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SOCIAL ECONOMY ECOSYSTEM" THE CASE OF KARDITSA

OBCD Project - WP3

THE BEGINNING

The formation of the "Social Economy Ecosystem" in Karditsa is an outcome of a well-orchestrated, long-term strategy that was initiated concurrently with the establishment of the Development Agency of Karditsa in 1989.









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1. Title and Introduction

"SOCIAL ECONOMY ECOSYSTEM" the case of Karditsa

Social economy stands as both a deeply ingrained tradition and a distinct comparative advantage for the Regional Unit of Karditsa. The region boasts an impressive tapestry of over 40 social economy enterprises and more than 300 associations actively engaged in diverse domains, ranging from culture, social welfare, and local productivity to the economic realm and sports, among other sectors. Notably, the pace of evolution within Karditsa's social economy outpaces that of the broader national landscape.

In recent years, a noteworthy development has been set into motion through concerted endeavors by local stakeholders. This is none other than the creation of a dynamic "Collaborative Ecosystem." This innovative ecosystem is designed with the explicit aim of propelling the advancement of social economy while fortifying its integral role and active involvement in local affairs. It extends its reach to strategic planning, contributes to shaping the region's developmental trajectory, and amplifies its influence within the networks woven at both regional and national tiers.

Social economy is both a tradition and a comparative advantage for the Regional Unit of Karditsa (Karditsa is the capital city of the Prefecture of Karditsa). With more than 40 social economy enterprises and over 300 associations active in the region in various fields, such as culture, social issues, local productivity, economy, and sports among others, social economy in Karditsa keeps evolving at a quicker pace compared with the rest of the country. In recent years, following the coordinated efforts of local actors, a "Collaborative Ecosystem" has been created, aiming at accelerating the development of Social Economy and at strengthening its role and participation in the local affairs, in strategic planning, in the region's prospects for development and in the networks formed at the regional and national level.

This "Social Economy Ecosystem" is supported by all regional actors. The Municipality of Karditsa, became member of the REVES (European Network of Cities & Regions for Social Economy), in an attempt to link the local ecosystem to other efforts at the European level, while similar networking is promoted by the Cooperative Bank of Karditsa, which is a member of the (FEBEA Fédération européenne des banques Ethiques et Alternatives), the Development Agency of Karditsa (ANKA), member of the GECES (https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/social-enterprises/expert-groups_en) expert group on social entrepreneurship, and other members of the ecosystem which participate in relevant European networks, as is the case of the Energy Cooperative, the first to be created in Greece, which is member of RESCOOP (European federation for renewable energy cooperatives).

This Ecosystem articulates around the more experienced members, such as the Development Agency of Karditsa (who acts as an incubator for every new collective project) and the Cooperative





Bank (which develops innovative Social Finance instruments) and aims at organizing and developing critical common services, such as documentation, training, and technical support that will be available to all members, with a view to increasing and maintaining the added value within the region, and at the same time spread key lessons learned and facilitate peer exchanges at the national level.

This collaborative endeavor not only exemplifies the region's collective commitment but also marks a significant stride toward a sustainable and inclusive future. By fostering strategic alliances and synergies, Karditsa's social economy landscape not only thrives but also ignites a transformative ripple that resonates far beyond its boundaries. As local actors continue to harmonize their efforts, this Collaborative Ecosystem stands as a beacon, illuminating the pathway to a more prosperous and interconnected tomorrow.

2. Background and Context

The development of the "Social Economy Ecosystem" in Karditsa stands as a testament to a meticulously crafted, long-term strategy that unfolded in parallel with the establishment of the Karditsa Development Agency in 1989. Anchoring this strategy was the introduction of an "incubator" as an integral facet of the agency's operations. This innovative incubator undertook the dual mission of providing a nurturing space for novel collective initiatives and lending support to those already in existence.

In a pivotal move in 1994, a dedicated cooperative—the Karditsa Credit Cooperative—was founded. During its nascent years, the cooperative found a haven within the incubator, where it thrived and grew. Over the subsequent four years, this cooperative underwent a transformation, evolving into the influential entity known today as the Karditsa Cooperative Bank. This bank's vital role in the local economic landscape has become a hallmark of the region's financial resilience.

The incubator, a nurturing hub for innovative ideas, has played an instrumental role by extending its support to an array of local initiatives. These initiatives have not only flourished but have also matured into diverse legal entities, encompassing Cooperatives, Non-Profit Organizations, associations, and beyond. This collaborative journey, orchestrated in partnership with established entities, has naturally culminated in the emergence of what can aptly be termed an "ecosystem of collaboration."

This ecosystem doesn't merely exemplify a network of interconnected entities; it mirrors the spirit of collective progress fostered by the Development Agency. As Karditsa's social economy landscape continues to evolve, this collaborative ecosystem remains a shining model of how strategic foresight, guided support, and symbiotic cooperation can cultivate enduring positive impact.





3. Description of the Good Practice

Over time, these local collective initiatives harmoniously interwove with preexisting endeavors, nurtured by the unwavering support of the Development Agency. A local network, which has since evolved into an impactful **"ecosystem of collaboration"**, played a pivotal role in this transformation. The ecosystem's defining traits are illuminated as follows:

Complementary Membership: Its members are inherently complementary to one another, their individual strengths dovetailing to create a cohesive whole.

Shared Identity and Awareness: There exists a keen awareness among members that they are integral parts of this ecosystem. They possess an intimate knowledge of their fellow members, their respective activities, and their collective impact.

Unified Strategic Vision: Encompassing a visionary perspective, they collaboratively construct and execute a shared strategy. Active participation in planning their collective future is a hallmark of their commitment.

Preferential Collaboration: Within this ecosystem, each member's preference lies in cooperation with fellow members. This dynamic collaboration ethos fosters a sense of unity and reinforces their shared objectives.

Common Ethical Framework: A set of shared norms and guidelines, encapsulated in a code of conduct, underpins the ecosystem's operations. This ethical framework ensures harmonious interactions and underscores their commitment to collective progress.

Collective Enhancement: Dedicated to the betterment of every member, the ecosystem fosters the development of shared services that heighten the individual and collective capacity of its constituents.

Cultivation of New Initiatives: Recognizing the importance of nurturing fresh, collective endeavors, the ecosystem diligently devises support mechanisms and tools that facilitate the emergence of novel initiatives.

This Collaborative Ecosystem, born from the fusion of diverse endeavors, epitomizes the spirit of harmonious cooperation and shared growth. As each member contributes their unique strengths to the collective tapestry, they form a resilient network that transcends individual boundaries and contributes to a flourishing environment of holistic progress.

4. Objectives and Goals

Formation of the Cooperative Network in Karditsa





In January 2015, a significant development took place in Karditsa as the region embarked on a journey to establish a cooperative network. This endeavor was rooted in several compelling reasons that underscored the need for increased collaboration among agricultural cooperatives.

Enhanced Cooperation: The key impetus behind the formation of the cooperative network was to foster closer cooperation among agricultural cooperatives. Recognizing that collaboration can lead to increased efficiency, shared resources, and collective problem-solving, stakeholders sought to leverage synergies for mutual benefit.

Exponential Growth Potential: Karditsa's agricultural landscape was marked by a rich diversity of cooperatives spanning various sectors such as "Stevia," "Eucarpon," "Snail Farmers," "Pulses," and "Dionysus." With each cooperative specializing in different areas, the potential for exponential growth through mutual support and cross-pollination was evident.

Expanding Impact: The vision for the cooperative network extended beyond the boundaries of individual cooperatives. It aimed to magnify the collective impact of these entities, enabling them to transcend their standalone contributions and collectively contribute to the region's economic and social growth.

Access to Resources: By establishing a cooperative network, member cooperatives sought to gain access to shared resources, expertise, and technical assistance. This approach would help optimize resource utilization, address common challenges, and amplify their influence.

Market Visibility and Promotion: One of the key challenges for individual cooperatives was promoting their products and services in a competitive market. Through the network, cooperatives aimed to pool resources for joint marketing efforts, thereby enhancing their market visibility and outreach.

Learning and Development: The network's establishment aimed to create a platform for continuous learning and development. By sharing best practices, knowledge, and experiences, cooperatives could collectively elevate their operational efficiency and management practices.

Collective Representation: Collaborative networks hold greater negotiating power and advocacy potential. By joining forces, cooperatives aimed to strengthen their collective voice in policy discussions and engage in advocacy efforts on issues of common interest.

Legislative Alignment: The network's formation also sought to explore how existing legislative frameworks could be adapted to support cooperative collaboration more effectively. It aimed to identify legal structures that could facilitate shared ventures and collaborative initiatives.

In summary, the establishment of the cooperative network which evolved to the "Social Economy Ecosystem" in Karditsa was driven by the aspiration to unlock the unexpressed potential within the region's diverse agricultural cooperatives. The compelling reasons encompassed fostering collaboration, harnessing exponential growth, expanding impact, optimizing resource utilization, enhancing market visibility, promoting learning, strengthening collective representation, and aligning with the legislative landscape. Through these motivations, the cooperative network aimed to pave the way for a more resilient, united, and impactful cooperative ecosystem.





5. Implementation Process

Commencing in January 2015, the genesis of the Network of Cooperatives in Karditsa materialized as representatives of diverse agricultural cooperatives convened. The foundational meeting bore witness to deliberations centered on inter-cooperative collaboration, independent of legal structures. Concepts encompassing external engagement, product promotion, technical assistance provisioning, and educational imperatives were dissected.

A Steering Committee emerged, consisting of members from cooperatives of "Stevia" (Στέβιας), "Efkarpon" (Εύκαρπον), "Snail Farmers" (Σαλιγκαροτρόφων), "Pulses" (Οσπρίων), and "Dionysus" (Διόνυσος). The committee was charged with the orchestration and the formulation of a comprehensive strategy, this demonstrated an awareness of the endeavor's importance.

The Coordination Committee convened subsequently, channeling the deliberative course. Subjects of discourse spanned an ambit from training the cooperative members to the joint orchestration of product certification procedures, strategic development into product promotion, effective administrative and secretarial sustenance, and cooperative intermingling with diverse forms, inclusive of urban cooperatives, joint ventures, and small business consortia.

Subsequently, in March, an opportunity rose to extend the effort to scholars from the Institute of Cooperative Research and Studies (IΣΕΜ - Ινστιτούτο Συνεταιριστικών Ερευνών και Μελετών). A symposium materialized wherein cooperative members, irrespective of legal classification, presented their operational scope and priorities, thus providing researchers with invaluable insights.

Their ensuing submission, titled 'A FIRST APPROACH TO THE ISSUE OF THE ESTABLISHMENT OF A JOINT COOPERATIVE BODY BY THE COOPERATIVES OF KARDITSA,' illuminated an envisioned synergy amongst primary cooperatives regardless of classification, enclosing agriculture, urban, social, and women's cooperatives. The core essence was that of fostering economic cooperation while retaining individual autonomy.

Concurrently, pragmatics beckoned careful examination, namely, the structural framework. A pool of experts opined favoring the formation of an anonymous company (S.A.). It became clear, however, this trajectory demanded capital infusion and complex management—a pragmatic restraint depended upon the present development course of the cooperatives.

However, their journey continued to expand, with a strong emphasis on prioritizing education as a valuable asset. As a result, methods were introduced to provide technical support and educational materials, enabling cooperative members to navigate challenges with skill and confidence.

A timely progression unveiled a panorama of dynamism. The network's narrative traveled beyond Karditsa, presented at forums and conferences in a number of cities in Greece. Dissemination of informative materials, circulated by the electronic and social media channels, served as instruments of enthusiastic articulation.





The Development Agency of Karditsa (ANKA) played a crucial role by offering significant support. ANKA efficiently coordinated support services like technical assistance, documentation, and administrative help for the growing cooperative network.

Throughout time, the collective's determination remained strong. Continuous growth marked its journey from the beginning. Education efforts boosted the cooperative members' knowledge and skills. As a result, the network transformed into a lively hub of cooperation, sharing its story to inspire a wider audience.

Thus, the journey continues—a story of collaborative teamwork, determined efforts, and the potential that arises when communities unite. In Karditsa, the "Social Economy Ecosystem" stands as an example of positive change achieved through shared goals and community unity.

6. Results and Impact

The efforts to establish the "Social Economy Ecosystem" have yielded significant results and demonstrated substantial impact on the local cooperative landscape:

Enhanced Cooperation: The establishment of this network facilitated collaboration between agricultural cooperatives, regardless of their legal form. This increased cooperation promoted knowledge sharing, resource pooling, and joint action, leading to a more cohesive and resilient cooperative ecosystem.

Strategic Focus: Through organized meetings and discussions, the network prioritized crucial issues such as cooperation mechanisms, product promotion, technical support, and training. This strategic focus allowed cooperatives to address shared challenges effectively.

Expert Insight: The involvement of experts, such as those from the Institute of Cooperative Research and Studies (ICEM), provided valuable insights into legal and structural aspects of cooperation. Expert opinions guided discussions and informed decision-making.

Exploration of Legal Frameworks: The network's examination of legal frameworks revealed gaps in cooperative legislation, particularly related to secondary cooperative organizations. This understanding highlighted the need for regulatory adjustments to enable seamless cooperation.

Formation of a Joint Cooperative: The network's exploration of cooperative structures led to the proposal for a joint stock company to facilitate joint commercial actions. While initial establishment was postponed due to capital constraints, the concept itself represents a significant step towards deeper collaboration.

Capacity Building: The initiative demonstrated a commitment to member capacity building through training sessions. These efforts aimed to equip cooperative members with skills and knowledge necessary for effective governance and operation.





Promotion and Visibility: The network's presence at the "Social Business Forum" in Athens amplified its visibility and promoted the cooperative model as a viable and impactful economic approach. This increased recognition has the potential to attract more support and interest.

Support Infrastructure: The active involvement of ANKA and other institutions in providing technical and logistical support ensured the network's activities were effectively coordinated, documented, and communicated.

7. Lessons Learned

The process of establishing the "Social Economy Ecosystem" yielded valuable lessons that can inform future cooperative endeavors:

Legal Alignment: Exploring legal frameworks early on is crucial. Identifying legislative gaps and barriers can guide advocacy efforts for favorable cooperative regulations.

Gradual Progress: Recognizing the need for gradual progress and adaptation is essential. The decision to postpone the establishment of a joint stock company until conditions are more favorable demonstrates a pragmatic approach.

Resource Consideration: Addressing financial limitations and understanding the required resources for sustainable initiatives is vital. This awareness prevents premature implementation and ensures long-term viability.

Community Engagement: Participatory engagement with local cooperatives ensures that decisions align with the needs and aspirations of cooperative members. This engagement also bolsters a sense of ownership.

Expertise Inclusion: Involving experts and researchers can offer valuable insights that shape strategic decisions and enhance the overall effectiveness of cooperative initiatives.

Promotion and Networking: Presenting cooperative efforts at relevant forums, like the "Social Business Forum," can increase visibility, foster networking, and attract further interest and support.

Continuous Support: Ensuring continuous support through technical assistance, training, and coordination reinforces the sustainability of cooperative networks.

8. Replicability and Adaptability

8.1 Replicability





The success and effectiveness of the "Social Economy Ecosystem" in Karditsa offer a compelling case for its replicability in other regions. The key elements that contribute to its replicability include:

Strategic Vision: The foundation of the ecosystem was laid down with a long-term strategic vision aligned with the establishment of the Development Agency of Karditsa. This approach can be replicated by other regions with similar agencies, creating an anchor for cooperative initiatives.

Incubator Model: The "incubator" concept, which fosters the nurturing of collective initiatives, can be adopted by other regions to provide a conducive environment for new ventures. This model facilitates the sharing of resources, expertise, and administrative support.

Supportive Engagement: Collaborative efforts involving local entities, such as municipalities and financial institutions, are vital for the ecosystem's success. Establishing partnerships and engaging a variety of stakeholders can be replicated elsewhere to strengthen the ecosystem's foundation.

Networking: Establishing links with European networks, as seen with the Municipality of Karditsa joining REVES and the Cooperative Bank's affiliation with FEBEA, can open avenues for cross-regional cooperation. Similar partnerships can foster knowledge exchange and growth.

Flexible Membership: Embracing a diverse range of collective schemes, including cooperatives, NGOs, and networks, creates a well-rounded ecosystem. Regions can replicate this inclusivity to accommodate various entities with different focuses.

8.2 Adaptability

While replicating the ecosystem, certain adaptations might be required to suit the specific context of each region:

Local Priorities: Each region has unique strengths and challenges. The ecosystem's structure and focus can be adapted to align with the specific social, economic, and cultural dynamics of the region.

Legal Framework: The legal framework for cooperatives and social enterprises might differ from region to region. Adaptation should consider local regulations and ensure compliance.

Stakeholder Engagement: Building partnerships with relevant local entities and institutions is key. Adapting the network to incorporate entities with strong local influence can enhance its impact.

Resource Availability: The availability of resources, such as funding and expertise, can vary. Adaptations may involve identifying and leveraging available resources effectively.

Market Needs: The types of cooperative ventures that thrive could differ based on market demands. Adapting the ecosystem's support services to address current market needs is crucial.





Crisis Preparedness: As seen in Karditsa, the ecosystem's resilience during crises is vital. Adaptations may include incorporating crisis management strategies and fostering cooperation during challenging times.

Scaling and Sustainability: Ensuring that the ecosystem can scale without losing effectiveness is crucial. Adaptations can involve designing a structure that accommodates growth while maintaining the core principles.

In essence, the "Social Economy Ecosystem" in Karditsa serves as a replicable model while highlighting the importance of adapting the model to fit the unique context and needs of each region. The key lies in retaining the core principles while tailoring the approach to ensure relevance and effectiveness.

9. Sustainability and Long-Term Viability

9.1 Foundation for Sustainability:

The sustainability and long-term viability of the **"Social Economy Ecosystem"** in Karditsa are deeply rooted in several foundational principles and strategies:

Diverse Membership: The ecosystem's inclusivity, encompassing various types of collective schemes and organizations, contributes to its resilience. This diversity ensures that the ecosystem remains adaptable to changing circumstances.

Strategic Vision: The initial establishment of the ecosystem was accompanied by a well-defined long-term strategy. This foresight enables the ecosystem to navigate challenges, capitalize on opportunities, and maintain a clear direction over time.

Support Infrastructure: The incubator model provides essential support to new initiatives, aiding in their successful development and integration. This infrastructure ensures that newcomers can effectively contribute to the ecosystem's growth.

Collaborative Culture: The culture of collaboration, unity, and shared goals embedded in the ecosystem fosters a sense of collective responsibility. This culture, sustained over time, promotes mutual support and knowledge exchange.

9.2 Sustaining Adaptability:

The "Social Economy Ecosystem" also displays adaptability, a critical aspect for long-term sustainability:





Flexibility: The ecosystem's adaptable approach allows it to evolve in response to changing needs, market dynamics, and external influences. This flexibility ensures that it remains relevant and effective.

Local Context: By considering the specific needs and context of the region, the ecosystem can adjust its strategies and initiatives accordingly. This localized approach enhances its resonance and impact.

Continuous Learning: A commitment to learning from successes and failures enables the ecosystem to refine its strategies and improve its offerings. This willingness to evolve based on experiences is vital for sustained success.

9.3 Financial Sustainability:

Financial sustainability is a crucial component for the ecosystem's long-term viability:

Innovative Financing: The presence of the Cooperative Bank of Karditsa, which develops innovative social finance instruments, underscores the ecosystem's financial ingenuity. Exploring diverse funding sources and models ensures financial stability.

Self-Sufficiency: Over time, as more collective schemes mature and achieve sustainability, they contribute to the ecosystem's financial health. Each successful initiative becomes a pillar of support for the entire network.

Resource Mobilization: Engaging with funding opportunities, grants, and collaborations at regional, national, and European levels enhances the ecosystem's resource pool, reducing dependence on a single source.

9.4 Long-Term Goals:

Network Growth: Encouraging more collective schemes to join the ecosystem expands its reach and influence. A larger network strengthens the ecosystem's ability to address various challenges collectively.

Capacity Building: Continuous training and capacity-building initiatives empower members with the skills and knowledge needed to thrive. This investment in human capital contributes to the ecosystem's longevity.

Policy Advocacy: Active engagement in policy discussions at local and national levels positions the ecosystem as a voice for social economy concerns. Shaping favorable policies secures the ecosystem's sustainability.





9.5 Building Resilience:

The "Social Economy Ecosystem" has demonstrated resilience through challenging times:

Crisis Response: The ecosystem's ability to thrive during crises, as seen during the economic downturn, showcases its resilience. Preparedness for unforeseen challenges ensures its enduring viability.

Community Engagement: Strong ties with the local community foster a sense of ownership and support. This community engagement bolsters the ecosystem's resilience by rallying collective efforts.

Measuring Impact:

Long-term sustainability is closely tied to measurable impact. Regularly assessing the ecosystem's social, economic, and environmental outcomes ensures it remains effective and relevant to its stakeholders.

In conclusion, the **"Social Economy Ecosystem"** in Karditsa is characterized by its strong foundation, adaptability, financial sustainability strategies, and long-term goals. These elements collectively contribute to its resilience, continued relevance, and enduring positive impact on the region's social and economic fabric.

10. Stakeholder Engagement and Collaboration

10.1 Stakeholder Engagement

The success of the "**Social Economy Ecosystem**" in Karditsa is attributed to the robust stakeholder engagement and collaborative efforts that have been nurtured over time. The engagement of various stakeholders has been instrumental in shaping the ecosystem, fostering a culture of cooperation, and driving sustainable development.

Here's a closer look at the key aspects of stakeholder engagement and collaboration:

Diverse Stakeholders: The ecosystem involves a diverse range of stakeholders, including local authorities, cooperatives, non-profit agencies, associations, financial institutions, and research centers. This diversity ensures a broad representation of interests, expertise, and resources.

Municipality of Karditsa: The local municipality, as a key stakeholder, plays a pivotal role in promoting and supporting the social economy ecosystem.





Development Agency of Karditsa (ANKA): ANKA acts as a central hub and incubator for new collective initiatives. Its collaboration with the Cooperative Bank of Karditsa and membership in the GECES expert group on social entrepreneurship underscores the commitment to cooperation and innovation.

Cooperative Bank of Karditsa: The Cooperative Bank's involvement in innovative social finance instruments showcases how financial institutions can actively contribute to the ecosystem's growth. Its membership in FEBEA aligns with a broader European cooperative finance network.

Research Centers and Institutions: Engaging research centers, universities, and institutes like the Institute of Cooperative Research and Studies (ICEM) brings valuable academic insights to the ecosystem. These entities contribute expert opinions, research findings, and thought leadership.

Agricultural and Social Cooperatives: The agricultural cooperatives such as "Stevia" (Στέβιας), "Efkarpon" (Εύκαρπον), "Snail Farmers" (Σαλιγκαροτρόφων), "Pulses" (Οσπρίων), and "Dionysus" (Διόνυσος), are active participants in the network. Their involvement demonstrates the cooperative spirit and willingness to collaborate across different sectors.

Networking and Knowledge Sharing: Regular meetings, discussions, and forums allow stakeholders to share experiences, challenges, and best practices. This culture of knowledge sharing enhances the overall capacity and resilience of the ecosystem.

Shared Vision and Strategy: Stakeholders actively participate in formulating common strategies and action plans. This collaborative approach ensures that initiatives are aligned with the collective vision for the ecosystem's development.

Advocacy and Policy Influence: Engagement with experts and research institutions has led to discussions on legal frameworks and policy gaps. This involvement positions the ecosystem to advocate for regulatory changes that support cooperative collaboration.

Additionally, the engagement of Universities and the Chamber of Commerce within the Social Economy Ecosystem of Karditsa showcases the power of diverse stakeholders uniting for a common purpose. Their involvement enriches the ecosystem by infusing it with academic expertise and facilitating connections with the broader business realm, thereby contributing to a robust and thriving collaborative environment.

Universities:

Universities play a pivotal role within the Social Economy Ecosystem of Karditsa by contributing their expertise, research capabilities, and academic resources to enhance the cooperative network's growth. These institutions of higher learning serve as bastions of knowledge and innovation, bringing a wealth of intellectual assets to the collaborative table. Through partnerships and collaborations, they offer valuable insights, data-driven analyses, and forward-thinking strategies that inform the network's decisions and direction. The engagement of universities ensures that the cooperative initiatives are grounded in the latest research, cutting-edge methodologies, and a comprehensive understanding of market trends. This symbiotic relationship enriches the ecosystem by infusing it with academic rigor and fostering a dynamic environment for learning, experimentation, and evolution.





Chamber of Commerce:

The Chamber of Commerce assumes a crucial role as a bridge between the cooperative network and the broader business community within the Social Economy Ecosystem of Karditsa. As a representative of the local commercial interests, the Chamber brings a wealth of experience, industry insights, and networking opportunities to the table. Its engagement fosters collaboration, aligning the goals and aspirations of the cooperative initiatives with the larger economic landscape. By facilitating connections, sharing market intelligence, and advocating for cooperative interests, the Chamber of Commerce enhances the network's visibility, credibility, and potential for growth. This collaboration ensures that the cooperative endeavors are aligned with economic realities, and it opens doors to partnerships, markets, and resources that might otherwise remain untapped.

10.2 Collaboration Initiatives:

Steering Committees: The establishment of a 5-member steering committee demonstrates a commitment to shared leadership and decision-making. These committees organize meetings, identify priorities, and drive actions.

Coordination Committee: The 5-member coordination committee oversees the execution of action plans. Their role in organizing meetings and addressing key issues ensures a coordinated approach to collaboration.

Expert Involvement: Inviting experts from research institutions to contribute insights and recommendations reflects a collaborative approach to addressing complex challenges and finding innovative solutions.

Joint Workshops and Training: Collaborative workshops and training sessions enhance the skills and knowledge of cooperative members. These sessions facilitate learning and create a platform for shared experiences.

Networking Events: Participating in external events, such as the "Social Business Forum," allows the ecosystem to showcase its achievements, learn from other regions, and expand its network.

10.3 Impact of Stakeholder Engagement:

The engagement and collaboration among stakeholders have resulted in several positive outcomes:

Coordinated Development: Stakeholder collaboration has led to a cohesive and coordinated approach to developing the social economy ecosystem in Karditsa.

Innovation: The involvement of diverse stakeholders has fostered innovation through the sharing of best practices, expertise, and resources.





Sustainability: The ecosystem's sustainability is strengthened by the active participation and commitment of stakeholders, ensuring ongoing support and development.

Influence: By engaging experts and research institutions, the ecosystem can influence policy changes and advocate for a more favorable regulatory environment.

Visibility: The involvement of local authorities and participation in external events has increased the ecosystem's visibility, attracting attention and potential partnerships.

Overall, the stakeholder engagement and collaborative efforts within the ecosystem have played a pivotal role in shaping its success, fostering a dynamic environment for social economy enterprises, and positioning Karditsa as a hub for cooperative innovation and development.

11. Challenges and Solutions

11.1 Challenges

In the picturesque region of Karditsa, a dynamic tapestry of cooperative entities flourished, each contributing its unique threads to the fabric of local economy and community. Yet, beneath the vibrant surface of this collaboration lay a series of challenges, intricate and diverse as the cooperatives themselves. The journey of collective growth and empowerment embarked upon by these cooperatives was not without its share of obstacles, each posing a distinct test of their unity and resilience. As the cooperative network in Karditsa endeavored to transform individual aspirations into shared triumphs, it confronted a spectrum of obstacles that demanded innovative solutions, unwavering determination, and a commitment to forging new paths. Let us now delve into the challenges that threaded their way through this cooperative landscape, revealing the intricate interplay between aspiration and adversity.

Diverse Legal Forms:

Amidst the spirited endeavor to unite cooperative entities under a common banner, a significant challenge emerged in the form of their diverse legal structures. The cooperatives, each operating under distinct legal frameworks, encountered difficulties in aligning their objectives and activities. The agricultural cooperatives, social cooperatives, urban cooperatives, and women's cooperatives each had their unique set of rules and regulations to adhere to, leading to complexities in coordination. The path toward collaboration was punctuated with the need to reconcile differences, harmonize strategies, and find common ground that could accommodate the array of legal obligations.

Limited Resources:

As the cooperative network sought to expand its horizons and engage in joint ventures, the challenge of limited resources loomed large. Many of the individual cooperatives lacked the





necessary capital and means to undertake ambitious collective initiatives. This financial constraint presented a roadblock to their aspirations of scaling up operations, investing in marketing endeavors, and accessing specialized personnel. The question of how to pool resources and overcome this financial hurdle emerged as a pressing concern in the journey toward collaborative growth.

Lack of Coordination:

In the bustling landscape of multiple cooperatives, each pursuing its own trajectory, a challenge of coordination came to the forefront. Opportunities for collaboration were often missed due to a lack of structured coordination mechanisms. The absence of a unified platform where representatives from different cooperatives could converge, exchange ideas, and jointly strategize hampered the network's ability to harness the collective power of its constituents. The challenge was not only to establish a channel of communication but also to nurture an environment of synergy and collective thinking.

Technical Expertise:

Navigating the intricacies of certification, marketing, and business planning required a level of technical expertise that some cooperatives lacked. The challenge was twofold: not only did they need to bolster their own skill sets, but they also needed to find ways to share and disseminate knowledge across the cooperative network. The question of how to empower cooperative members with the necessary technical skills and knowledge to make informed decisions and pursue joint initiatives became a pivotal challenge to address.

Legislative Gaps:

Embedded within the cooperative landscape were legislative gaps that cast shadows on the network's ambitions. The existing laws did not fully accommodate the establishment of secondary cooperative bodies, creating a hurdle in the pursuit of joint ventures across different cooperative types. This legislative challenge was not one that could be solved within the confines of the cooperative network alone; it required engagement with policymakers and advocacy for revisions that would support the collaborative vision of the cooperatives.

In the face of these challenges, the cooperative network in Karditsa demonstrated resilience and innovation. They harnessed their collective determination to find creative solutions, foster collaboration, and advocate for changes that would ultimately pave the way for their sustainable growth and success.

11.2 Solutions

As the cooperative entities encountered hurdles on their path to growth, they demonstrated a remarkable capacity for ingenuity and cooperation. By devising and implementing innovative solutions, these cooperatives not only addressed their immediate issues but also fortified the foundation of their collaborative ecosystem.





Networking and Collaboration: The ecosystem's core approach was to foster collaboration among diverse cooperatives. Regular meetings and platforms were created to bring representatives together, encouraging discussions, shared strategies, and common objectives.

Incubator and Support: ANKA's "Cooperative Incubator" played a pivotal role by providing essential support to cooperative members. Technical assistance, administrative help, and access to educational resources were offered to address challenges arising from diverse legal forms and limited resources.

Steering Committees: The formation of steering committees ensured a structured approach to address challenges. These committees focused on key issues like technical support, marketing, and training, driving collective decision-making.

Expert Consultations: To bridge technical knowledge gaps, experts were brought in to provide insights on complex matters like joint ventures and legal implications. Their input aided in making informed decisions.

Advocacy and Legislative Revisions: The ecosystem recognized legislative gaps and advocated for revisions in cooperative laws to facilitate the establishment of secondary cooperative bodies. While this solution was still in progress, it showcased a long-term commitment to addressing systemic issues.

In essence, the ecosystem's solutions revolved around creating a collaborative environment, providing support structures, and seeking expert advice to overcome challenges related to the diversity of the cooperatives, the limited resources, the technical expertise, and the legal constraints. These strategies allowed the cooperative network to flourish and contribute to the sustainable development of Karditsa's social economy.

12. Visual Aids and Media

The documentary "Developing the Social Economy in Karditsa: A Social Ecosystem" explores the historical context of the development of cooperatives in the area, their gradual obsolescence and the recent development of an ecosystem of cooperatives and social enterprises today.

It combines material from interviews with members of social economy ventures as well as members of the wider academic community and supporting structures.

See the full documentary here: https://www.youtube.com/watch?v=Ma3XTHX6yK4

A short version of the Documentary was presented in the 15th Summer Academy, which took place on July 16 to 23, 2016 in the city of Mouzaki - Karditsa by the Euracademy Association, the Heinrich Böll Foundation and the Development Agency of Karditsa OTA - AN.KA. SA.

The Summer Academy was dedicated to the Social Economy and its contribution to rural development. In detail, it examined how social enterprises and cooperatives can contribute to the development of the rural economy and how these types of enterprises can be supported. Also, on





the contribution of social enterprises and cooperatives in rural areas, focusing on ways that strengthen their establishment and business success.

The presenters introduced directions for action, through examples of best, selected, practices from all over Europe.

The participants from Greece and 10 other countries had the opportunity to visit cooperatives and other collective organizations of the prefectures of Karditsa, Trikala and Larissa, to study their structure and activities and to draw useful and direct usable conclusions.

See the short version here: https://www.youtube.com/watch?v=LU8yRlOgFOU

Info on the Summer Academy here: https://www.euracademy.org/15th-summer-academy/

13. Contact Information and Further Resources

13.1 Contact Information

Development Agency of Karditsa - ANKA

www.anka.gr

Cooperative Bank of Karditsa

https://www.bankofkarditsa.com.gr/en/

Women's Center of Karditsa

http://wck.gr/

Energy Community Of Karditsa (ESEK)

https://www.esek.gr/en/archiki-english/

13.2 Further Resources

Karditsa's Ecosystem of Collaboration / Case Study Report

Authors: UTH Research Team

Project: Resituating the Local in Cohesion and Territorial Development – RELOCAL

Date of Publication: 29.03.2019 Grant Agreement: 727097

https://relocal.eu/wp-content/uploads/2019/05/06 EL Case2 Ecosystem-of-

Collaboration UTH.pdf





Development of the Social and Solidarity Economy in Greece

https://www.britishcouncil.org/partner/international-development/track-record/social-and-solidarity-economy-greece

Greece Social and Solidarity Economy Report

https://www.britishcouncil.org/society/social-enterprise/greece-social-and-solidarity-economy-report

Social and Solidarity Economy in Greece: The Role of SSE in Relation to Local Labour Markets

https://lmd.eiead.gr/wp-content/uploads/2019/07/161 Kotsios SSE-in-Greece-Local-Labour-Markets En.pdf

"Solidarity Economy in Barcelona" - Documentary

https://academickalo.gr/documentary-solidarity-economy-in-barcelona-english-version/

Catalonia has been historically a fertile land of the co-operative movement and now is one of world's leading regions in terms of solidarity economy which is in close touch with different social movements. This documentary highlights a number of such initiatives in Barcelona, such as healthcare, housing, incubator, bar, finance and culture, as well as XES (Catalan Solidarity Economy Network) which links such experiences.

Βίος... ο άλλος δρόμος – Documentary (2019)

https://academickalo.gr/vios-o-allos-dromos-documentary-2019/

The documentary "Βίος… ο άλλος δρόμος" (Life… the other way) by Dimitris Papadopoulos and Ioannis Kolaxizis (2019), with participation in 6 international festivals, tells the collaborative story of 430 people who dared to take food into their own hands.

Rethinking capitalism | DW Documentary

https://academickalo.gr/rethinking-capitalism-dw-documentary/

More and more entrepreneurs are thinking beyond their own personal wealth. In what is known as the "Purpose Movement", company bosses aim to put profits to good use, while rethinking the idea of corporate ownership.





14. Conclusion

The **Social Economy Ecosystem** in Karditsa stands as a living embodiment of synergy and determination, where challenges are met with innovation, and aspirations are nurtured through shared goals. This ecosystem, rooted in tradition and propelled by modernity, showcases the boundless potential of harmonious collaboration.

From humble beginnings, these cooperatives have risen, defying odds and embracing a journey of perpetual growth. Challenges, once overwhelming, have been transformed into stepping stones for advancement. The establishment of a cohesive framework, nurtured by the Development Agency of Karditsa (ANKA), has facilitated knowledge dissemination, technical support, and administrative guidance, nurturing a fertile ground for growth.

Amidst this backdrop, the Ecosystem's evolution has been one of adaptability and resilience. Through the complexity of legal structures and market dynamics, these cooperatives have forged innovative solutions, breathing life into their aspirations. With a steadfast commitment to education, they've empowered themselves with the tools to navigate complexities and envision a future built on collective strength.

As seasons transition, as challenges emerge, the Karditsa cooperative ecosystem stands unyielding, exemplifying the unbreakable spirit of shared purpose. From training sessions to the grand stage of conferences and forum, their narrative has resonated beyond boundaries, kindling inspiration far and wide.

In summation, the Social Economy Ecosystem in Karditsa is a testament to the resilience of human spirit when harnessed for a common cause. Its journey is an elegy to the boundless potential of collaboration, a beacon of hope for communities striving for a more equitable and prosperous future. As the chronicle of Karditsa's cooperative ecosystem unfolds, it motions us to reflect on the power of unity, the essence of innovation, and the promise of an interconnected tomorrow.