

# Cooperatives as transformative agents in entrepreneurship

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## Keywords

*Transformation, Cooperatives, Entrepreneurship, Agency and Equality*

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## Abstract

Entrepreneurship dates to Adam Smith and his work entitled the "Wealth of Nations". As a concept and a practice has been adopted across the globe and is seen as a cause for addressing societal problems through innovation, creativity and establishment of profitable businesses out of original ideas. However, entrepreneurship as a dominant hegemony continues to be promoted as an elitist Silicon Valley practice and labels other entrepreneurial approaches as inadequate. As such this paper demonstrates entrepreneurialism amongst cooperative enterprises. Cooperatives are unique forms of enterprises. They are member owned, democratically controlled, autonomous and are interested in surplus over profit. In their character they still embrace entrepreneurship as they seek new opportunities. Theoretically, the paper deals with issues of agency and structure which is debated as an approach that opens entrepreneurship for non-investor-owned enterprises such as cooperatives to begin to influence this practice in a transformative way. Methodologically, the paper is qualitative, it draws on two case examples in clothing production and finance cooperative sectors. The study has complied with all relevant research ethics requirements. The findings show that cooperatives in their practice of entrepreneurialism transform entrepreneurship as a profit driven motive towards making it a human centred business practice. Cooperatives by nature they seek to benefit members and communities before profit. Their recent approach to exploring new opportunities through entrepreneurship has landed cooperatives an opportunity to show a different angle to doing business. They offer interest free loans, high quality clothing and access to affordable school uniforms which is contrary to the conventional business practice of businesses that seek to maximise profits at all costs. This paper concludes that cooperatives stand a great chance in transforming society through entrepreneurship. The paper also notes that cooperatives must realise that transforming entrepreneurship is as an agentic move. As a matter of agency, the transformation in entrepreneurship will sustain cooperatives as businesses is society and benefit them as business built on human values. Additionally, cooperatives must be more intentional about transforming entrepreneurship whilst taking advantages of the innovation and creativity that this practice has to offer.

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## Introduction

Fewer studies have been conducted in South Africa on the role of cooperatives in entrepreneurship especially its transformative nature. Cooperatives in many ways have transformed how certain sections of society are participating in entrepreneurship activities and the cooperative model has created opportunities for inclusion. However, much of South African research is disproportionately focused on the failure of cooperatives to the neglect of the successes and contributions of cooperatives in both society and to the entrepreneurship activity.

Cooperatives are defined by ICA as autonomous associations of people pursuing common economic and social interests through a one member one vote enterprise arrangement. Cooperatives have since the 1800s marshalled means of production and enabled the inclusion of the marginalized into mainstream economic activity. As such cooperatives today are member owned enterprises found in sectors such agriculture, insurance, housing, retail, production/manufacturing and food just to name a few. Cooperatives have also made inroads into service sectors such as education, engineering and personal care. These enterprises are premised as a fundamental principle of open and voluntary membership for all. This transformative enterprise remains a revolutionary tool to economic and social inclusion allowing a better flow of goods and services in society.

Entrepreneurship is principally defined as the act of identifying a viable market opportunity, then marshaling resources and factors of production to take advantage of such an opportunity to generate profit and wealth. Other definitions go on to add that entrepreneurship is about spotting an exploitable opportunity and generating profits. This American-Euro centric definition of entrepreneurship has for a long-time enabled ideas to emerge and has been a driver for the capitalistic approach to enterprise. Much of the capitalistic approach to entrepreneurship places at the centre the individual shareholder interests, it is exploitative to both consumers and labour. A big share of economic activity is founded on the exploitative practice of entrepreneurship. This old understanding of entrepreneurship has since been challenged and transformed by the cooperative model.

The cooperative enterprise model in its current form was a reaction of the early communities of Rochdale in dealing with the exploitations already cited. The early cooperators set up their consumer cooperative in Manchester, Rochdale after realizing that the owners of the means of production i.e. factories sold them poor quality oats and butter such that the oatmeal had particles of chalk in it. The same labour that produced these products at factories sold poor quality at higher prices. Their wages were simply handed back to the factory owners when buying such expensive and poor-quality food and clothing products. The cooperative model today is still confronting similar conditions where investor-owned firms continue to place their own interests above the interests of the community but at the same time exploiting labour and consumers. The cooperative enterprise model contributes to building a shared wealth and an inclusive economy that is correcting any exploitations.

The cooperative enterprise model is one that is democratic and guarantees ownership for all contributors. It is a model that has enabled over 1 billion people in the world to build shared wealth through housing, retail, service and production cooperatives. The cooperative model, instead of profits, produces surplus that is shared with labour or worker-members and consumers. A cooperative enterprise listens to its community and consults its members in making key decisions. A cooperative may invest in various sectors but because of its concern for community it tends to seek the most ethical options. A cooperative, unlike, individual and investor exploitative enterprises has a duty to place common interests at the centre and uses one member one vote to decide such interests. The cooperative enterprise model transforms business and entrepreneurship from exclusive to inclusive and from exploitative to fair.

This paper demonstrates the transformative contribution of cooperatives to entrepreneurship by first sharing the theoretical indicative literature and the historic South African context on cooperatives. Secondly, the paper explores key case studies that demonstrate the contribution of cooperatives to entrepreneurship activity covering the agricultural, clothing and retail sectors. Finally, an analysis and conclusion on the contribution of cooperatives to entrepreneurship will be provided.

### **Literature Review: Making Sense of Cooperative Entrepreneurship**

Literature on cooperative has expanded greatly over a century since the dawn of Rochdale in 1844. As part of literature today is the concept of “cooperative entrepreneurship”. This indicative literature review explores this concept and its utility in explaining the contribution of cooperatives to entrepreneurship. This indicative literature review is brief and focuses on the scholarly thinking on the contribution of cooperatives to entrepreneurship. It draws together the concepts of cooperative and that of entrepreneurship in exploring the role or contribution of cooperative enterprises in entrepreneurship. In doing this, the literature review breaks down entrepreneurship, cooperation and then the theoretical lens of cooperatives – and the South African historical context.

The study of entrepreneurship dates to Adam Smith’s *The Wealth of Nations* (first published in 1776) a literature dedicated to economics and capital. Adam Smith held a belief that a self-regulating market that rewards individual investors and owners of capital would through its invisible hand promote public good (Smith, 2000). Smith argued about the division of labour in making his point about the good of economic activity via the ownership of the economy by those who had the means of production including machinery and capital. Smith in his argument states the manufacturing of woollens as an example that offers opportunities to labour in giving them piecemeal jobs in growing the wool, flaxing it, dyeing and smoothening the linen. This is how he argued that through labour and earning some pennies the invisible hand of the economy was beneficial to the public good.

Research on entrepreneurship has held on to Smith's idea of the rich richer through a self-regulated market and the rest waiting for the invisible hand to offer them piecemeal jobs and any leftovers from the economy. The key definitions of entrepreneurship still confirm the ideas of the Wealth of Nations. Entrepreneurship is by far still defined as the act of identifying an opportunity, marshalling or pulling together resources to exploit that particular opportunity or market (Gartner, 2016). Another definition of entrepreneurship presents entrepreneurship as involving innovation and creativity suggesting that these two tenets are prerequisites to be entrepreneurial (Drucker, 2014). More clearly, entrepreneurship in the current status quo of literature is predominantly defined as the ability to take advantage of well spotted opportunities by marshaling resources that include labour and capital resources including application of innovation and creative strategies.

Emerging from the literature on entrepreneurship is the phenomenon of cooperative entrepreneurship. This is the process of forming a cooperative enterprise that competes for opportunities in the market employing the principles and values of cooperation (McDonnell, Macknight and Donnelly, 2012). Unlike the investor driven entrepreneurship activity already explored via Adam Smith's account, cooperative entrepreneurship is people focused. It requires joint effort by people concerned about an issue or people who spot an economic opportunity that they then choose to address jointly (Fernandez-Guadano, Lopez-Millan and Sarria-Pedroza, 2020). This form of entrepreneurship offers equal opportunity of ownership for members. Instead of investors the cooperative enterprise has members with each one having one vote regardless of the number of shares they hold in the enterprise (ICA, 2024). Cooperative entrepreneurship literature transforms entrepreneurship and distinguishes the cooperative enterprise as a form of business that is most equitable (Castilla-Polo, Licerán-Gutiérrez and Ruiz-Rodríguez, 2024).

Cooperatives are found in all sectors of the economy. They operate in energy, agriculture, technology, housing, manufacturing and in retail (Okem and Tshishonga, 2016). In South Africa cooperatives are spread across the agricultural sector, fisheries, sewing and retail sector involving consumer cooperatives (Van der Walt, 2005). The story of cooperatives in South Africa dates to 1922 when the first formal cooperatives were set up to promote agricultural grain production (Ortmann and King, 2007b). This gave rise to the construction of silos and establishing a strong network of farmers. The silos cooperative model offered farmers several opportunities that would have never become available to them if they operated as individuals (Ortmann and King, 2007a). For example, the cooperative model gave farmers essential infrastructure to trade their grain and facilitated its marketing, the silos amassed great capital and began procuring tractors and other agricultural implements for farmers and subsequently supported farmers with their administration including seeking adequate insurance for farmers. To date this arrangement continues in the agricultural sector and new cooperatives are emerging employing a similar approach.

The organisation of cooperatives gives rise to key literature on structure and agency. Agency is defined as the freedom of choice, association and also the ability to make one's own decisions (Chandler-Olcott and Hinchman, 2019). On the other hand, structure as defined by Crossley, (2022) is:

"is an always-evolving network of interaction, interdependence and relations between reflexive social actors who are formed (from biological organisms in the human case) within those relations and interactions. It involves rules (conventions and norms), negotiated within the network, and resources unevenly distributed and exchanged across it." Pg. 167

Agency and structure are interdependent constructs. Agency is about exercising individuals in society being able to exercise their capacities (Elder-Vass, 2010). Archer, (2003) points out to causal power that mediates agency and structure. Archer acknowledges that structural limitations e.g. barriers to entrepreneurship can create or even force forms of agency amongst individuals in society. Other deeper issues include poverty and inequality that have raised agents amongst community members to deal with the causes of such conditions, including challenging structural barriers and limitations.

In the most recent past the structure of cooperativism in South Africa has been defined by several developments. The first major development post 1994 was the promulgation of the Black Economic Empowerment Act that created opportunities for organising and access to economic sectors previously closed off to Black people (Srai et al., 2016). The cooperative sector experienced further legislative developments such as the Cooperatives Act of 2005 and the subsequent amendment acts (Okem, 2016).

Defining the structure further were instruments devised by the Department of Trade and Industry in support of cooperatives and taken further by the Department of Small Business Development one of which was the Cooperatives Incentive Scheme that offered R350 000 worth of support to new enterprises (Natrass and Seekings, 2021). The structure has since been well defined by the part of the state and mostly has enabled entrepreneurial activity amongst cooperatives.

However, cooperators have not fully enjoyed agentic power within the structural limits defined in the paragraph above. Amongst the reasons denying cooperators are the challenges that cooperatives are facing and the failure of structural effectiveness in supporting the “cooperative entrepreneurs” (Loffel and Gmür, 2024). Ewert, Hanf and Schweickert, (2015) cite several challenges facing cooperatives that still include lack of key infrastructure, limited access to capital as well as internal strategic challenges that include poor governance, lack of a recognizable APEX body, lack of coordination and lack of growth in some instances where primary cooperatives do not assimilate to secondary and tertiary cooperatives. The structural question is important since cooperatives rely on economies of scale to perform operationally and financially.

The brief literature above has pointed out ways to understand the role of cooperatives in entrepreneurship in a broader sense. The literature flows from defining the cooperative enterprise and the cooperative entrepreneur. It is essential to remind here that the cooperative entrepreneur is a cooperator, an activist in their own right and an agent of change empowered by the cooperative values and principles (ICA, 2020). Notwithstanding the challenges faced by cooperators through the cooperative enterprise they contribute to transforming entrepreneurship by making it inclusive and accessible to people who otherwise do not command large capital that Adam Smith suggested is the basic requirement to become an entrepreneur. Theoretically, cooperatives prove to use entrepreneurship as means to better the economic conditions of their members and that of their communities. The following section are case study snippets to demonstrate this view and argument that cooperatives play a transformative role in entrepreneurship and subsequently in the economy.

### **Methodological Approach**

The paper employs a qualitative research methodology. The methodology can deal with the complexity of the inquiry that is: the transformative role of cooperatives in entrepreneurship. Transformation cannot be understood through numbers only but seeks real accounts and case examples that explicate complex relationships, roles and practices. The methodological approach used in this paper serves such a purpose. It contextualises cooperatives, their capacity to transform entrepreneurship as field and the methodological approach has been used to identify key cases to explore the inquiry of this study.

### **Data collection and case example selection criteria**

The paper draws on two cases of major cooperatives in South Africa’s urban environment. The short case examples are consistent with qualitative research designs. The case examples are from two major cooperative sectors namely sewing/clothing production and finance. South Africa has a well-established sector of sewing and clothing production cooperatives as well as cooperative financial institutions. By using these two case examples the study can demonstrate the role of cooperatives in transforming entrepreneurship.

The selection criteria were based on location, representation, capacity for entrepreneurship, researcher’s knowledge of the sectors and relatability. The case examples are based in Johannesburg, the largest economic hub in the African continent and these represent major cooperative sectors in South Africa. These cooperative sectors have also demonstrated the qualities of entrepreneurship by seeking newer opportunities and investing their own member capital in formation and expansion. The researcher also has wide knowledge of these sectors and has conducted other research studies in the said cooperative case examples. Also, as an important point financial and sewing/clothing production cooperatives are widely recognised around the world hence selected for this study.



## Ethics

The study is part of a broader project seeking to study cooperatives in Africa. As part of the project the study is one of four others. Four ethical clearance certificates have been obtained for this project from a South African university. Consent, use of pseudonyms and protection of case example identities are values that underpin this study. All other ethical requirements are adhered to in this research paper. The next section explores the case examples.

### Case Example 1: Transformative Role of Cooperatives in Entrepreneurship: Sewing Cooperatives in the South African Entrepreneurship Landscape

Sewing cooperatives play a crucial role in the South African entrepreneurship landscape by providing opportunities for economic development, empowerment, and skills enhancement. These cooperatives often form part of the broader social entrepreneurship initiatives, which are tailored to uplift communities by addressing social and economic inequalities. In South Africa, entrepreneurship is considered vital for economic growth and poverty alleviation, particularly in underserved communities (Herrington & Coduras, 2019).

The creative industries, which include sewing and other traditional crafts, significantly contribute to a sustainable economy by creating dynamic job opportunities and supporting sustainable livelihoods (Abisuga Oyekunle & Sirayi, 2018). Sewing cooperatives are particularly influential in providing women—who often face employment barriers—a platform to participate economically, thereby fostering gender equality and empowerment within these communities. By organizing under a cooperative model, members share resources, knowledge, and skills, which can lead to increased productivity and market reach.

Moreover, cooperatives cultivate a community-based approach to entrepreneurship, which is a form of social entrepreneurship. This approach aligns with the findings that emphasize the synergy between social enterprises and their environments, reflecting on how these enterprises adapt and thrive in the socio-economic conditions of South Africa (Littlewood & Holt, 2015). They harness local talents and resources, ensuring that economic benefits are localized, which in turn reduces poverty and stimulates economic activity within their communities.

The role of small, micro, and medium-sized enterprises (SMMEs), including cooperatives, is pivotal in driving economic growth and addressing social issues such as poverty and inequality (Ramsuraj, 2023). Sewing cooperatives are part of these SMMEs and contribute not only to economic output but also to fostering social inclusion and political justice. They provide an economic safety net for many, especially in rural areas where economic activities are limited.

However, these cooperatives also face challenges, such as limited access to markets and capital, which hinder their growth potential. Addressing these issues requires supportive government policies and initiatives that enhance the capacity of these cooperatives to access broader markets and necessary financing (Akinyemi & Adejumo, 2018; Ramsuraj, 2023). Effective policy implementation can significantly impact the ability of cooperatives to thrive and contribute to South Africa's broader economic and social development goals.

### Case Example 2: The Role of the Cooperative Bank in Johannesburg (Fourways) in Promoting Cooperative Entrepreneurship

The Cooperative Bank in Johannesburg (Fourways) contributes significantly to promoting cooperative entrepreneurship by fostering financial inclusion and trust-based financial support within the community. Cooperative banks, with their strong ties to local communities, play a crucial role in addressing the information asymmetry that impedes high-tech entrepreneurial ideas from attracting external finance (Ghio et al., 2017). Their local presence enhances the capability to provide financial resources critical for entrepreneurial endeavors, supporting business start-ups and innovation.

Financial inclusion is noted to have a significant and positive impact on entrepreneurship development in Africa. Cooperative banks contribute to this by offering financial products that are accessible to a broader section of the community, thus encouraging business start-ups and reducing poverty and inequality (Ajide, 2020). They also create trust-based relationships in the local community, which are especially valuable in areas where residents are inclined towards opportunism (Ghio et al., 2017).

Moreover, cooperative banks can facilitate financial literacy, significantly contributing to entrepreneurship development. Financial literacy affects financial decision-making and access to finance, both of which are critical for business development and sustainability (Abubakar, 2015). By strengthening financial literacy skills, cooperative banks help empower entrepreneurs by improving their access to financial resources, which is often a major constraint in the entrepreneurial ecosystem (Babajide et al., 2020).

### **Analysing the Transformative Role of Cooperatives in Entrepreneurship**

As already reflected in the introduction and in the literature review cooperatives play a transformative role in entrepreneurship as a field and a practice in society. Cooperatives enable society to join hands and take collective responsibility, and calculated risk to pursue economic opportunities. Without cooperative enterprises society cannot enjoy the full extent of wealth creation through entrepreneurship, although cooperatives face challenges, but they still offer women, youth and poor communities a chance in building shared wealth. Contrary to individually owned businesses, cooperatives because of being governed through both elected and managerial teams have a chance of longevity and can raise capital through members whereas individual enterprises face risks of closure when the actual owner is unable to carry on doing business. Moreover, cooperatives offer protection to members and customers in that they are not profit driven, instead they have a concern for community and offer products and services at a fair price.

In analysing the role of cooperatives here the paper shares some key statistics on cooperatives in South Africa, a breakdown by sector and provincial spread of cooperatives. This data has been drawn with permission from the CIPC Cooperatives database. The cooperatives sector is widespread covering agriculture, retail, consumer services, manufacturing and the rest of the sectors already stated earlier in this paper. According to the CIPC 2024 Data there are 24 134 cooperatives registered in South Africa.

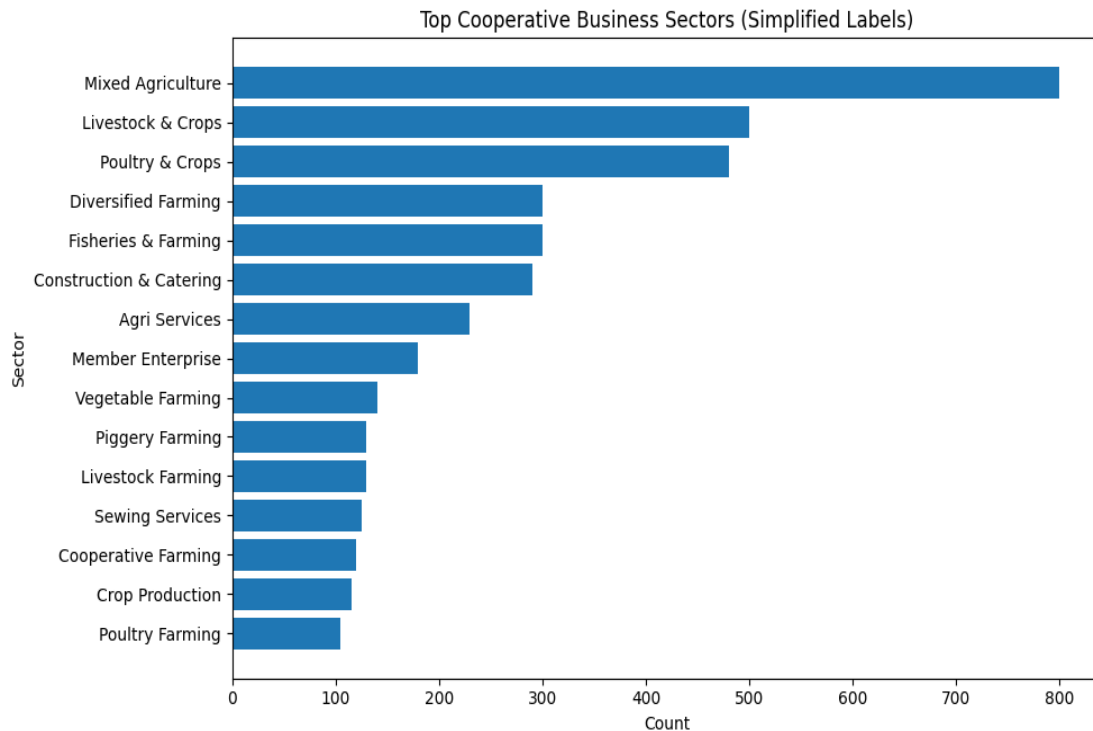
*Table 1: Number of Registered Cooperatives in South Africa by Province 2024/25 (Source: CIPC)*

| Province      | Number of Cooperatives |
|---------------|------------------------|
| Eastern Cape  | 6287                   |
| Gauteng       | 5245                   |
| Limpopo       | 3389                   |
| KwaZulu Natal | 2421                   |
| Mpumalanga    | 2321                   |
| North West    | 1694                   |
| Free State    | 1217                   |
| Western Cape  | 950                    |
| Northern Cape | 510                    |

Cooperatives at minimum register five (5) members each. Based on this the current and minimum number of registered cooperative membership in South Africa is 120 670. These members are direct co-workers and beneficiaries of their cooperatives. This means that for every opportunity that their cooperative enterprise undertakes, including day-to-day trade they benefit financially and socially. The minimum number of members required for registration per cooperative is relatively small compared to other countries where the minimum number of members is higher. However, each member contributes capital, labour and resources which gives cooperatives a better head start compared to individual business arrangements that have a limited pool of resources to start off with.

Of the numerous contributions that cooperatives make, they continue to contribute to agriculture, clothing production and in skills development at a mass scale. The bar chart below shows the top 15 cooperative sectors contributing to entrepreneurship activity in the respective sectors. The spread of the sectors below is expanded and shows a multi-purpose nature of the cooperatives. What also stands out is the ability of the cooperatives to couple skills development with the business activities of their enterprise. This again demonstrates a unique approach to doing business that places at the centre skills transfer, training and development. The variety of the agricultural sector is also laid out in the breakdown below. The sector includes crops, poultry, piggery and livestock farming. These subsectors show the vastness of

cooperative activity and the growing interest amongst cooperative entrepreneurs to explore pockets of industrial activity that exist in their sectors.



The bar chart above can be summarized using the graph below which breaks down the cooperative enterprise sectors into 8 major sectors. Namely agriculture, services, manufacturing, construction, transport, retail/trade, fisheries and other. Agriculture still dominates the cooperative sector with about 12 000 cooperatives undertaking this activity. Some reasons for this agricultural boom amongst cooperatives include the land reform programmes that have enabled communities to access land from the government and the investments that have since followed such programmes. On the case studies shared in this paper, Batlhako Temo Co-operative is one such enterprise that has been able to take advantage of the government land redistribution programme and followed through the infrastructure funding from various departments and agencies of government.

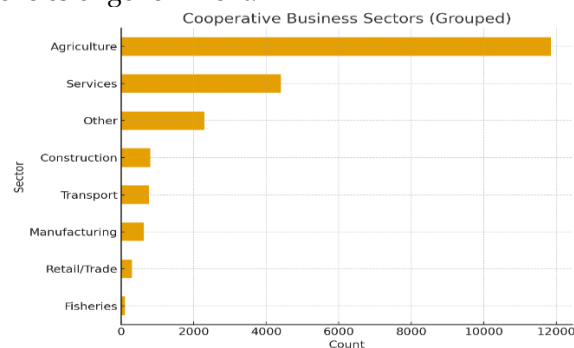


Figure 1 - Main Sectors driving Cooperative Entrepreneurship (Source: Author)

The historic basis of cooperatives still follows the sector today. This is the foundation of agriculture. As already mentioned in the literature the 1922 formation of cooperatives sought to preserve and provide food security for a section of the South African society. This made agricultural cooperatives exclusive to landowners and by far excluded Black people who suffered land dispossession in 1913 following the promulgation of the then Land Act. Therefore, the legacy of this past is still with the cooperative sector today. However, the cooperative sector has more than a perfect chance of rectifying this historic failure. Because cooperatives have open and voluntary membership it means more people today including

cooperative members stand a great chance of owning a piece of an agricultural cooperative than it would have been before the dawn of democracy.

### Conclusion and Strategy on Cooperative Entrepreneurship

The transformative role of cooperatives in the South African entrepreneurship landscape can be seen through multiple lenses. Cooperatives are increasingly adopting a social economy model, shifting away from state-controlled paradigms to embrace models that are more responsive to community and member needs. This evolution has allowed cooperatives to thrive amidst tough market forces, offering resilience and adaptability in contemporary economic environments. Cooperatives contribute significantly to economic and social development by fostering community-oriented entrepreneurship (Ramsuraj, 2023).

To conclude, on the transformative role of cooperatives in entrepreneurship it is worth looking back at Adam Smith's assumptions about wealth creation. Smith perceives wealth as an exclusive venture of the elite, those able to exploit labour and those with proximity to state power. And Smith's assumptions are not the past but are reflected in the current reality where the gap between poor and the rich is continuing to widen. For example, South Africa's gini-coefficient is at 0.67 indicating an extreme income inequality amongst citizens. Cooperatives if successful over time and growing at a similar pace as those in Kenya, Spain and in Asia Pacific stand a great chance to:

- Change the income inequality that is suffocating the South African society. The complete lack of income in some households has since led to extreme poverty and leaves children and women vulnerable to crime, gender-based violence and health problems. Cooperatives offer an economic chance to such families that if community assets are brought together a cooperative can begin to address food security, lack of income and create an opportunity for such people to earn an income.
- Improve collective income and build wealth jointly. The real potential of cooperatives lies in pulling resources together from all levels of people in society. This means that members of a cooperative are mixed in terms of income, class and status. A teacher, a domestic worker, an elderly person, young graduate and unclassified person may find themselves bringing together skills, talents and capital resources to set up a cooperative enterprise like Ons Winkel or even a cooperative bank like GIG. This is the transformative nature of a cooperative.

In transforming entrepreneurship, cooperatives still have a long way ahead of them. The road ahead includes dealing with the urgent challenges of the sector, building a strong APEX and implementing sectoral programmes that will unleash the transformative power of cooperatives in South Africa.

Strategically, the national efforts on entrepreneurship must place cooperative entrepreneurship as follows:

- As an opportunity for individual entrepreneurs to join efforts in resource sharing and advancing the start-up businesses. This model allows entrepreneurship to thrive and compete only where necessary.
- Introduce sectoral cooperative incubators in energy, IT, mining and clothing production sectors.
- Consider joint support for independent entrepreneurs and cooperatives avoid isolating cooperatives as the "other".
- The Department of Small Business Development should aim as strategic imperative, to create ongoing training on cooperative entrepreneurship with the possibility of exploring relationships with universities and the apex organisation of cooperatives.

Cooperative entrepreneurship as also already explains provides a unique opportunity for both members of cooperative enterprises and for individuals vested in entrepreneurship. In that cooperatives maximise access to resources in the form of knowledge, markets and even resource sharing. As such the National Entrepreneurship Strategy can benefit from embracing cooperative entrepreneurship as presented in this paper.

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