluation of programmes offered

by some of the government departments with the exception of DAFF, most supported co-operatives are in the agricultural sector and that even the multi-purpose co-operatives have an agricultural leg in order to ensure government support. The saving co-operatives, including the stokvels seem to be working well, they use their own money. There are lessons to be learnt from the savings co-operatives and the stokvels (NASA, 2018; Philip, 2003).

South Africa finds itself in a unique situation in which the previously disadvantaged communities find themselves reliant on government for many things, which include but are not limited to the provision of social grants, granting of housing, as well as the establishment of enterprises. This is a result of the aftermath of the post-apartheid political dispensation in which communities were promised free delivery of services which include and are not limited to housing. It is with the same breath that co-operatives find it the duty of government to assist in developing co-operatives, thus creating a cycle of dependency on government and the government, in turn, feeling duty-bound to provide “top-down” programmes. There is an expectation from communities and politicians for government to deliver on co-operatives to the exclusion of other stakeholders. Government officials find themselves under pressure of dealing with the political as well as administrative pressure to develop the co-operatives. On the other hand, SANACO, which is the only National Apex body established over nine years ago, is still reliant on government assistance.

Even though the information from the DSBD (Updated 2016 ICDv5), found that many women who join co-operatives are below the age of 35years, the study found evidence to the contrary. Many women who are members of co-operatives interviewed are elderly and mostly illiterate. The level of education of members of the co-operatives was not the subject of this study. Furthermore, the literature found that 59% of members of co-operatives are in possession of technical diplomas and certificates; whereas 16% have university degrees and the rest have completed Grades 10,11, or 12 (COPAC, 2005). However, most of the members of the fifteen selected co-operatives acknowledged that the business administrative and managerial knowledge, costing, budgeting, as well as computer literacy was acquired through the many repetitive courses presented by government departments or agencies and other stakeholders. Twalo (2012) observes that most of the co-operatives in South Africa operate in a second economy; mostly from their homes. Most of the fifteen co-operatives interviewed started their operations in the house/premises of one of the

members; however, with time they evolved, found funding for infrastructure which included an office. Most of the fifteen co-operatives interviewed operate from their own offices.

Lastly, contrary to the belief that co-operatives are not contactable or there is no evidence that there are co-operative activities happening (Satgar, 2007); most of the co-operatives interviewed have infrastructure such as offices. Most of the members of the fifteen co-operatives interviewed have mobile telephone numbers. Some of the co-operatives have fax numbers, email addresses and website addresses. However, this information is not available at the CIPC; it is with the relevant government departments or agencies.

It is noted that the co-operatives established under the apartheid government, mostly in the agricultural sector were successful due to huge subsidies that they received from the government of the day. The post-apartheid government needs to demonstrate that they can create jobs and alleviate poverty and contribute to the Sustainable Development Goals. The practice of developing co-operatives in SA at times does not meet the international requirements of allowing co-operatives to be the ‘autonomous bodies, democratically controlled by their members’ (ICA, 2013).

The Co-operative Act of 2005 has been controlling the operations of co-operatives in South Africa and was Amended by the Co-operative Act of 2013, which came into operation on 1st April 2019. It is noted that it is over fourteen years since the enactment of the Co-operative Act of 2005. There is a sense of impatience on the progress that the government of SA made in the development of co-operatives, and this has attracted criticism, especially because the information on the co-operatives is not well documented. The CIPC, which is the custodian of the database of co-operatives in South Africa, does not provide reliable information. The hosting of co-operatives, which changed from the Department of Trade and Industry to the Department of Small Business Development, did not improve the process.

However, the attendance of more than one thousand co-operators at the International Co-operative Day in 2017 in Bloemfontein, which the researcher also attended, gave the researcher hope for progress. The representatives of the co-operators from the nine provinces that attended were very jubilant and full of hope. It must also be noted that the attendance of many of the members of the co-operatives was highly subsidised by the government departments or their implementing

agencies. The observation at the International Co-operative Day in 2017, together with the visit to the fifteen selected co-operatives as well as the interviews with eight directors from the government departments, agencies and SANACO, and the review of literature, led the researcher to the development of the guidelines presented in the previous chapter as well as the recommendations that are presented at the end of this Chapter.

10.3 Self- Reflexivity

In 2012-2014, I was the Western Cape Provincial Secretary of the South African Women Entrepreneurs Network (SAWEN). I was one of the five members of the Provincial Executive Committee (PEC), consisting of the Chairperson, Deputy Chairperson, Secretary, Treasurer and Membership Liaison. SAWEN was the flagship project of the Department of Trade and Industry and later moved to the Department of Small Business Development (DSBD). Deputy Minister Elizabeth Thabethe was the patron. SAWEN was a Business Networking Platform for women entrepreneurs operating in the SMME sector and those aspiring to become entrepreneurs. It was a Section 21 registered company and was established in all nine provinces with offices in Gauteng (provincial and head office), Cape Town and Durban.

SAWEN used to organise training capacity building workshops, as well as facilitate the inclusion of their members on trade missions organised by the DTI to other African as well as international countries. The SAWEN PEC in the Western Cape together with the office administrators were responsible for coordinating the activities in the Western Cape; this included travelling to other outlying towns. This was a voluntary service, where PEC members were reimbursed for the out of pocket expenses. In 2014, the Western Cape SAWEN PEC were presented with the INKANYEZI SERVICE AWARD for the contribution they made to the women entrepreneurs in the Western Cape. This was presented at the SAWEN Annual Conference in 2014.

During the SAWEN days, the researcher came across many women entrepreneurs who were establishing co-operatives and their co-operatives did not take off or failed after registration. In 2013 the Western Cape SAWEN invited the DTI official based in Cape Town to address women entrepreneurs in Malmesbury about co-operatives. Malmesbury is a small town in the West Coast

about 64.9 kilometres outside Cape Town. On the day of the event, the DTI official phoned giving flimsy reasons why he was not able to come. This was disappointing, and the feeling from all affected was that he had denied the women entrepreneurs the information they needed about co-operatives. It was already common knowledge that the uptake for co-operatives was very low in the Western Cape as compared to other provinces (NCASA, 2002). SAWEN was closed in 2015, after three years with the Department of Small Business Development. According to the Department of Small Business Development, SAWEN did not fall within its mandate.

When doing this research and travelling from one province to the other, the researcher met women who reminded her of some of the SAWEN members; women entrepreneurs who were full of enthusiasm about taking their businesses to greater heights. Not many SAWEN women were in co-operatives. It is safe to say that the researcher had not come across a successful women co-operative in the Western Cape; this was the reason that prompted the desire to undertake the study to search for successful co-operatives, irrespective of the gender make-up of the co-operative, from which lessons could be drawn and applied in making women co-operatives successful.

Two women co-operatives in this journey stand out, **Co-operative D and E**, they seemed very happy with their achievements. Their customers are not government, customers are private businesses, even though these two co-operatives benefitted from government funding when purchasing their equipment. They are the type of co-operatives that one would like to see in five years' time.

10.4 Constraints and Limitations of the study

The available international literature on successful co-operatives is old, whereas the national literature on the same topic is limited.

Finding successful co-operatives that are not in the agricultural sector was a daunting task. Most of the co-operatives that are multi-sectoral have agriculture as one of the sectors that they are trading in. The Department of Agriculture, Forestry and Fisheries, as well as SEDA were the only government entities that have a database, but SEDA had very limited successful co-operatives that

were not in agriculture.

It was difficult to find successful women co-operatives from whom to draw the lessons. What complicated this was also the different interpretation of ‘a successful co-operative’ by different directors, despite the guideline that the researcher had proposed. As one director indicated, “co-operators are busy going up and down, they know what they are doing, but you must not ask them how much money they are making, they become uncomfortable”.

It was very difficult to get information from the Department of Small Business Development. The director who became available for the interview was filling in for the Chief Director, who is directly responsible for the co-operatives. The researcher was made aware of the non-availability of the Chief Director over-night, and the researcher insisted that there be a substitute because she was already in Pretoria having to come from Cape Town. The substitute director had just joined the section that deals with co-operatives and was not very versatile with most of the activities in this section. As a result, most of the information promised by the director was not received. Most of the directors in government that the researcher was referred to did not respond to the email requests. The director interviewed at DAFF, seemed to be more versatile about the co-operatives than the one in the government department that is hosting co-operatives.

Some of the co-operatives recommended had other expectations from the researcher. The reliance on government assistance gives a false impression that when they are contacted, they are being helped. The researcher had to stress the purpose of the visit before starting the interview. This is the feeling that the researcher has about the two other big co-operatives, one in Limpopo and the other one in Winterveld who were not available on the day of the interview despite prior arrangements that were made with them. They felt they could attend to the researcher at their convenience.

It was not easy to have more than one member of the co-operatives for the focus group. This was because of various reasons which included that some of the members had to continue with the operations, some were absent for various reasons at the time of the visit, and in some cases, it was a preference of the lead member to conduct the interview without other members. The sessions

ended as an in-depth interview instead of focus groups, which still achieved the same purpose. However, it is important to note that one person's view, especially if it is the leader of the co-operative, might not be the supporting view of the others in the co-operatives.

The researcher could have gone to other provinces as well to have a good spread of co-operatives. However, the successful co-operatives in those other provinces which were not included in the study were also in the agricultural sector.

Lastly, it was beyond the researcher's control not to receive the expected input from the three other experts.

10.5 Reflections on the Research Objectives

The study set out to reach the following objectives which have been achieved:

1. To determine the profile/status of the co-operatives in South Africa.

In order to know the co-operatives who are regarded as successful, the researcher interviewed some of the directors and managers in the government departments and the government's implementing agencies, including SANACO. These government departments were selected purposely after learning that several government departments had a Memorandum of Agreement with the Department of Small Business Development (DSBD). The DSBD is the custodian of the co-operatives. The discussions with the directors and managers were captured in **Chapter 6**.

2. To assess/determine the reasons for co-operatives' success by means of a scoping review.

The process of a scoping review has been outlined in **Chapter 5**, and the results of the thirteen international companies that came out of the scoping review process are captured in the attached **Annexure A**.

3. To explore and describe how successful co-operatives are managed.

The review of literature was done in **Chapter 2**. The discussion with the fifteen co-operatives recommended for inclusion in the study is presented in **Chapter 7**. The literature was integrated into the analysis of the discussions with the directors and those with the selected fifteen co-operatives in **Chapter 8**.

4. To explore reasons for the failure of co-operatives.

The review of the literature highlighting the failures of co-operatives both in South Africa and globally was done in **Chapter 4**.

5. To develop guidelines for sustainable women`s co-operatives.

The discussions in **Chapter 6 and 7**, the results of the scoping review in **Chapter 5**, and the integration of literature with the discussions presented in **Chapter 8** highlighted the elements important for inclusion in formulating the guidelines for sustainable women`s co-operatives presented in **Chapter 9**.

10.6 Recommendations for Further Research

There are many registered co-operatives since the launch of the Co-operatives Act No. 14 of 2005. Many of these co-operatives are reported to have benefitted from different pockets of government funding. Further research is recommended to determine:

- 1) How many of previously government funded co-operatives have now weaned themselves from government financial support, and in which sectors are such co-operatives trading because many of co-operatives that seem to be on the right track are in the agricultural sectors.
- 2) Investigate co-operatives that were established and continue functioning without funding from government institutions. Establish what makes them operate without any need from the government and the lessons that can be learnt from them.
- 3) It will be important to scientifically establish what percentage such co-operatives are contributing to the GDP of the country.
- 4) What contributes to the success of savings and credit co-operatives including the stokvels in South Africa against the failures of co-operatives?

The Co-operative Amendment Act of 2013 came into effect on 1st April 20. Further research will be needed to determine:

- 1) The effectiveness of a single National Development Agency responsible for the

implementation, funding, coordination, monitoring and evaluation of the co-operatives in South Africa.

- 2) A study is needed to determine the impact that some level of education or literacy will have in operating a successful co-operative.
- 3) A longitudinal study will be needed to monitor the effectiveness of the South African National Apex Co-operative (SANACO) in the sustainability of co-operatives. SANACO was established in 2010, to date they are still dependant on government institutions.

Further studies recommended for Social Work Practice is needed to:

- 1) To investigate the possibility of incorporating the teaching of the origins, the principles and values of co-operatives into Community Social Work, and
- 2) Encourage Social Work students to experience the functioning of existing co-operatives as a means of self-employment and self-empowerment in poverty eradication.

10.6.2 Recommendations on Policy

It is important for the government of South Africa to establish laws that enable businesses to thrive. One such law that they have already put in place is the Co-operative Amendment Act No. 6 of 2013, which makes provision for the establishment of the Co-operative Development Agency. It is important to note that this Act came into operation on 1st April 2019. As indicated already, according to this Act, the Co-operative Development Agency will cater for all the broad functions, including all the activities mentioned already in this chapter. These functions contain all the elements identified in this chapter necessary to contribute to the success of the co-operatives in South Africa. The Co-operative Amendment Act No. 6 of 2013, will relieve the government from applying a top-down approach in the development of the co-operatives. This function will be left to the Co-operative Development Agency that will have ways and means of educating communities about co-operatives.

As indicated, the Co-operative Amendment Act No. 6 of 2013, makes provision for the establishment of the Co-operative Development Agency. In accordance with the Act, after consultation with the relevant authorities, the agency may establish satellite branches in every province, metropolitan municipality and district municipality. The broad functions of the Co-

operative Development Agency include the following:

- 1) Financial support services (excluding co-operative banks registered under Co-operatives Banks Act No.40 of 2007),
- 2) Non-financial support,
- 3) Education and Training,
- 4) Support and Extension services,
- 5) Market development and
- 6) Monitoring and evaluation.

Most of the functions mentioned above are currently carried out by the government departments and agencies except for the monitoring and evaluation. Most of these functions, especially the non-financial function, is duplicated by the government departments and their agencies whereas the financial function is thinly spread by the government departments that are granting funding. CIS is the only co-operative grant given inconsistently by the Department of Small Business Development. The applicants do not know the turn-around time except for the fact that applicants wait for a long time after submitting the applications. The process followed in allocating CIS does not seem to be clear even to organisations like SANACO who at times wait with bated breath to hear the outcome of the applications of their members who have applied for CIS. According to the 2012 Report on the National Agricultural Co-operative Indaba; between 2005 and end of March 2011, estimated number of 488 co-operatives benefitted from the R92.5 million. It is, however, not known how many of the co-operatives that benefitted from this amount are still operational today.

Many government departments implement the strategies and programmes for the co-operatives without any monitoring and evaluation of the programmes. This was echoed by the Gauteng Department of Economic Development, Department of Social Development, Department of Small Business Development as well as SEDA. SEDA has not started implementing the recommendations carried out in the research that they commissioned in 2013 on the Assessment of poultry co-operatives in South Africa. Most of the recommendations in this report suggest guidelines that can be followed in establishing successful poultry co-operatives. Some of the guidelines deal with the current problems experienced by both the government departments, as well as by the co-operatives. These have already been dealt with in some of the elements that need

to be attended to in making the co-operatives successful. The reason advanced for not implementing the recommendations contained in the 2013 report by SEDA is that leadership has been changing over time, and some of the programmes and strategies fell through the cracks.

The Co-operative Amendment Act No. 6 of 2013 also makes provision for the establishment of the independent Co-operatives Tribunal, which is subject to the constitution of South Africa, which must carry out its functions impartially without any fear, favour or prejudice. In accordance with the Act, the functions of the Tribunal amongst others will include assistance in respect of conflict or dispute resolution as directed by the Minister or as requested by or applied for by the Advisory Council, supervisory committee or member of a co-operative after all internal conflict resolution mechanisms have been exhausted.

The group dynamics within the co-operatives necessitate amongst others, conflict management and mediation skills which government officials do not have. This function, by the Tribunal, will to a greater extent, assist those co-operatives that become dysfunctional because of the tensions or group dynamics prevailing in the co-operatives. At the same time, it will help the government officials who become overwhelmed by the disputes or conflict arising in the co-operatives for which they are ill-equipped to handle.

The Tribunal may order that a co-operative be wound up if amongst others; 'the co-operative has not transacted business for a continuous period of two years. This function will to a greater extent, help deal with several co-operatives that register and become dormant without having to deregister and huge number of co-operatives that are reported to have failed.

A host of other emerging post-apartheid co-operatives still have a long way to go, and as a result, the challenges facing the development of co-operatives in South Africa are still multiple. Some of the co-operatives interviewed, even though they are not many, already function without the support from government. There are many more though that still need to wean themselves from government support, and they are already on the right path.

When women's co-operatives are offered the necessary assistance as outlined in the guidelines,

they can be sustainable to the extent that they will no longer need to rely on government support as it is the case with some of the co-operatives in this study. To the extent that co-operatives do not need government support, they will contribute to the GDP of the country.

The guidelines are applicable to the work that will be carried out by the Co-operative Development Agency in terms of the Co-operative Amendment Act of 13. This agency will report its activities to the Department of Small Business Development. The latter co-ordinates all the agreements regarding the co-operatives between government and other stakeholders. It is the intention of the researcher to bring this research report to the attention of the Department of Small Business Development.

10.8 Conclusion

The South African government succeeded in developing policy, strategy as well as the statutory Acts that promote co-operatives in the country. Women continue to establish co-operatives in order to create jobs, however, these co-operatives fail. Only four co-operatives out of fifteen were women-owned because the directors recommending the co-operatives to be included in the study did not have enough co-operatives that met the criteria of inclusion. However, guidelines recommended can be used by all co-operatives regardless of gender.

Lack of coordination of efforts, as well as lack of evaluation and monitoring of programmes have contributed to very slow progress in the development of co-operatives. The political activities, which include moving the responsibility of developing the co-operatives from the Department of Trade and Industry to the Department of Small Businesses Development, impacted heavily on the progress that could have been achieved. The Co-operatives Amendment Act No. 6 of 2013 which became effective on 1st April 2019 has been another setback to the co-operative movement in South Africa. Government should be a stakeholder, and an enabler in the development and success of the co-operatives, other stakeholders such as the private sector and the Non-Governmental Organisations also have a role to play.

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ANNEXURE A.					
Authors, year	Purpose of study	Study design	Sample	Country	Results
Carr, Kariyawasam and Casil, 2008	The study seeks to answer; 1)what the organisational characteristics associated with co-operatives that have experienced success are and 2)what factors affect the success of a co-operative	In-depth interviews	17 co-operatives	USA	The study demonstrated that regardless of type of membership, successful co-operatives offer a valuable benefit to their membership to help them obtain or provide services that are vital in the country's economy.
Vincent K and Cull T, 2013	Provides empirical evidence for the potential of mobile phones to contribute to development. Theories of development was used as economic, empowerment and choice analysis. The article highlights the way in which these women-led farming co-operative, achieved success for all these elements.	Qualitative and Longitudinal case study	The Thulare co-operative	Lesotho	The immediate impact of mobile phones on these women farmers is the way in which the improved ability to communicate contributed to economic growth. The availability of mobile phones contributed to other benefits that relate to empowerment facilitated access to networks and relevant expertise. Empowerment led to increased access to choice. The choices that they made contributed to the economic growth and their empowerment over a period
Salunkhe S.J & Waykole M.V, 2015	The performance of selected credit co-operative societies belonging to Dhule district of	The study is analytical and descriptive in nature	A group of managers of Women Co-operative Credit Society-	India	The daily activities of 43.8% of the societies entails loans, fix deposit and daily collection- half of the societies

	Khandesh region of Maharashtra State		selected through a simple random sampling and a group of customers of women co-operative credit society- selected through two stage random sampling		regularly distributes dividends. Most of the members do not complain about the society. The majority do not employ males and members vote in choosing auditor for women co-operative credit societies in the Dhule region
Toomey G, 2011	Research to conserve the argan trees has helped to boost the income of indigenous Amazigh women. Organised into small co-operatives, the women produce and market argan oil using a mix of traditional and modern methods	Four-year research on medicinal plant species- to develop and improve the argan oil production and business management	One co-operative	Morocco	Women of all ages reap the benefits of membership in the argan co-operatives with 30-40 members. They earn more than 10 times what they earned a few years back. Members feel that co-operatives have made them more independent.
Datta B.P and Gailey R: May, 2012	Seeks to broaden the understanding of women`s entrepreneurship by focusing on a social entrepreneurship venture in India.	Case study analysis	Seven women were interviewed	India	The personal accounts of sister members revealed that this collective form of entrepreneurship has empowered them in three ways: economic security, development of entrepreneurial behaviour and increased contribution to the family.
Marquart S, 2014	The Bahati women were eager to stand on their own. They	Interviews	Eleven Somali women	USA	Bahati mamas now sell independently at two certified farmers` markets. The co-

	wanted to take charge of their lives and destiny of their farm business. They had plans to manage their own customer base, sales accounts and marketing outlets.				operative successfully and independently made sales via farm- to- table restaurants. In 2013, the co-operative nearly sold \$24,000 worth of produce grown on 2.5acres
Todd A, 2007	Women`s Action to Gain Economic Security (WAGES) was founded on the co-operative model so that women can pool their skills and work together to succeed- the aim was to help empower low-income women both economically and socially through co-operative business ownership	Interviews	Three co-operatives	USA	WAGES has had significant impact on the Hispanic women who have taken part. Records indicate that co-operative members are earning 50-100 per cent more than they would working at a conventional cleaning company. On average their household incomes have increased by 40 per cent. As the co-operative grows, they are also able to provide health insurance and other benefits for the other worker- owners.
Vakoufaris H, 2007	The research explores the importance of women`s co-operatives and their contribution to local development	Structured personal interviews- using questionnaires	Chairpersons of eleven co-operatives	Greece	According to the findings, women`s co-operatives are characterised by substantial potential on the one hand and by serious drawbacks on the other. The economic performance of the co-operatives is satisfactory while the use of local resources and `know-how` to contribute

					to the development of the region
Mukherjee S and Pyne S, 2016	The study explores how a rural development project directed towards sustainability in viewing co-operatives as an alternative form of organisation. It highlights how modern organisations can draw on sustainability from Tagore's co-operative movement for creative and effective corporate and social responsibility (CSR) interventions	Qualitative study	Rural development project	India	Business organisations can learn from Tagore's co-operative movement on alternative structures and cultures for effective and meaningful CSR interventions and make a palpable difference in the quality of life and work of the community both within and outside the organisation.
Stockinger J and Gutknecht D, 2014	Local food value chain store finds success factors	Case study	Food value chain store comprising of 300-350 producers, co-operatively owned distributor of organic products, and fifteen co-operatives that operates seventeen retail food stores backed by more than 90,000 co-operative	USA	Demand driven, many owners, shared values, mission includes local food, supportive environment, business focus, shopping convenience, fostering of trust, resilience and learning from mistakes

			member owners and an additional 50 000 shoppers		
Bonnan-White J, Hightower A, & Issa A, 2013	The paper examines the role of motivation and perception on women`s participation in Palestinian Fair-Trade projects which are a means through which women can earn income and participate in co-operative leadership and engage at economic and political levels. The paper further examines the tensions between product quality and market demands existing within couscous co-operatives and the competing demands of child-care needs, household pressures, and military restrictions on Palestinian movement enforced by the Israeli military within the occupied Palestinian Territories.	On-line survey	Four Palestinian women`s maftoul co-operatives	Palestine	Data obtained in the study suggest a more complicated relationship between generalised self-efficacy, resiliency and the importance of workplace empowerment that are appreciated. Also highlighted the need for future examination of differences between the experience of women and men in the non-profit workplace in Palestine, particularly considering obstacles placed on economic, social and political autonomy imposed by Israeli policy.



Bezboruah K, C and Pillai V, 2014	The article supports the belief that the participation of women in microfinance institutions advances development in developing economies.	Stakeholder theory	Three variables are investigated: - the percentage of female board members; percentage of women loan officers and percentage of female managers.	USA	The study concluded that the credit unions and co-operatives could be an effective tool for enhancing women`s participation in organisational administration and governance.
Kazakopoulos L and Gidakou I, 2014	The article focused on features that in the past were considered as bottlenecks to development, and as such they were underrated in the development process.	Case Study; a questionnaire was utilised.	Three co-operatives	Greece	During the fifteen years that rural tourism became an inclusive element of the rural development process, women co-operatives achieved impressive growth. Women co-operatives show that their numerical increase does not reflect the development of those conditions that would make them successful niche market examples. The opposite is true, small units are scattered in the rural space, usually located in far away and democratically weakened areas with no tourism infrastructure.

Annexure B: Interview with the Directors.

1. What guides the Department to support the co-operatives?
2. What kind of support is the Department giving to the co-operatives without playing a top-down approach?
3. How is the Department rolling out its strategy for the co-operatives, and especially linking with other departments/ provinces and municipalities also in terms of reporting and monitoring?
4. How do you measure the successful co-operatives?
5. How do you monitor and evaluate the progress made by the co-operatives and the contribution that they are making to the economy of the province and to the economy of the country?
6. Do you know of co-operatives that are sustainable (older than 5 years, making profit, creating jobs) in your database and can you recommend the ones that we can interview: it must be co-operatives that were started post 1994?
7. Are there women co-operatives among them?
8. Is the Department happy with the current status of the co-operatives?
9. Is there any future of the Department about the co-operatives?
10. Is there any other information that you want to bring to the attention of the researcher?

Annexure C: Focus Group with members of the co-operative.

S- Sotho, X- Xhosa

1. How long have your co-operative been in existence?
S:Ke nako e kae le qadile co-operative ya lona?
X:Lixhesha elingakani nikho?
2. How many are you in your co-operative and do you all work in the co-operative?
S:Le ba kae ka palo, le sebelletsa co-operative kaofela ha lona?
X:Nibangaphi kulo kopolotyeni wenu, nisebenza nonke kwi kopolotyeni yenu?
3. How did this co-operative start and what kind of skills did each one of you bring?
S:Le qadile co-operative ena ya lona jwang, le tlisitse tsebo efeng ha le qala?
X:Yaqala njani le kopolotyeni, yeyiphi indima okanye inxaxheba ethathwa ngumntu ngamnye kulo kopolotyeni?
4. What kind of investment did you make when joining or starting the co-operative?
S:Ekaba le tlisitse matsete a jwang ha le qala?
X: Luhlobo luni lotyalo-mali olwenzileyo xa uqala kulo kopotyeni?
5. What training did you receive before starting the co-operative and after starting the co-operative?
S:Ekaba le bile le thupello e jwang e le thusitseng ho qala, le ntse le tswella le fumana thupello ha e sale le qadile?
X:Qeqesho luni enilufumeneyo ngaphambili ukuba niqale lo kopolotyeni, nasemwa kokuqala kwenu lo kopolotyeni?
6. As an owner or shareholder in this co-operative , do you also make use of the services or products that you make and why?
S:Ekaba le sebedisa di hlahiswa tsa lona tsa co-operative, haeba le sa disebedise ekaba lebaka ke eng?
X:Njengomnini okanye umnini-nxaxheba kulo mbambiswano, uyazisebenzisa na ezinkonzo, kwaye kutheni?
7. Do you have access to the market for your product and for other resources?
S:Ekaba le kgona ho rekisa dihlahiswa tsa lona, ke thuso tse feng hape tse le di fumanang?
X: Ngaba unokufikelela kwimarike yemveliso kunye nezinye izibonelelo?
8. What kind of financial or other benefits do you enjoy?

S:Hona le thuso ya ditjhelete eo le e fumanang kapa thuso ya mefuta e meng?

X: Ikhona na inxaso ye mali enifumanayo kanye kwezinye iindawo?

9. How many people do you employ?

S:Ke batho ba bakae ba le ba thapileng?

X:Niqeshe abantu abangaphi?

10. How does your co-operative contribute to your community?

S:Ekaba le thusa setjhaba jwang?

X: Ungalichaza njani igalelo le kopolotyeni yenu kuluntu lwenu?

11. What are the challenges?

S: Le kopana le mathata a jwang?

X: Zeziphi ingxaki enithe nahlangabezana nazo?

12. What contributes in making your co-operative successful?

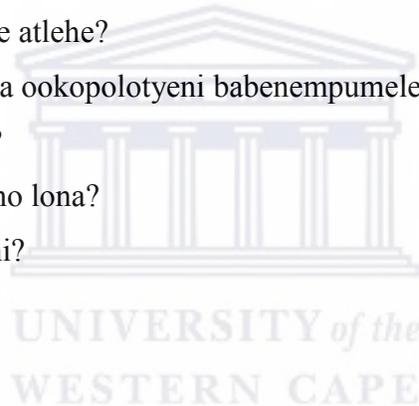
S:Ke eng e thusang hore le atlehe?

X: Zinto zini ezenza ukuba ookopolotyeni babenempumelelo?

13. Who are your customers?

S:Ke bo mang ba rekang ho lona?

X:Ngobani abathenga kuni?



ANNEXURE D.



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CONSENT FORM FOR PARTICIPANTS.

Title of Research Project:

Guidelines for Sustainable Women Co-operatives.

The study has been described to me in a language that I understand, and I freely and voluntarily agree to participate. My questions about the study have been answered. I understand that my identity will not be disclosed and that I may withdraw from the study without giving a reason at any time and this will not negatively affect me in any way.

Participant's name.....

Participant's signature.....

Witness.....

Date.....

Should you have any questions regarding this study or wish to report any problems you have experienced related to the study, please contact the study coordinator:

Study Coordinator's Names: Professor. C. Schenck

University of the Western Cape

Private Bag X17, Belville 7535

Tel : 021-959 2012/ E-mail : cschenck@uwc.ac.za

Annexure E



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14 February 2017

Mrs J Modise
Social Work
Faculty of Community and Health Science

Ethics Reference Number: HS17/1/40

Project Title: Guidelines for sustainable women co-operatives.

Approval Period: 03 February 2017 – 03 February 2018

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval. Please remember to submit a progress report in good time for annual renewal.

The Committee must be informed of any serious adverse event and/or termination of the study.

A handwritten signature in cursive script, appearing to read 'Josias'.

Ms Patricia Josias
Research Ethics Committee Officer
University of the Western Cape

PROVISIONAL REC NUMBER - 130416-049

ANNEXURE F.

BRIEF TO THE EXPERTS:

GUIDELINES FOR SUSTAINABLE WOMEN CO-OPERATIVES

16th November 2018

Dear Prof X

I am a PhD student at the University of the Western Cape, Cape Town, in South Africa. My research topic: Guidelines for Sustainable Women Co-operatives.

I have developed a 10- page document on the guidelines which I need to be validated by experts in the field through their input .

I have seen your work on the co-operatives and was wondering whether you would be keen to participate as one of the 6 experts, three from South Africa and three international?

If so, I will send my guidelines if you agree to participate.

Hoping to hear from soonest.

Regards



BELOW IS WHAT WAS SENT TO THE EXPERTS.

GUIDELINES FOR SUSTAINABLE WOMEN CO-OPERATIVES

Background

In 2005, the government of South Africa introduced the Co-operative Act No. 14 of 2005. With it most of the departments in government started encouraging people to register the co-operatives as an instrument of fighting unemployment as well as of poverty alleviation (Co-operative Act No. 14 of 2005).

The government drove the initiative by giving government departments targets to develop co-operatives. The government was promoting the co-operatives so much that people indiscriminately registered the co-operatives even those without a plan on what they wanted to do after registration because they were informed about the Co-operative Incentive Scheme (CIS) which in this case would have been an incentive for registering a co-operative rather than a financial assistance. The result was the high number of registered co-operatives at the Companies and Intellectual Property Commission (CIPC) estimated to have increased from 22 619 in 2009 to 107 266 in 2015 (StatsSA, 2012; Godfrey et al. 2017). This has been substantiated by the Department of Small Businesses that has found that the majority of newly registered co-operatives are owned by black women and that their survival rate is very low (Updated 2016 ICD v5).

Furthermore, this resulted in research articles focussing on the failure of co-operatives in South Africa (Beesley & Ballard, 2013; Datta & Gaiely, 2012). Whereas it is not known how many co-operatives out of the numbers quoted above started operating after registering. This information is not easily available from the CIPC. The information from CIPC is described by the directors interviewed for this study as neither reliable nor user friendly, without addresses, contact details, provinces and the sector or industry of the co-operative captured. The information that they receive from the CIPC upon request is not helpful (Satgar, 2007).

In this study, members of fifteen co-operatives across four provinces of South Africa were interviewed. The directors of the following government departments, agencies as well as South African National Apex Co-operative (SANACO) were interviewed: Department of Small Business Development (DSBD); Department of Social Development (DSD); Department of Agriculture, Forestry and Fisheries (DAFF); Gauteng Department of Economic Development; Western Cape Department of Economic Development and Tourism; Small Enterprises Development Agency (SEDA) and Limpopo Economic Development Agency (LEDA). Fifteen successful co-operatives were recommended for inclusion in the study by some of the directors.

The criterion of inclusion in the study: The selection criteria of the 15 successful co-operatives was similar to that of Satgar & Williams(2008):

- 1)Co-operatives that have been in existence for a minimum period of five years
- 2)Co-operatives that have a wider impact in the community, for an example, job creation. In most cases the co-operatives were represented at the interviews by a lead member: Furthermore,
- 3)Representatives were active members of the co-operative and
- 4)That they had been with the co-operative since the inception or have been a member for at least 5years.

After the above process was followed, the following conclusions were drawn which form the basis of the guidelines for sustainable women co-operatives recommended by the study. It must be noted that some of the elements of the guidelines are within the control of the co-operatives, however, some will need to be facilitated by government or government agencies or SANACO:

1. Relationships

Beerepoot & Herna´ndez-Agramonte(2009), believe that a co-operative in any sector can be borne from informal relationships between people, based on kinship, friendship and neighbourhood with homogeneous and common needs(Yadav & Grover, 2011; Beerepoot & Herna´ndez-Agramonte(2009).

The study discovered the role that long-standing close relationships or ties play in keeping members of the co-operative together. Godfrey et al.(2017), also found that” the sustainability of co-operatives appears to be influenced by the prior association of co-operative members. Co-operatives that have a long history of association prior to the registration of the co-operative, or have members with familial relationships, tend to create more sustainable co-operatives in the waste sector”(Godfrey et al.2017). It is thus important that a co-operative should be formed by people who have either worked together before or had known each other before in order to minimize the possibilities of conflict, tensions or disputes. These relationships could include:

- 5) members of the family or extended family
- 6) people who have known each other from same communities
- 7) people who have worked together
- 8) people who are in the same trade, profession, etc. and have worked and known each other in the past

2. Size of the co-operative

The NCASA(2002), survey of 654 co-operatives conducted in the 6 provinces of South Africa highlighted amongst others; Lack of capital, lack of skill and training, lack of cooperation from other co-operatives, **too many members**, lack of information on co-operatives,

However, according to Phillip(2003), in October 2003, SACCOL(Savings and Credit Co-operative League), had membership base of 8,884 and an asset base of R21.7 million. The single largest of the 32 SACCO's is at Alrode Ltd, a metal-sector company in Alberton organized by NUMSA, with 800 members and an asset base of R5,2 million(Phillip, 2003).

The size of the co-operative seems to play an important role in the success of the business' studies. Godfrey et al.(2017) stated that stakeholders believed that members purposely restricted the number of co-operative to five in an attempt to minimize the conflict within the co-operative.

The above is supported by some of the directors interviewed who attributed the failure of most of the co-operatives to the tensions that emanate from the differences that ensue when the number of the co-operative is too big. It is believed that when the number is big members pull in different directions. However, it is noted that numbers can be an advantage or a disadvantage. In some cases, if members of the co-operatives are many, for an example, they have a buying power, and this will work to their advantage, but the number also has a disadvantage of creating conflict because of the group dynamics.

It is thus difficult to attribute the failure rate to the size of the co-operative. However, it is imperative that when formulating co-operatives, people must consider the size of the co-operative in order to minimize or eliminate the possibilities of tensions and conflicts.

3. Training

The low levels of education lead to high failure rate of co-operatives Twalo(2012). Twalo(2012) further notes that the potential of co-operatives growing the country's economic, job creation and poverty reduction gets compromised not only due to lack of skills, but also with a challenge of accessing markets and other internal co-operatives dynamics that include poor work ethic(Twalo,2012).

Both the SEDA study of 2013, as well as the study by Godfrey et.al(2017) emphasized the importance of training of the co-operatives. Whereas(Satgar,2007), refers to the need to develop skills and that tertiary institutions could play a critical role in developing relevant curricula.

Satgar(2007), highlights also the need to have the national college of co-operatives where government officials can be trained on co-operatives(Satgar,2007) as they are usually the people who guide the co-operatives.

It is thus imperative that:

- Members of the co-operatives must attend the pre- cooperative formation training which entails amongst others what co-operatives are, their origins, the values and principles of co-operatives
- Training needs should be assessed prior to training
- The training undertaken should be accredited and co-ordinated
- Members must undertake leadership, managerial training
- They must undertake financial training which incorporate budgeting and costing
- General business skills training which includes business management skills, corporate governance as well as computer literacy.
- Conflict management and dispute resolution
- Training should be on the level of the people and be on-going throughout the life of the co-operative
- Sector specific technical training which includes requirements to trade in specific sectors

4. Mentorship

The SEDA study of 2013, recommends that mentors should be available and committed to assist co-operatives, with one mentor being allocated to a co-operative throughout their development path. Furthermore, the use of the mentor can be enhanced through the use of industry expert(SEDA study,2013).

Through its function of support and extension services, the Co-operative Amendment Act No.6 of 2013, makes provision for the Co-operative Development Agency amongst other activities falling under this function, to;1)Promote and provide business development and other relevant support to co-operatives,2)Provide mentorship support to co-operatives.

It is important that:

- Newly formed co-operatives must be allocated industry mentor or expert in the field
- Mentor be assigned for a period of at least three years

- Payment of the mentor will be the matter between the co-operative and the industry where necessary or where affordable

Mentorship does not come cheap. Leaf can be taken from programmes such as that of the National Youth Development Agency(NYDA) which is making use of the volunteer mentors. Some of these mentors are retired business leaders who want to give back to communities. The government department that is responsible for co-ordinating the activities of co-operatives or even SANACO can be made responsible for the coordination of the volunteer mentorship programme(www.nyda.gov.za).

5. Governance

Mazzarol, et al(2011), are of the opinion that corporate governance structures should not be considered in isolation from the more inclusive processes of participation, nor from the operational life of the co-operative(Mazzarol, et al. 2011).

Not only has the Co-operative Amendment Act No. 6 of 2013 made provision for the governance of co-operatives, but also the winding up of the co-operatives as well by order of Tribunal under various circumstances listed in the Act.

Cooperative governance has been defined by Scholl M & Sherwood A, 2014,` as the act of steering cooperatively owned enterprises toward economic, social, and cultural success. It consists of answering key questions, defining roles and responsibilities, and establishing processes for setting expectations and ensuring accountability` (Scholl M & Sherwood A, 2014).

One can only acquire the above knowledge through training or skills development.

It is thus important that all the co-operatives new and old undertake training on cooperative governance.

6. Organizational Structure

The Co-operative Amendment Act No.6 of 2013 has made provision for the organizational structures of the co-operatives.

Organizational structure determines how the roles, power and responsibilities are assigned, controlled, and coordinated, and how information flows between the different levels of management(www.businessdictionary.com).

It is important that each co-operative should have their organizational structures reflected in their constitution.

Just like the aspect on governance above, it is thus important that all the co-operatives new and old undertake training on the importance of organizational structure and be assisted in designing their organizational structures.

7. Values

The international co-operative values are self-help, self-responsibility, democracy, equality, equity and solidarity. Furthermore, the founders of co-operatives believed in ethical values of honesty, openness, social responsibility and caring for others(ICA, 2013).

However, the following ethical values cut across most of the co-operatives interviewed, and it is felt that it will be important to incorporate them in the training that will be offered to members of co-operatives even though some to the values mentioned below are self- taught;

- a) Passion: It is word that people often use to refer to a strong feeling about something or a strong believe in something(www.collinsdictionary.com) It is not easy to teach people passion, it is an innate feeling.
- b) Respect for each other: It is a way of treating or thinking about someone or something(www.vocabulary.com) You cannot teach respect. People earn respect from others from how they behave or treat them.
- c) Perseverance: It is the art of not giving up. It is the effort required to do something and keep doing it till the end, even if its hard(www.vocabulary.com)
- d) Trust each other: To believe that someone is good and honest and will not harm you or that something is safe and reliable(<https://dictionary.cambridge.org>).

It is noted that the ethical values mentioned above are either self- taught or earned. However, it will be advisable to include them in the training of all the other soft skills that are offered to the co-operatives.

8. Financial Support

Access to capital remains a serious challenge to many co-operatives. Commercial banks are reluctant to borrow co-operatives due to the fact that they do not have assets for collateral(Twalo,2012; Phillips,2003).

One of the broad functions of the Co-operative Development Agency in accordance with the Co-operative Amendment Act No.6 of 2013 is: Financial support services(excluding co-operative banks registered under Co-operatives Banks Act No.40 of 2007). Through this function, the Co-

operative Development Agency will;1)Design financial products to support the needs of co-operatives, 2)Take responsibility for and implement any financial support programmes transferred to the Agency, 3)Enter into agreements with other financial institutions and development agencies to establish co-funding and other partnership arrangements for the purposes of making financial support available to co-operatives and 4)Enter into agreements with the Co-operative Banks Development Agency and the Reserve Bank to link financing of co-operatives with co-operative banks and other financial co-operatives.

Empowerment of women can thus also be achieved through making funds available to assist institutions aiming at assisting women(Food and Agriculture Organization United Nations, 2013). Funding is a government facilitated function which lies outside the capabilities of co-operatives. The government will have to expedite the facilitation of this function which includes amongst others reviving the Incentive Co-operative Scheme(ICS) to benefit those co-operatives that are genuinely managing their businesses if the government wants to see sustainable co-operatives that are contributing to the growth and economy of the country. It is also important to note that the Co-operative Amendment Act No. 6 of 2013 has not been promulgated.

9. Access to markets

For any business to succeed, it is important to have access to markets. Most of the co-operatives interviewed have access to markets. A lot of them managed to get access to markets through their own initiatives once they met the requirements needed by the industry.

According to Satgar(2007), amongst things critical to building a strong co-operative movement, is the facilitation of national and international markets for the co-operatives. This according to the directors interviewed, is what both SEDA and DSBD are planning to do but have not started doing. According to the Co-operative Amendment Act No.6 of 2013, the Co-operative Development Agency, through their function of market development, will1)Promote access to exports and marketing assistance offered by organs of state and bilateral and multilateral agreements with other countries that are available to co-operatives,2)Link co-operatives to domestic and international markets, 3)Form collaborative relationships with the South African Bureau of Standards and Proudly South African and other stakeholders to promote co-operative products and services and 4)Link co-operatives with state and private sector market opportunities(Co-operative Amendment Act No.6 of 2013).

The function of facilitating access to markets, just like that of financial assistance, is a government

facilitated function which lies outside the capabilities of co-operatives. The government will have to expedite the facilitation of this function which includes that SEDA, the Department of Small Business Development as well as SANACO, should expedite the implementation of access to markets for the member co-operatives. It must be noted that SANACO is a member of SADC and BRICS.

10. Sector Support

Some of the co-operatives interviewed believe that it is necessary to receive sector related information when they start the business. Most of the time they stumble against the information needed when the need arises for an example; they the need to have the Health Certificate in order to supply the retails. This is the information that they get when they approach potential customers for business. The Department of Agriculture, Forestry and Fisheries(DAFF) is a good example of the government department that offers sector information and training. They have a diagnostic tool used to assess the business needs of the co-operative in order to render or offer the co-operative specific technical and non-technical training.

11. Database

The CIPC, as the organization responsible for the registration of the co-operatives in terms of the Co-operative Act No. 14 of 2005 should be having all the relevant information. All the departments interviewed have indicated that the information that is kept by CIPC is not reliable and user friendly as indicated earlier in this chapter.

The Co-operative Amendment Act No. 6 of 2013 has made provision amongst other things to” assist the registrar of co-operatives in maintaining and updating the co-operative database and registration database”. The reliable database is a thorny issue to all the stakeholders of the co-operatives. It is hoped that the promulgation of the Co-operative Amendment Act No. 6 of 2013, will also help attend to the question of the database. Furthermore, through its function of support and extension services, the Co-operative Development Agency will develop and maintain data on co-operatives in partnership with the registrar, relevant national and provincial departments, municipalities and other interested governmental and non-governmental agencies and other persons.

This also is a function that lies outside the capabilities of the co-operatives. It is important that the CIPC should revamp its database expeditiously in order to offer reliable information about the

status of the co-operatives in South Africa.

SANACO also as the only apex body in the country should have a reliable user-friendly database on member co-operatives.

12. South African National Apex Co-operative(SANACO)

The role of SANACO as an apex co-operative is critical to the success of co-operatives in the country irrespective of the sector or industry in which they trade. According to the Co-operative Amendment Act No. 6 of 2013, the functions of the national apex co-operative must include; 1)Advocacy, and engaging organs of state, the private sector and stakeholders on behalf of its members, 2)Any other functions of the national apex co-operative must be determined by its members included in the constitution of the national apex co-operative and 3)The Minister may publish guidelines for the functions of the national apex co-operative by notice in the Gazette.

SANACO is the national apex co-operative that came into being in 2010 after the collapse of NACSA in 2002. They need to position themselves to be the first port of call for co-operatives in the country. They need to move away from their current reliance on government and to be the real voice of the co-operatives. This is also a function that is outside the capability of co-operative members.

Conclusion

The government of South African succeeded in developing policy, strategy as well as the statutory Acts that promote the co-operatives in the country. Lack of co-ordination of efforts as well as lack of evaluation and monitoring of programmes have contributed to a very slow progress in the development of co-operatives. The political activities which includes moving the responsibility of co-operatives from the Department of Trade and Industry to the Department of Small Businesses Development impacted heavily on the progress that could have been achieved. The Co-operatives Amendment Act No.6 of 2013 that has yet to be promulgated is another set- back to the co-operative moment.

Annexure G.

Expert 1.

The government and agencies that support the co-operative enterprise movement, they are not in a position where there are can be able to evaluate and monitor the co-operative enterprises progress, this is my arguments as most of these organisations do not have adequate knowledge on co-operatives enterprises, hence the highest failure rate of co-operative. The co-operative member also does not know the values and principle of co-operative movement. The number of co-operative enterprises in South Africa are formed due to higher unemployment rate, which is a very problematic challenge to start with, co-operative members need to have a common passion and economic interest when forming a coop. the number of the failure rate, is due to co-operative members treating coops as their employer other than a business that the members needs to grow.

I totally agree with your statement of involvement of the tertiary education, to play a role of continuous learning were they regularly train co-operative members as well as government officials who are responsible for evaluating and monitoring the co-operative.

Lastly, the involvement of other factors will remain challenging, as collaborating with a single primary co-operative, will never be adequate especially with the procurements, being a service provider. There is a need of the secondary and tertiary co-operatives, which will be able to assist with relevant skills and knowledge in order to service other sectors.

The co-operative movement is possible in South Africa, when all stakeholders involved are aware of the current challenges researchers keeps on outlining.

EXPERT 2.

FEEDBACK.

Purpose and relevance of the study.

This is an interesting study and it is relevant in this time of cross-roads in the South African economic landscape even more so in the context of actions directed towards women empowerment.

Strengths.

It is commendable to see your systematic reference to the co-operatives act(s) and the analysis you make out of this. The role of government, SANACO and Training institutions (curriculum

development) is well explained and defined.

Areas of improvement.

(1) It seems that the study focuses a lot on government as the anchor than an enabler of co-operatives. Although government is a stakeholder, but it is an issue to see most of the focus being on one stakeholder. I think the role of government is generally that of an enabler from a policy perspective and to some extent resource allocation for co-operatives. Promises, yes, were made by government to empower co-operatives but government does not run co-operatives hence the focus should be balanced across stakeholders. What about private sector? Enterprise Supplier Development Programmes? The success of co-operatives is dependent on the market; this includes buyers and members who buy shares in a co-operative. The question is how co-operative ensures market relevance (in their communities, in business-to-business trading, supplying government and other trading models)

(2) The study's brief analysis seems to be only focused on South Africa; it lacks a global view on co-operatives and looking at success or unsuccessful cases elsewhere. For instance, the UK runs one of the most successful co-operative systems in the world. Kenya in Africa has successful co-operatives and many run by women – they use various technologies to receive money and trade, the like of MPESA and others. Looking at some of the case studies could improve the current position of the study. It is essential for researchers in the area of co-operatives to look at co-ops as a global movement that can create access to resources and support co-ops in need across borders.

(3) Looking at the ideas of Solidarity Economy can help. A new book is coming out in March 2019 titled *Co-operatives in South Africa: Advancing Solidarity Economy Pathways from Below*. It is writing by a Professor from UKZN (Viswas Satgar). It would help to review the ideas of solidarity economy and to better defend the focus on women co-operatives. In my view co-operatives are the same regardless of who runs them. Why do you only focus on women co-operatives? This is not clearly explained and how are they different from other co-operatives? One thing that can differentiate co-operatives is maybe their sector of trade and other things than gender.

(4) Other scholars (including myself) have looked at models that help women-run co-operatives by sector. I looked at Sewing Co-operatives in Gauteng as home-based businesses and which were modelled on the lifestyle of the women. For instance, these women had a skill of sewing, used it to earn an income but over and above working from home with other women gave them a social infrastructure and the ability to take care of their families. About 84 of the co-operatives scored an

opportunity to make school uniforms which they supplied to their local schools and their co-operatives paid by the Gauteng Department of Social Development to do the work. This one model that works for Gauteng. There are a few others in the country that work; looking at KZN can be helpful.

(5) The review seems to be over-reliant on one or two authors (Phillip and Godfrey). I suggest that other authors be considered to improve the study; Wayama is one author to be considered. There also many other databases to look at than CIPC or SANACO's. Different government department have databases on co-operatives they've assisted etc.

The study is interesting and has a great potential if improved.

Expert 3.

Thanks for this opportunity. Since I'm not very familiar with the South African context, much of this is new to me, and so I can't comment on the details of this.

Nevertheless, the overall patterns you describe—the focus on education, sectoral support, financing and mentorship—all seem very consistent with patterns we've seen in co-operative economies elsewhere. But of course, the details of implementation are what make these things work or not work.

My efforts have been primarily focused on co-operative start-ups—projects that are aiming for ambitious outcomes and scale. (See, for instance, Start.coop.) For this, we are seeking to couple the functions of mentorship and financing, by attracting large co-ops as investors and helping them serve as mentors. Thereby, the mentors are not simply being paid for their services, but they seek to gain financially if the co-ops they mentor are successful.

I'm also curious to know how these efforts are supporting co-ops in the development of digital strategies, so that they can have a strong presence in the online economy. This is an area where co-ops have often been falling behind, and I think it's essential that we intentionally plan for having infrastructure to support co-ops in dealing with technology.

I hope this is helpful. Thank you for including me in this, and I am grateful for the opportunity to learn a bit more about co-operatives in South Africa. Let me know if you

have any more specific question.

All my best,

Nathan.

