

Strengthening the Knowledge of Cooperatives Among Social and Healthcare Students Through Online Learning

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Abstract

The purpose of this thesis was to gather course material for a future online course on cooperatives for social and healthcare students at Turku University of Applied Sciences (Turku UAS). The thesis was commissioned by two principal lecturers at Turku UAS and had as its starting point the larger KEMUSOTE project, in which Turku UAS investigated the feasibility of the cooperative model in providing social, healthcare, and well-being services in sparsely populated areas. Service design methods and tools were used to develop course material for an online course and to answer the research questions: 1) what do social and healthcare students want and need to know about cooperatives? and 2) how is an online course best structured to increase social and healthcare students' interest in cooperatives?

Theory related to service design, online learning, innovation pedagogy used at Turku UAS, and cooperatives was discussed. Material produced during the KEMUSOTE project was analyzed and benchmarking of courses on cooperatives, a survey, and an interview with a subject matter expert were conducted. Finally, cooperative course structure and course material were ideated, co-developed, and prototyped.

The insights gathered during the project and thesis were compiled into a suggested course structure in the form of a course framework and storyboard as well as personas and suggested course material. Suggested course material included a PowerPoint presentation and instructions for a group project that made use of a modified Business Model Canvas. The recommendations were that mentorship, social interactions, and easily approachable course content be taken into consideration when planning the online course on cooperatives.

Language: English

Key words: cooperative entrepreneurship, cooperative action, online learning, student engagement, service design, private health and social services

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1 Introduction

People working in the Finnish social and healthcare sector have been under tremendous pressure due to multiple factors, including an ageing population (Finnish Institute for Health and Welfare, 2022) and a lack of social and healthcare professionals (Ammattibarometri, 2022). The challenges have been exacerbated due to Covid-19, resulting in an increase in mental health issues and queues for psychiatric care, increases in the number of clients in social welfare services, an increase in need for support for children and elderly people, and increased labor shortages in the social and healthcare sector (Finnish Government, 2022, p. 20). The demand for more social and healthcare professionals will further increase as large number of workers in the fields retire (Keva, 2021). Finland also recently underwent historic changes in the social and healthcare system, as wellbeing services counties took on the responsibility for providing public social and healthcare services at the beginning of 2023 (Ministry of Social Affairs and Health, n.d.).

There are difficulties in attracting and retaining social and healthcare workers in Finland. According to a study commissioned by Tehy (2020), almost 90% of professionals in the field have considered leaving. Yle News (2021) reports that, while Finland is in need of 30,000 additional nurses by 2030, there is a decreasing interest among young people towards working in healthcare. There is thus a clear discrepancy between the social and healthcare needs of the Finnish society and the willingness to enter and stay in the sectors by those who could meet them. Being able to offer high quality healthcare and social services is particularly challenging in sparsely populated areas, where distances are long.

A project called “Kevytyrittäjyys ja muutokkyvykyys sote-alan toimintaedellytysten sekä työhyvinvoinnin edistäjänä” (KEMUSOTE) (Eng. light entrepreneurship and resilience as an enhancer for conditions and work well-being in social and health care sector), was initiated in 2020 to strengthen the prerequisites for operation in the social and healthcare sector and investigate the feasibility of a cooperative model for organizing healthcare and social services in sparsely populated areas (KEMUSOTE, n.d.).

During the KEMUSOTE project, a need for more awareness of and knowledge about cooperatives was identified. This thesis was commissioned by the KEMUSOTE steering group at Turku UAS, with the purpose of gathering relevant material for a future online course on cooperatives for social and healthcare students at Turku UAS. The course material was to be used in either a 2 ECTS (54 study hours) short course, or as a part of a larger course on business and entrepreneurship.

2 Background

Background information regarding private social and healthcare companies in Finland, the KEMUSOTE project, and Turku UAS, as well as a stakeholder map will be provided in this section.

2.1 Private companies in the social and healthcare field in Finland

The social and healthcare sector in Finland is strictly regulated, meaning that private service providers in the field need the appropriate license and experience to operate in it. The required license depends on the nature of the services being provided. The National Supervisory Authority for Welfare and Healthcare, Valvira, coordinates the supervision of the social and healthcare sector, while the Regional State Administrative Agencies (AVI) are responsible for supervision of social and healthcare services in their areas. The Finnish Institute of Health and Welfare (THL) collects information about private social and healthcare service providers. (Ministry of Social Affairs and Health, 2023.)

The private service providers are to supplement public healthcare, and there are certain services that they are legally not allowed to provide, such as emergency services. The most common private healthcare services are physiotherapy services, services provided by physicians and dentists, and occupational healthcare. The most common private social services are housing for older people, home services for older people and people with disabilities, institutional care, family care for children and young people, and child day-care. (Ministry of Social Affairs and Health, 2023.)

According to the Ministry of Social Affairs and Health (2023), even though most social and healthcare services are provided publicly, the percentage of private service providers (companies, organizations and foundations) had grown to around 22% in 2022. Most private companies in the social and healthcare field in Finland are small companies, with over 90% of the companies having four or less employees in 2018 (Yrittäjät, 2020, p. 14).

According to Official Statistics of Finland (2023), there were only 86 cooperatives operating in the social and healthcare field in 2021. A report by the Prime Minister's Office found that most social and healthcare cooperatives in Finland provided social services, out of which 72% were home care services. Only 15 cooperatives provided exclusively healthcare services and 7 provided both social and healthcare services (Valtioneuvoston kanslia, 2019, p. 25).

2.2 KEMUSOTE project

The KEMUSOTE project was a collaboration between six universities of applied sciences, including Tampere University of Applied Sciences (TAMK), South-Eastern Finland University of Applied Sciences (Xamk), Turku UAS, Humak University of Applied Sciences (Humak), Laurea University of Applied Sciences (Laurea), and Jyväskylä University of Applied Sciences (JAMK). The project was led by JAMK and funded by the Ministry of Social Affairs and Health through the European Social Fund (ESF). The project implementation period was between 1.3.2020 - 28.2.2023. (Jyväskylä University of Applied Sciences, n.d.)

The objectives of the KEMUSOTE project were to *“strengthen the prerequisite for operation, resilience, work well-being and lengthening of working careers in social and healthcare sector”* (KEMUSOTE, n.d.). As a part of the project, Turku UAS investigated the feasibility of a cooperative model for providing social and healthcare services to sparsely populated areas. The KEMUSOTE project steering group at Turku UAS concluded that the findings from the project could be used in developing course material for a course on cooperatives for social and healthcare students at Turku UAS. The planned cooperative course was a direct result of the KEMUSOTE project but continued as a separate activity after the conclusion of the larger project. See Figure 1. for a visualization on how the KEMUSOTE project was connected to the future online course on cooperatives.

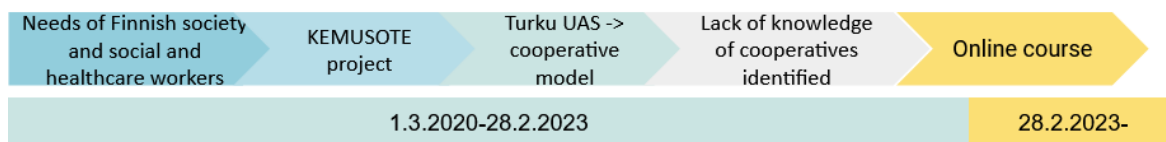


Figure 1. KEMUSOTE project timeline and relation to online course

2.3 Turku UAS

Turku UAS is a multidisciplinary higher education institution with over 12,000 Finnish and international degree programme students. It is a leading university of applied sciences in Finland with close connections to businesses and municipalities in Southwest Finland. (Turku UAS, 2023-b.) There are three teaching faculties at Turku UAS: The Arts Academy, The Faculty of Engineering and Business, and The Faculty of Health and Well-being (Turku UAS, 2023-c).

The Faculty of Health and Well-being at Turku UAS operates at campuses in Turku and Salo and hosts around 2300 students. Turku UAS offers both bachelor's and master's degrees within social, healthcare and well-being. Examples of bachelor's degrees programs include nursing, physiotherapy, emergency care, biomedical laboratory science, dental hygiene, and nursing. Examples of master's degree programs include advanced nursing practice, advanced social counselling, creative well-being, and management and leadership in health care. Apart from one degree program, all programs are offered in Finnish. (Turku UAS, 2022.)

The social and healthcare students of Turku UAS offer different types of services to the public through a clinic called "Sun hyvä elämä". The clinic is a practicing environment for the students and services offered include for example physiotherapy and occupational therapy services, sampling and laboratory services, and advice on accessible and safe at-home living. (Turku UAS, 2023-d.)

Turku UAS is also one of the partners in a multidisciplinary knowledge cluster, along with Southwest Finland Wellbeing Services County, Turku University, Åbo University, Novia University of Applied Sciences (UAS) and Turku Science Park Oy, that cooperate in Health

Campus Turku. Health Campus Turku is a center of expertise in medicine, social and healthcare, and health technology that offers opportunities within research, innovation, and business cooperation. (Health Campus Turku, n.d.)

Along with wide networks and extensive expertise in entrepreneurship and business, Turku UAS also has experience in student cooperatives in many fields of education, but especially through the BusinessAcademy at Turku UAS, where students learn by doing and can start their own cooperatives (Nummi-Wikström, 2021). At the BusinessAcademy, instead of traditional teachers and lessons, every enterprise started by students has a coach and learning happens through projects, as well as training and reading circles (BusinessAcademy at Turku UAS, n.d.).

2.4 Stakeholder map

The stakeholder map found in Figure 2. shows the different stakeholders that could, in the future, be connected to the online course on cooperatives. The course itself was put at the core of the stakeholder map, as it is the service that connects all stakeholders. The purpose of the map was to help identify and visualize potential stakeholders. The internal stakeholders, such as course teachers and students as well as the KEMUSOTE steering group at Turku UAS can be found on the second layer. The third layer shows connected stakeholders, such as student cooperatives and possibly BusinessAcademy at Turku UAS. On the outermost layer, external stakeholders, such as cooperatives and organizations connected to cooperatives, can be found.

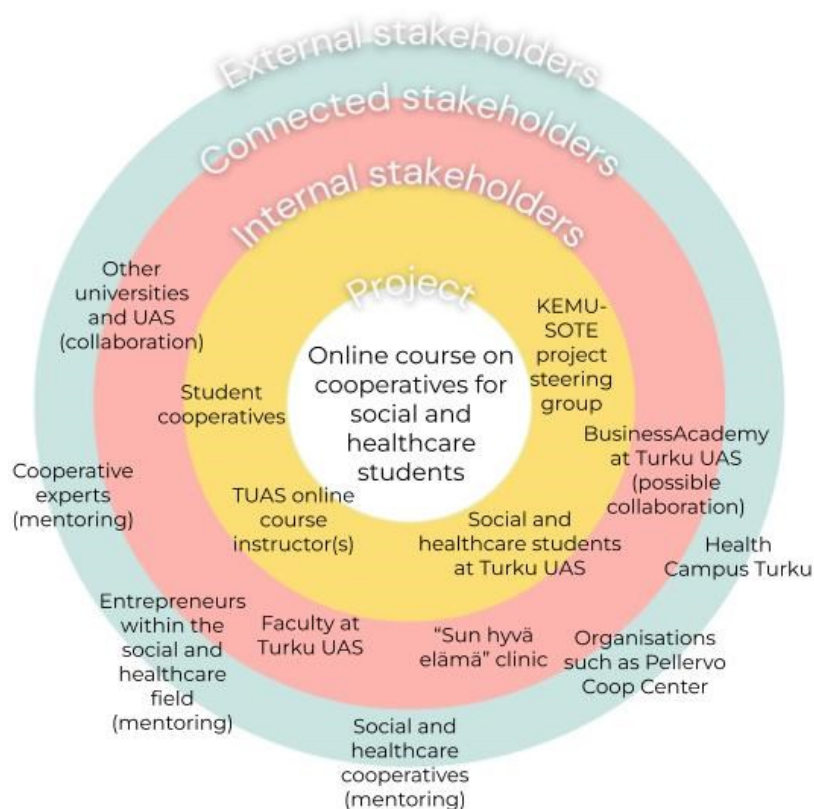


Figure 2. Stakeholder map for online course on cooperatives

3 Problem definition

The aim of this thesis was to, with the KEMUSOTE project as a background and service design as an approach, develop course material for an online course on cooperatives in Finnish for Turku UAS. The focus was on strengthening the knowledge of cooperatives among social and healthcare students at Turku UAS. The academic degree level was not specified, as the purpose was to gather general material that could later be tailored to either undergraduate or graduate students.

The research questions were formulated from the perspective of the social and healthcare students:

- 1) What do social and healthcare students want and need to know about cooperatives?
- 2) How is an online course best structured to increase social and healthcare students' interest in cooperatives?

A development goal was added, as it encompasses the stated wishes of the commissioner of the project:

- 1) To create course material for a Finnish online course on cooperatives focused on social and healthcare students at Turku UAS.

4 Thesis framework

The frame of reference for the project and thesis includes the project background, the theoretical framework, the service design methods used in the thesis, how Turku UAS connects to the project, as well as the outcomes of the project. The framework shows how a service design approach was taken and applied to both thesis and project. See Figure 3. for a visualisation of the frame of reference.

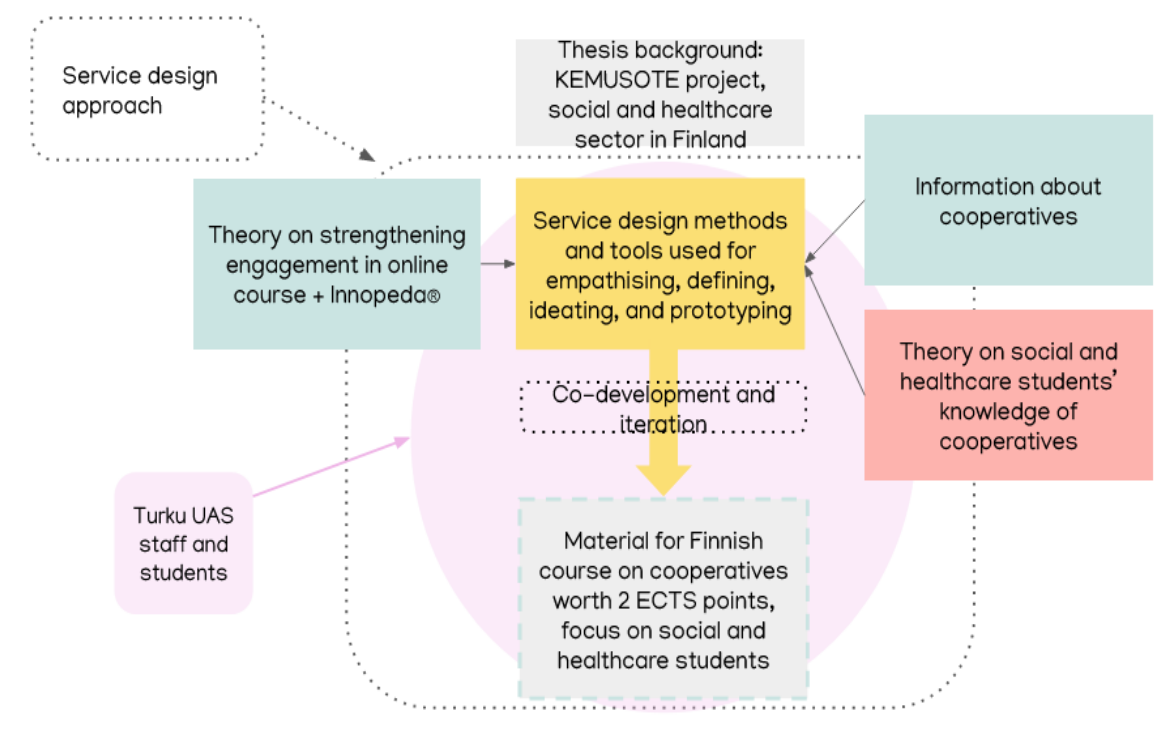


Figure 3. Thesis and project frame of reference

5 Project process

The following section will discuss the design thinking process used in the thesis, the project timeline, as well as meetings with the commissioner.

5.1 Design thinking process

The project followed the Hasso-Plattner Institute of Design at Stanford (d.school) 5-stage design thinking process. The empathize stage refers to putting oneself in the shoes of the end-users and empathizing with them to better understand the problems they are facing. At the defining stage, the insights from the empathize stage is gathered, and an actionable problem statement is formulated. Ideating refers to generating a wide set of ideas and moving on from identifying problems to finding solutions to them. Prototyping harnesses the ideas and makes them tangible. Prototypes can be anything from objects to post-it notes and role-playing activities. The early prototypes should be inexpensive and low fidelity. The testing stage is about gathering feedback and refining the prototypes. The testing phase gives further opportunities to empathize with the end-user. (The d.school at Stanford University, 2018.)

Although the stages seem to follow a linear path, the process is non-linear, meaning the stages serve as a general framework but do not have to be followed in a linear manner. Design teams can use these stages in parallel and move between stages freely (Interaction Design Foundation, n.d.). Although some testing of elements was done, the thesis focused on the first four phases. See Figure 4. for a visualization of the five stages.

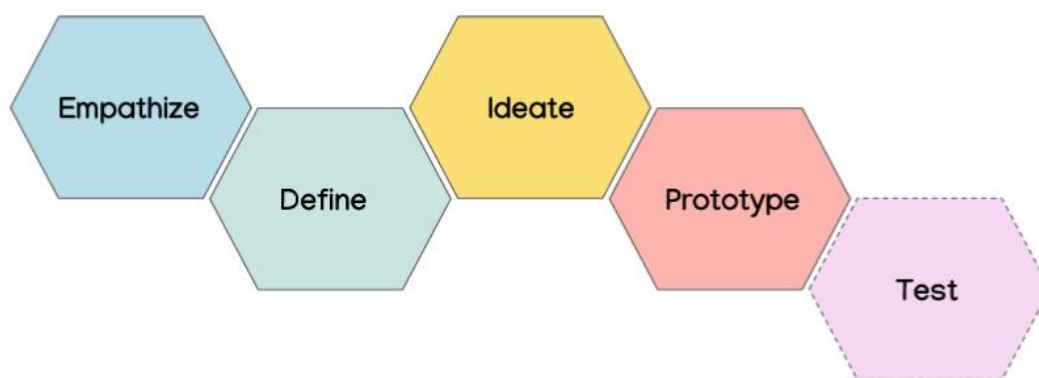


Figure 4. The 5-stage design thinking process by d.school at Stanford University (2018). CC BY 4.0. Own visual adaptation.

5.2 Project timeline

As the larger KEMUSOTE project had defined the problem space to some extent, the exploration of the topic had already begun when the thesis topic was agreed upon. The project thus started with a closer definition of the problem definition and analysis of previously produced material as well as desk research. Starting January 2023, more methods and tools, such as benchmarking, an interview, and survey were used to answer the questions formulated in the first stage of the project. The third part of the project focused on production of suggestions on course structure and content. Figure 5. shows the project timeline.

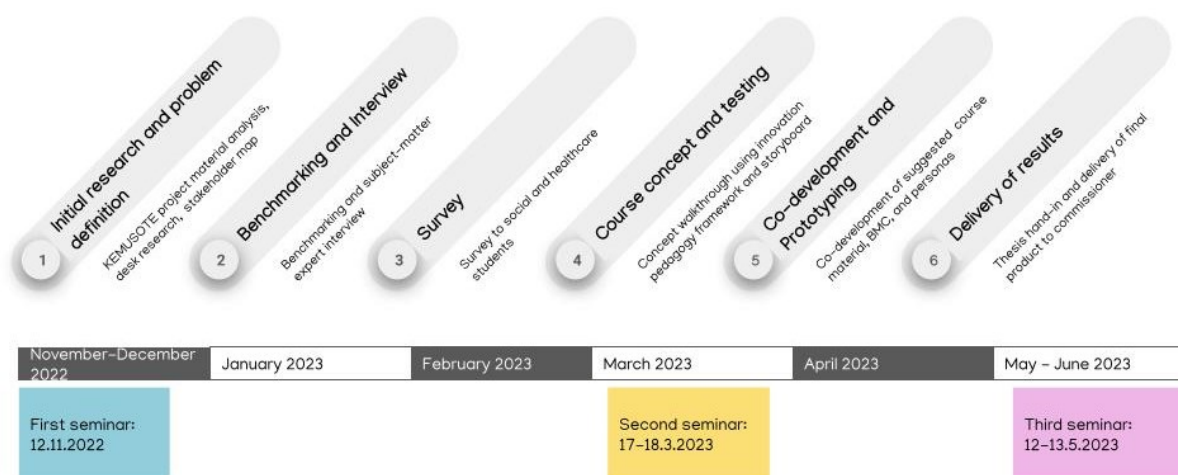


Figure 5. Thesis and project timeline

5.3 Meetings with the commissioner

The commissioner representatives were two Principal lecturers from Turku UAS, Faculty of Health and Wellbeing, who had been a part of the KEMUSOTE project steering group. In total three online meetings with the commissioner were conducted via Teams:

1. Initial meeting where the project was introduced in fall 2022.
2. Second meeting with one of the representatives present in November 2022. The focus and content of the course was elaborated upon.
3. The third meeting was with both representatives present in January 2023. Benchmarking and rough drafts of the storyboard and the cooperative course visualized inside the Innopeda® framework were presented to the commissioner.

Amendments to the storyboard were discussed. BusinessAcademy at Turku UAS was also brought up by the commissioner.

During all meetings, social and healthcare students' needs and wants were discussed and ideas related to the course on cooperatives were exchanged. Additionally, a Teams group had been created at the beginning of the project to ease communication and to keep all relevant documents in one place. For example, the survey and initial results from it were presented via Teams.

6 Service design methods and tools

The service design methods and tools used in this thesis are presented in Table 1. A large part of the thesis focused on gathering information about cooperatives, especially as they relate to the social and healthcare field. Another large part focused on empathizing with social and healthcare students; finding out what they already know about cooperatives, what they are interested in, and how information about cooperatives can be presented in an easily accessible way. The methods and tools were chosen based on how useful they would be in answering the research questions and reaching the development goal. Desk research and initial analysis of KEMUSOTE project material, which was important for an understanding of necessary theory and previous research, was followed by benchmarking, a survey sent to students, a subject matter expert interview, storyboarding, and co-creation of various elements, such as the personas and a modified Business Model Canvas.

Table 1. Service design methods and tools used in the thesis

Method/ tool	Stage	Description
Desk research	Empathize, define	Desk research, or secondary research, is a cost-effective way to conduct market research. Desk research involved collecting information in the form of secondary sources (produced and owned by someone else) from sources such as the internet, public libraries, and academic journals. (March, 2022.)
Stakeholder map	Define	A stakeholder map is a visual illustration of different actors involved or associated with a service and the relationships

between them. It maps which stakeholders are directly or indirectly involved with a service (Stickdorn, Hormess, Lawrence & Schneider, 2018, p.116).

In its simplest form, the stakeholder map can consist of three circles that maps out either the customers, internal, and external stakeholders, or essential, important, and other stakeholders (Stickdorn et al., 2018, p.117).

Benchmarking Define,
Ideate

Benchmarking can be defined as: “. . . *an improvement process in which a company measures its performance against that of best-in-class companies, determines how those companies achieved their performance levels, and uses the information to improve its own performance*” (Bemowski, 1992, p. 20, as referenced in Motwani et al., 2006). Benchmarking can be used by an organization for measurement, comparison, learning, and improvement of things like performance levels, processes, and practices (Andersen, 2007, p. 223).

Andersen (2007, pp. 223-224) mentions six different types of benchmarking, divided according to who you are comparing your organization to and what you are comparing. Benchmarking according to who are you comparing can be divided into 1) internal benchmarking (looks inside the organization for best practices), 2) competitive benchmarking (compares to the best competitors), and 3) general benchmarking (compares to the best organization, regardless of industry). Benchmarking according to what are you comparing to can be divided into 1) performance benchmarking (compares key figures or other performance measures), 2) process benchmarking (compares how and how well business processes are performed), and 3) strategic benchmarking (compares organizations’ strategic decisions).

Also services can be benchmarked. For example, performance benchmarking can be done by comparing service features, quality, design, price or customer satisfaction of a service with direct competitors or to companies in similar industries (MoreMomentum, n.d., para. 27).

Affinity
diagram

Define

An affinity diagram is a way to structure information once enough data has been gathered from, for example interviews. Findings and their sources are written on individual sticky note, and these are grouped together into logical categories. Using an affinity diagram helps get an overview of findings from diverse sources. (Suomidigi, 2019.)

Online survey	Empathize	An online survey is a questionnaire with a structured form that can vary in length and is filled out by participants online (Usability.gov, 2023).
		The questions can either be numerically rated items (quantitative survey), open-ended (qualitative survey) or a mix of both. Since it is generally hard to obtain answers from a whole population, samples are used (a smaller number of people who are representative of the whole population). When conducting a survey, online or elsewhere, it is important to keep in mind the possible errors that can occur in survey research. (Ponto, 2015, pp. 168-169.)
Semi-structured interview	Empathize, Define, ideate	According to Eriksson and Kovalainen (2016, p. 94), interviews can be divided into 1) structured and standardized, 2) guided and semi-structured, and 3) unstructured, informal, open, and narrative. Semi-structured interviews follow predetermined themes and topics, but the way questions are asked can vary more than in a structured interview and probing questions can be used. The flexibility helps keep the tone of the conversation informal. On the other hand, conducting a semi-structured interview requires that the interviewer has some background knowledge of the theme.
Prototyping	Prototype	More than just making a mock-up of a physical product, service and product experience design prototyping takes a holistic perspective while also focusing on specific experiences or touchpoints and involves participation of different stakeholder groups (Stickdorn et al., 2018, p. 396).
		Prototyping is inherently an iterative process that can be used in different stages of a service design process either to explore, to evaluate or to communicate. Depending on the stage of the service development, prototypes can either be very rough, initial drafts or more finished, close-to-reality versions. (Stickdorn et al., 2018, p. 396.)
		“If a picture is worth 1,000 words, a prototype is worth 1,000 meetings.” — @johnmaeda ¹
Concept walkthrough	Prototype, test	Rough drafts in the form of low-fidelity mock-ups or images can be used to walk the stakeholders through the concept and gain their comments when moving forward with the

¹ Maeda, J. [@johnmaeda on Twitter, 5 Oct 2014]. “If a picture is worth 1000 words, a prototype is worth 1000 meetings.” – saying at @ideo. Retrieved September 27, 2016, from <https://twitter.com/johnmaeda>. Quote and reference from Stickdorn et al. (2018, p. 513)

		design. Idea validation is another name used for the method (Sdt, n.d.).
Storyboarding	Prototype, test	A storyboard is a low fidelity set of sketches (think comic strips) that narrate a service. A service and a character (persona or end-user) is chosen and a story about how that character interacts with the service is visualized. Storyboards are a useful way to communicate service ideas to others, as storyboarding is a form of visual storytelling. (IBM, 2018, slides 2-8.)
Persona canvas	Ideate, Define, Prototype	<p>A persona is a profile of end-users or another stakeholder group with similar needs or behavioral patterns. It is based on research, not biases, and can help the service development team empathise with end-users. (Stickdorn et al., 2018, pp.86-88.)</p> <p>A persona canvas is a template that can be used in the creation of a persona (DesignABetterBusiness.tools, 2019-a).</p>
Business Model Canvas	Ideate, Define, Prototype	The Business Model Canvas is a tool to help define and visualize a business model. It consists of nine blocks; customer segments, value proposition, channels, customer relationships, revenue streams, key resources, key activities, key partnerships, and cost structure (Strategyzer, 2020).
Co-creation	All stages	Co-creation is a philosophy and a principal within service design that can be coupled with many methods and tools. It entails including different stakeholders to collaborate when designing services. Co-creation allows for many perspectives to be taken into account. It does not, however, mean that all decisions are made as a group, as ideas will be filtered through several rounds of iteration, only letting the best ones prevail. (Van Dijk, Raijmakers & Kelly, 2011, p. 147.)

7 Theory

The following section discusses service design theory, theory related to online learning, the innovation pedagogy used at Turku UAS, and cooperatives. The aim of the theory section is to investigate the different aspects of the project, help answer the stated research questions, and help the reader understand the concepts that were considered when developing material for the online course.

7.1 Service design

According to Stickdorn et al. (2018, pp. 48-50), service design refers to an approach that adheres to an active and iterative design process and seeks to increase the value created in an organization. Service design does not only seek to solve problems, but to identify the right problems to be solved. In service design, problems are not solved using assumptions or authority, but by using research and testing. This is why the starting point for service design is identifying the needs of the customer, often by qualitative research. In service design, there is a genuine curiosity about and empathy with the customer or end-user needs. The iterative nature of service design means that solutions are prototyped and tested with a low threshold, leading to rapid innovation within the organization. Service design is at its core pragmatic and holistic. It considers all relevant stakeholders when solving problems, with the customer experience taking center stage.

The methods and tools used in service design are often borrowed from areas such as marketing or user experience (UX), but are used in an interdisciplinary way across the organization. Because of the adherence to design thinking, the tools of service design are “visual, fast, lightweight, and easy to grasp” which makes them easier to adopt by different stakeholders (Stickdorn et al., 2018, p. 49).

7.2 Designing engagement into online courses

Educators all around the world had to adjust to online environments during the Covid-19 pandemic. Most might have noticed challenges in translating in-class teaching to online courses, since there is a missing element of face-to-face interactions that can make students psychologically distanced from the course experience (Bigatel & Williams, 2015). However, online courses also offer flexibility and have been growing in popularity even before the pandemic. Whereas the number of students reached by massive open online courses (MOOCs) in 2011 was 300,000, in 2021 the number had gone up to 220 million (Shah, 2021). It is safe to say that knowing how to create engaging online courses is something that any educational institution would benefit from.

7.2.1 Essential elements for effective online learning

To meet the demands of the future, modern approaches to teaching should be considered when designing an online course. Students, instead of teachers, are increasingly put into the center of learning in modern practices (Sanders, 2022, p. 2). Peter Felten (2013, p. 122), for example, lists five principles of good practice in Scholarship of Teaching and Learning [SoTL]: “1) inquiry focused on student learning, 2) grounded in context, 3) methodologically sound, 4) conducted in partnership with students, 5) appropriately public”.

According to Rahmat, Wahid, and Kadir (2020, p. 204) the essential elements for effective and compelling online learning are the different types of interactions between the students, teachers, and content. The three types of interactions, namely learner-to-learner interactions, learner-to-instructor interactions, and learner to content-interactions, were first identified by Moore (1989). A model for these interactions can be seen in Figure 6.

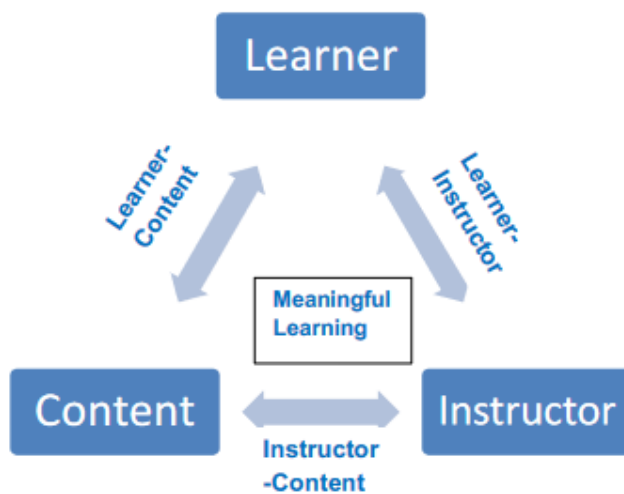


Figure 6. Types of interactions, based on Moore’s framework (Martin & Bollinger, 2018, p. 207)

Keeping in mind the essential interactions, Rahman et al. (2020, pp. 204-206) propose the following aspects to be taken into consideration when wanting to increase student engagement in online courses: student collaborations, community support, well-planned teacher activities (such as placing students into working groups), ongoing assessment by teachers, continuous interaction between students and instructor, varied and creative learning activities (such as combining discussions with independent tasks), real-world implementation of projects, and well-designed and simple online course interfaces.

Dixson (2010, p. 9) similarly found that there was no single best activity for increasing student engagement in online courses, but that student-student and instructor-student interactions correlated strongly with course engagement. She lists three findings related to effective online instruction: “1) online instruction can be as effective as traditional instruction; 2) to do so, online courses need cooperative/collaborative (active) learning and 3) strong instructor presence” (Dixson, 2010, p. 1). She suggests offering students and instructors many channels through which to interact and states that *“collaborative/interactive activities seem to be a necessary component to effective online instruction”* (Dixson, 2010, p. 2).

In the TED Talk *Why e-learning is killing education* (2020), Barth makes a case for rethinking how educators view teaching in the era of online courses. Instead of teaching by overwhelming students with information and asking them to answer quizzes, he advocates the use of stories as a way of educating. Stories, he points out, are what we humans originally used when educating each other:

We know that scenario and story-based learning can accelerate our expertise on a given task. It does that because stories simulate the way we learn from experience. We know that scenario or story-based learning is more engaging than “click then quiz” e-learning. The reason why is that stories create empathy. Empathy in turn creates personal meaning and it is personal meaning, not clicking, that drives engagement. And finally, we know that scenario or story-based learning is the best way to teach complex skills, like problem-solving, collaboration and creativity. Precisely the skills that the workforce today and tomorrow need to solve our biggest problems.

7.2.2 Building communities in online teaching

According to Sanders (2022, p. 88-92), creating digital fluency and online citizenship is a crucial aspect of preparing a student for the conditions of modern working life, where people are to be creative, to cooperate, and to navigate seemingly endless amounts of information. Many from the younger generations are already digital natives and have experience in participating in online communities and social media and this can be leveraged for building communities in an online learning environment. Sanders also notes that different generations have grown up with the internet and technology differently.

Attention spans have shortened and expectations of fast-paced and practical application of information has increased in generations that have grown up with a rapidly increasing technology. The younger generation, “Generation Z”, is not only tech savvy, but also expects online environments to give them a sense of community. Informal interaction, such as during lunch or after class chatting, is important for getting to know people, but can be difficult in an online setting. To compensate for the lack of informal socializing, Sanders suggests using icebreakers and group assignments that do translate well into online environments, as well as using breakout-rooms and preferred channels of communication (for example Discord).

7.2.3 Learning approaches

There are both active and passive learning approaches, and approaches that combine both active and passive learning. Budhai and Skipwith (2021, p. 10) define active learning as “*an instructional approach that engages learners in the learning process*”. They further state that active learning is important to incorporate into online courses, as it includes collaboration, exchange of ideas, and helps foster an inclusive learning environment. Active learning also helps the instructor create interactive and hands-on online lessons. There are many techniques that can be classified as active learning. Figure 7. shows examples of active learning techniques according to complexity and classroom time commitment.

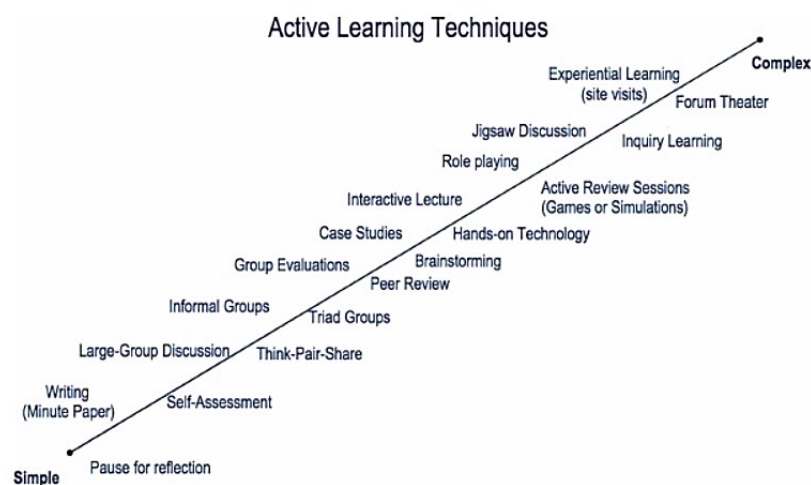


Figure 7. A spectrum of active learning techniques by complexity and classroom time commitment (Budhai & Skipwith, 2021, p. 10).

In project-based learning, a part of active learning, students actively solve real-life problems. Students are required to pose questions, gather information, and apply knowledge to solve problems. In project-based learning, the instructor acts as a facilitator and supports students in asking the right questions and in organizing tasks. The instructor is to encourage and give ongoing feedback to the students. (Budhai & Skipwith, 2021, p. 52.) For a framework on project-based learning, The Buck Institute of Education (n.d.) suggests seven essential project design elements: sustained inquiry, authenticity, student voice and choice, reflection, critique and revision, a public product, and a challenging problem or question.

Sanders (2022, p.90-91) gives a suggestion for how to engage students and create more interactivity; a so called flipped-classroom setting. A flipped classroom is a pedagogical approach in which passive learning activities (such as reading and watching pre-recorded lectures) are done at home and active learning activities (such as live problem-solving activities or discussions) are done in the classroom (Europass Teacher Academy, 2020). When the classroom is flipped, time is freed up for students and instructors to interact with each other.

The flipped classroom contrasts with a traditional classroom in that traditionally time in the classroom has been spent on listening to a lecturer present material, after which students have received homework to complete on their own. The flipped classroom approach entails students familiarizing themselves with course material beforehand, so that time in the classroom can be spent on active participation, application of the gained knowledge, and instructor mentoring (The University of Texas at Austin, 2023). An illustration of the flipped classroom approach can be seen in Figure 8.

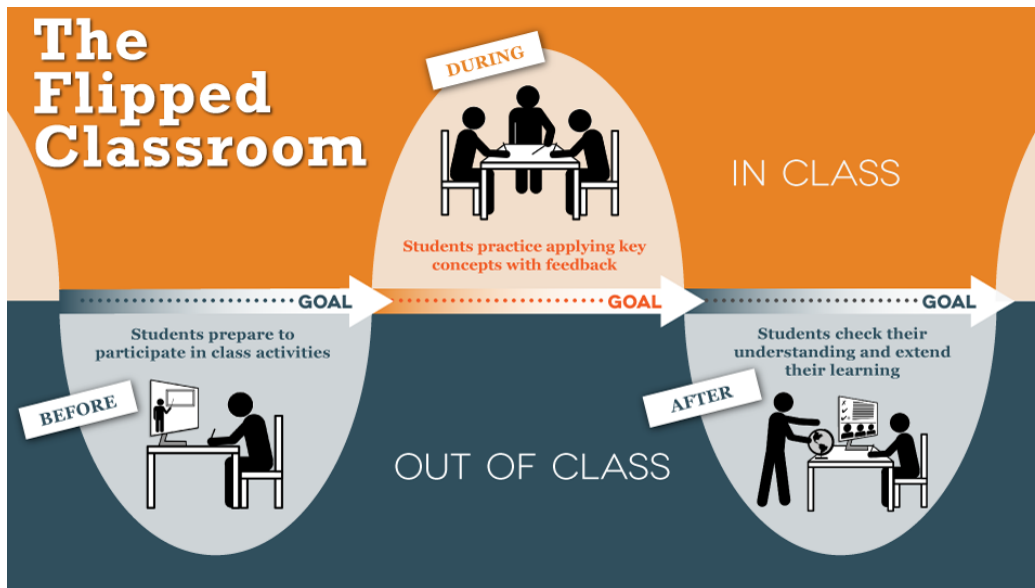


Figure 8. Flipped classroom. The University of Texas at Austin (2023). CC BY 4.0.

7.3 Innovation pedagogy

Innopeda®, or innovation pedagogy, is the pedagogical framework developed and used at Turku UAS (n.d.). The approach combines learning by problem-solving and experimenting in the context of working life, recognizes collaborative learning and social environments as part of the learning environments, and encourages social interactions and information collecting from diverse, multidisciplinary sources (Hänti, Keinänen, Välivirta Havia, Al-Bermanei, Ketola & Heikkilä, 2021, pp. 16-17). The framework for innovation pedagogy presented in Hänti et al. (2021, p. 16) places a descriptive framework for designable elements of learning environments in the context of a VUCA environment (acronym for volatile, uncertain, complex, and ambiguous). The descriptive framework for the designable elements of learning environments were first proposed by Bouw, Zitter and de Bruijn (2021, p. 491), which in terms was based on the work by Carvalho and Goodyear (2018) and Zitter and Hoeve (2012). The visualization can be seen in Figure 9.

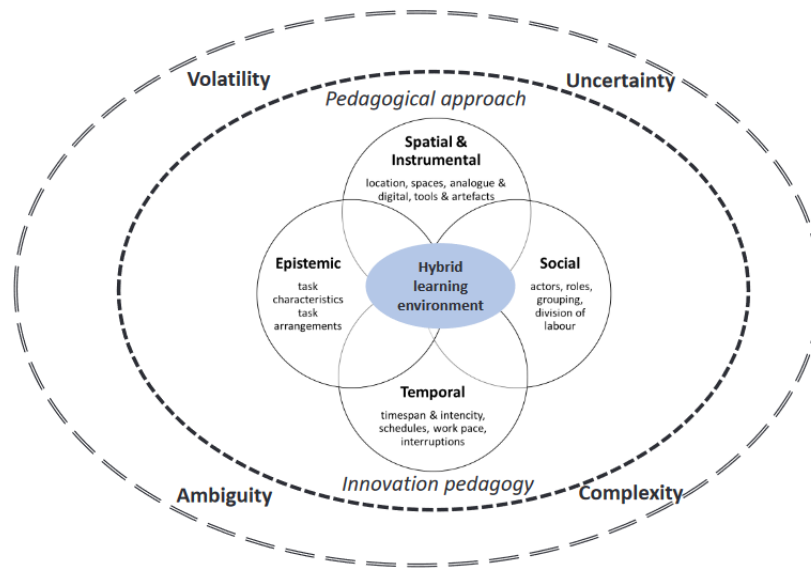


Figure 9. Conceptual framework for learning environment design (Hänti et al., 2021, p. 16)

Innovation pedagogy approaches learning from the assumption that the world is not static, and is in fact becoming increasingly volatile, uncertain, complex, and ambiguous. Students learning skills for this century need to become comfortable with working within a VUCA world, and education should prepare them for it. Students for example need skills in communication, thinking, creative problem-solving as well as interpersonal and self-directional skills. The pedagogical approach allows for instructions from the teacher, but trust should be given to students to be creative and to solve problems independently. (Hänti et al., 2021, pp. 6-7.)

7.4 Cooperatives

The next section will describe cooperatives (alternatively spelled “co-operatives” or referred to as “coops”, “co-ops”, “cooperative enterprises” or “co-operative societies”). Information about cooperatives in Finland and international cooperative values and principles will be given, along with a description of Finnish people’s knowledge of and attitudes towards cooperatives.

7.4.1 Cooperatives in general

A cooperative is a legal form of company, in which the members are both the owners and decision-makers. Unless otherwise stipulated by the members, the purpose of a cooperative is to support the members' livelihoods by carrying out economic activities in a way that allows the members to use the services offered by the cooperative. (Finnish Patent and Registration Office, 2022.) The purpose of a cooperative is thus not, generally speaking, to maximise profits, but to maximise the benefits to the members. According to the International Cooperative Alliance (2018-a), there are around one billion (fi. miljardi) cooperative memberships worldwide.

As stated by Koistinen (2016) for Yle News, Finland is the promised land of cooperatives and the best-known cooperative enterprises, OP Financial Group, Metsä Group, S-Group, and Valio, are household names for anyone living in Finland. Although it is hard to find exact figures for the total amount of cooperative memberships in Finland, Pellervo Coop Center (n.d.-a) estimates it to be seven million and states that approximately 90% of Finnish people are a member of one or more cooperatives. Many might even be a member of a cooperative without knowing it. However, even though the membership count is high in Finland, the Finnish Patent and Registration Office (2023) figures show that cooperatives only make up around 0,5 % of the total number of companies. There were also 126 cooperative banks (fi. osuuspankit) registered in the beginning of 2023. Table 2. shows the registered companies by type in Finland (omitting the least common company forms).

Table 2. Company forms in Finland 2.1.2023 according to prevalence, with the least common company forms omitted (Finnish Patent and Registration Office, 2023).

Company form	Number of registered companies 2.1.2023
Limited company	274 965
Private entrepreneur	248 118
Housing company	91 568
Limited partnership	22 315
Mutual real estate company	16 188

Open company	7 718
Cooperative	3 353
Branch office	1 213
Non-profit association	690
Public corporation	303
Cooperative bank	126
Total	666 696

There are internationally recognized cooperative values, ethical values, and cooperative principles that cooperatives around the world adhere to. The International Cooperative Alliance (2018-b) states the cooperative values to be “self-help, self-responsibility, democracy, equality, equity, and solidarity”, and further lists the ethical values of “honesty, openness, social responsibility, and caring for others”. The principles, or guidelines, by how values are manifested in the work of cooperatives are “1) voluntary and open membership”, “2) democratic member control”, “3) member economic participation”, “4) autonomy and independence”, “5) education, training, and information”, “6) cooperation among cooperatives”, and “7) concern for community” (International Cooperative Alliance, 2018-b).

Although all cooperatives are characterized by a foundation of member ownership and cooperative values and principles, cooperatives exist in varied forms and in all types of industries. In Finland, “osuustoiminnallinen yritys” is used as an umbrella-term for cooperatives, cooperative banks (fi. Osuuspankki) and mutual insurance companies (fi. Keskinäiset vakuutusyhtiöt) (Karhu, 2021). The Finnish word “osuustoiminta” on the other hand refers to activities that these companies undertake. Due to a lack of direct translations, I will use the terms “cooperative enterprises” and “cooperative activity” respectively.

Troberg (2015, p. 144) gives four categories of Finnish cooperative enterprises: producer, consumer, service, and various small cooperatives. Peltokoski (2019) further mentions cultural cooperatives, housing associations, social cooperatives, village cooperatives, and

labor cooperatives. Peltokoski (2019) adds that cooperatives can operate in any field and some cooperatives operate simultaneously in several fields.

7.4.2 Worker cooperatives

The work in a cooperative can be performed by the cooperative members themselves and the cooperative is then referred to as a worker cooperative (International Labor Organisation (ILO), n.d.). In a worker cooperative, members are usually in either a permanent or fixed-term employment relationship with the cooperative (Pellervo Coop Center, n.d.-b, ch.2). Members are thus both owners, decision-makers, and workers in their cooperative. This necessitates active participation, as worker cooperatives are usually small and rely on the joint effort of its members.

Entrepreneurship is intimately related to working in a worker cooperative, as members must work in an entrepreneurial way to employ themselves. Collaboratively working within a worker cooperative is in Finnish referred to as “yhteisyrityisyys” (Helin, 2000). As a term, it is useful when referring to working in a cooperative in an entrepreneurial manner to achieve a common goal. The term “cooperative entrepreneurship” can be used to refer to this type of entrepreneurship (McDonnell, Macknight & Donnelly, 2012, p. 5). As a company form, a cooperative is well suited for working together in an entrepreneurial manner in any sector and can be started by a single person or community (Suomi.fi, n.d.-a; Yrittäjät, n.d.). If a cooperative has more than seven members, the members are no longer officially considered entrepreneurs, but employees (Suomi.fi, n.d.-b). However, the line between the member being an entrepreneur or worker is not always clear, as there can be grey areas in practice with regards to things like unemployment benefits (Moilanen, 2020). Worker cooperatives are also a relatively risk-free and flexible form of entrepreneurship, as a minimum starting capital is not required by law, members are not personally responsible for debts, and a cooperative is easy to register (Puusa & Hokkila, 2014, p. 57; Suomi.fi, n.d.)

7.4.3 Cooperatives for students

In cooperatives connected to educational institutions, students hone their professional and entrepreneurial skills, as well as general life skills, while earning an income. In many of

these cooperatives, students also earn study credits. Cooperatives for students exist in most of Finland's universities of applied sciences, as well as in some universities and general upper secondary schools. (Troberg & Hytinkoski, 2018, p. 18-19.)

Some cooperatives for students are so called pedagogical learning cooperatives (Fi. pedagoginen oppimisosuuskunta), in which cooperative entrepreneurship is to a lesser or greater extent integrated into the studies and in which students can complete most or all of their studies by working in the cooperative. Some cooperatives are not directly connected to studies but are started for the purpose of employing students and supporting their informal learning. Employment in the cooperatives is reserved for students, but most allow graduating students to continue to work in them for a limited time. Cooperatives for students can also be divided into educational institution cooperatives (Fi. oppilaitososuuskunta), in which the cooperative is aligned with the educational institution's teaching goals and in which students join the existing cooperative, and into student cooperatives (Fi. opiskelijaosuuskunta), in which students start their own cooperative with the help of teachers. Student cooperatives can be either pedagogical cooperatives or relatively independent companies with the purpose of employing the students. (Troberg & Hytinkoski, 2018, p. 20.)

Troberg & Hytinkoski (2018, p. 69-70) mention that when considering cooperatives for students, it is important to think about for example why the cooperative is being founded, whether or not the cooperative will be a pedagogical one, whether students are to join an existing one or always start their own, and to take into account the resources needed to start and maintain a cooperative (commitment from teachers and the educational institution, as well as external mentoring and guidance).

A model by Troberg and Hytinkoski (2018, p. 70) of what a cooperative for students could look like includes, for example, 15-20 student members, clear and shared goals, division of tasks and responsibilities, a CEO or other form of leadership, an operations inspector, older students and alumni as mentors, networking with local businesses, a culture of trust, continuous development, and asking for external mentoring when needed.

7.4.4 Previous research on knowledge of and attitudes towards cooperatives in Finland

In 2022, Pellervo Coop Center commissioned a study to investigate Finnish people's knowledge of and attitudes towards cooperatives (Pellervo Coop Center, 2022). The study was conducted by Kantar TNS Agri and gathered 1027 responses. The respondent age-range was 18-79. Important findings were that the knowledge of cooperatives had increased from 2007, with only around one fifth of respondents answering that they knew little or nothing about cooperatives (compare this to half of respondents answering the same in 2007). (Saarnivaara, 2022, slide 4.)

Attitudes towards cooperatives had also remained positive and had grown more positive since 2007. Only 3% of the respondents reported having negative attitudes towards cooperatives. Attitudes were found to increase in positivity the older a respondent was and the more memberships in cooperatives a respondent had. (Saarnivaara, 2022, slide 8.)

Out of young women (ages 18-34), 28% answered that they knew quite a lot or a lot about cooperatives, while the equivalent percentage for young men was 44%. An increase in age and education level corresponded with a better knowledge of cooperatives. Respondents reported gaining information about cooperatives mainly from cooperatives themselves, the media, and through formal education. Information was also gained from relatives, friends, or acquaintances, through work, from other internet sources, and through social media. (Saarnivaara, 2022, slide 14-15.)

The Kantar TNS survey also asked respondents to choose how well they thought certain characteristics fit cooperatives and limited companies. Characteristics associated with cooperatives were (in decreasing order): being local, being Finnish-owned, collaboration, caring for people, investment in home country, development of local area, producing benefits to members, democratic decision-making, fair sharing of profits, responsibility for the environment, and a sense of ownership. Characteristics associated with limited companies were (in decreasing order): Maximising profits, internationality, good investment opportunities, competitiveness, renewability, being a forerunner, and providing benefits for owners. (Saarnivaara, 2022, slide 30.)

A 2022 study called “Opiskelijasta yrittäjäksi 2022 - tutkimus” by Opiskelun ja koulutuksen tutkimussäätiö Otus (2022, p. 4, 11), asked 5023 students at universities and universities of applied sciences about their interest in working as an entrepreneur after graduation. In total, 34% of students answered that they would want to work as an entrepreneur, 2,6% % said they already did so, and 62,3% said they would not be willing.

A higher percentage of men were willing to work as entrepreneurs after graduating (40%), compared to women (30%) and people who responded “other” (22%) (the "yes" answers are combined with "yes, already working as an entrepreneur"). The respondents who expressed most willingness for working as an entrepreneur after graduation were: students in the service sector, business, administration, and law, and engineering, 2) people with non-native languages as their mother tongue or Swedish as their mother tongue, and 3) Master's degree students at university of applied sciences. The respondents who expressed least willingness were: 1) students within natural sciences, educational sciences, social sciences, and health and welfare, and 2) people speaking Finnish as their mother tongue. (Opiskelun ja koulutuksen tutkimussäätiö Otus, 2022, p. 12.)

Some of the most common reasons respondents gave for wanting to be an entrepreneur were: independence, self-actualisation, flexibility in work schedule, and a possibility for better pay. Biggest reasons for not wanting to become an entrepreneur were financial risks, not having a good enough business idea, and the amount of work it brings. (Opiskelun ja koulutuksen tutkimussäätiö Otus, 2022, slide 13-14.)

In 2013, a year-long project called “Osuustoiminnan tunnettuus ja houkuttelevuus yrittäjyysvaihtoehtona” [Eng. Knowledge and attractiveness of cooperatives as an entrepreneurial option], was commenced at the University of Eastern Finland, Joensuu campus, the Department of Economics (Pellervo Coop Center, 2023). The project included a survey, the purpose of which was to investigate how well students in Eastern Finland knew the distinct features of cooperative enterprises, and how attractive they found cooperatives as a form of entrepreneurship to be. There were several study fields represented among the students who answered the survey. The survey was sent to students at three educational institutions in Eastern Finland. It gathered a total of 3680 responses. (Puusa & Hokkila, 2014, p. 1.)

In total, 38% of students said they could consider working as an entrepreneur and 3% said they had plans to do so, whereas 28% answered that they could not consider it. Students most willing to work as entrepreneurs also had the most positive attitudes towards cooperatives. Social and healthcare students were among the least willing to work as entrepreneurs, compared to for example business students. The students were asked which company form they would choose if they were forming their own company. The most popular answers were private entrepreneur (44%) and limited company (16%), and only 3% answered that they would start a cooperative (Puusa & Hokkila, 2014, p. 18-19, 22-24, 86.)

When asked to rate themselves in knowledge about business in general (on a school grade from 4-10), over 80% of students gave themselves a grade between 6 and 8, whereas in perceived knowledge about cooperatives, almost 70% of students gave themselves a grade 6 or lower. There were differences in answers depending on the field of study, with (perhaps unsurprisingly), business students grading themselves highest on both general business knowledge and cooperative knowledge and social- and healthcare students grading themselves among the lowest. A correlation was found between the self-given grade and how much formal education the student reported having gotten about different company forms. Up to 78% of students who said they had received only little knowledge of different company forms graded themselves a 4, whereas 44% of the students who had received a lot of information graded themselves between 8 and 10 in general business knowledge and 7-10 in cooperative knowledge. Students who said they had received a lot of information were also more likely to consider working as an entrepreneur. (Puusa & Hokkila, 2014, p. 7-11, 20.) Other findings were that social and healthcare students were more risk-averse than their fellow business students. They also believed more strongly that business was characterised by hard values (Puusa & Hokkila, 2014, p. 36, 40).

In general, financial ease, sharing of responsibilities, cooperation, doing things together and conducting business responsibly was considered important, but students also wanted independence and freedom. The students on average also had positive attitudes towards cooperatives. Working in a cooperative enterprise was considered a valid form of entrepreneurship, where the purpose is to further the common good and the well-being of the local area. Students also felt that cooperative activities aligned well with their values,

but that a cooperative as a company form does not necessarily fit all sectors and that there is not enough available information about them. (Puusa & Hokkila, 2014, p. 69.)

8 Themes found in material produced during the KEMUSOTE project

As the course on cooperatives was to be a continuation of the larger KEMUSOTE project, an overview of the topics discussed in the project was necessary. During the project, desk research, interviews, workshops, visits to sparsely populated areas and more were conducted by both students and lecturers at the participating universities. Novia UAS students and teachers also cooperated with Turku UAS in some student projects. The published materials by Turku UAS included a background study, articles published on the Turku UAS website, and a podcast where cooperative entrepreneurs were interviewed about their experiences in the social and healthcare sector (Turku UAS, 2023-a). Additionally, master's level student group projects, amounted to 14 project portfolios. More material was produced during the larger KEMUSOTE project from all the involved universities, but this thesis focused on the material produced by Turku UAS, since it most directly related to the cooperative model. A list of materials produced by Turku UAS during the KEMUSOTE project and used in this thesis can be seen in Appendix 1.

Themes and insights that could be used in the course were identified by going through all the material with a focus on cooperatives and their relationship to social and healthcare services. Sentences or smaller themes were condensed onto notes using the online tool Miro. Affinity diagrams were created by grouping insights and themes into logical categories and groups were given a name according to content. The emerging themes were collected into a larger board and overlapping themes were merged. The results served as an overview and framework for what was covered by Turku UAS during the KEMUSOTE project and was used as a starting point when developing material for an online course.

The themes that were identified in the produced material were: 1) the demographics of the Finnish society and how these are changing, 2) digitalization, especially in relation to the social and healthcare field in Finland, 3) the future of social, healthcare, and wellbeing services in Finland, 4) cooperation between the public and private sector when providing

social and healthcare services, 5) information about cooperatives in general, 6) starting a cooperative, 7) building blocks of a well-functioning cooperative, 8) the challenges of cooperatives, 9) social and healthcare cooperatives in general, 10) pull-factors of social and healthcare cooperatives, 11) sparsely populated areas, 12) Turku archipelago in general, 13) customer needs in the Turku archipelago, and 14) working as a healthcare professional in the Turku archipelago. The merged board with all themes from all materials can be seen in Appendix 1.

9 Benchmarking

Benchmarking was used to find out what types of online courses about cooperatives were offered in Finland and to look for best practices in online education about cooperatives. Since the purpose was to find what other types of courses on cooperatives there were, how they were structured, and what content they focused on, competitive benchmarking was chosen. Benchmarking was done based on performance, as there was less interest in the strategies and processes, and more in the service features, design and (to a lesser extent) prices of cooperative courses. Since there was little previous knowledge about the prevalence of cooperative courses in Finland, the benchmarking started with online searches. Google searches were made with the words “osuuskunta kurssi” and “cooperative course Finland”. The Finnish site for finding higher education courses, opintopolku.fi, was searched with the words “osuuskunta” and “osuustoiminta”.

Education about cooperatives was found to exist in many different forms. Students could learn about cooperatives and entrepreneurship through working in pedagogical cooperative where learning was integrated with practical work. Cooperatives themselves were also found to offer courses about the cooperative model. There were online sites with course-like material free of charge and a few institutions offered extensive and in-depth material on cooperatives through online courses. Examples of course providers and their approaches can be found in Appendix 2.

TAMK ProAkademia (2020), which belongs to Tampere University of Applied Sciences, was an example of an academy, where students themselves started team enterprises and gained a Bachelor of Business Administration degree through working and learning in the

enterprise. Usually, the started enterprises were cooperatives. The students also shared spaces together and had coaches to guide them. At the time of writing, students had established a total of 42 team enterprises, with 1.25 million euros in total revenue. Also, a reported 35% of the students who had worked in the team enterprises went on to become entrepreneurs. (TAMK ProAkademia, 2020.)

A cooperative course provider, the Co-op Network Studies CNS, on the other hand, offered an impressive amount of information about many aspects of cooperatives. The methods of teaching varied, from more passive teaching to more active work in groups. One of the cooperative courses offered by the Co-op Network Studies CNS in cooperation with business sector actors, contained 39 hours of video lectures (University of Helsinki Ruralia Institute, n.d. p. 14). The Co-op Network Studies CNS is a cooperation between many universities, meaning knowledge and courses were shared and all students from the networked universities were able to attend courses.

The benchmarking of cooperative courses included four courses, three of which were online. The course providers were 1) KSL -opintokeskus/ Kansan Sivistystyön Liitto KSL ry, 2) Co-op Network Studies (CNS), 3) Taideyliopisto open university in cooperation with Helsinki University, Ruralia Institute and 4) Aalto University. See Appendix 2. for benchmarked courses and their performance metrics.

The course prices ranged from free to 239€ and course worth from no ECTS points to 6 ECTS points. The methods of teaching about cooperatives were varied and the chosen methods depended on the purpose and the educational institution or organization, ranging from reading assignments to extensive use of video material, panel discussions, and the possibility of starting a cooperative with the help of a mentor. KSL-opintokeskus for example offered engaging material in the form of video lectures. The videos were shot in many different locations and included multiple interviews with cooperative experts, cooperative members, and students in student cooperatives. The structure of courses was easy to follow and they were offered free of charge to all visitors of the website.

One of the things that stood out when comparing course providers and cooperative courses was that focus was often on students within business, administration, and law. Co-op

Network Studies CNS stated in their study guide that different fields, including the social- and healthcare field, were being taken into consideration (University of Helsinki Ruralia Institute, n.d. p. 4). However, cooperative courses specifically focused on social- and healthcare students were not found.

Extensive and theoretical courses on cooperatives are likely not feasible nor desirable for social and healthcare students at Turku UAS. Additionally, as Turku UAS is a university of applied sciences, the learning environment should have connections to working life. A learning by doing approach could thus be seen as a better fit for Turku UAS. The course on cooperatives could be tied closely to opportunities for starting student cooperatives with the help of mentors and to working in multidisciplinary teams. As Turku UAS already has experience in student cooperatives and has a good organizational scaffolding for teaching entrepreneurship and business, there is great potential for utilizing these strengths. Turku UAS could additionally benefit from networking with other universities in providing online courses about cooperatives, as has been done by for example Co-op Network Studies (CNS). Mentors with experience in social and healthcare cooperatives could be important, as they can provide support in navigating the special conditions present in both the social and healthcare field and in cooperatives.

10 Interview with subject matter expert

A semi-structured interview with the CEO of a cooperative working within social and healthcare in Finland was conducted 23 January, 2023 via Teams. The interview lasted for around three hours and it was recorded. The interview was conducted in Finnish. A privacy policy statement was sent to the interviewee along with a written consent form. See all interview questions in Appendix 3. The interview sought to fill in the gaps of knowledge regarding cooperatives working in the changing social and healthcare field. The interviewee was asked clarifying questions when needed and was allowed to bring own insights into the subject matter. The findings are discussed under themes, as aspects related to multiple questions came up throughout the interview.

10.1 How the social and healthcare reform has and will affect social and healthcare cooperatives

Although the interviewee mentioned some cooperative workers having trouble with certain contracts after the social and healthcare reform of 2023, in general there did not seem to be major changes in the daily operations of existing cooperatives: *"toimivien osuuskuntien kannalta en usko että on, varsinkaan ensimmäisenä vuotena on tapahtunut mitään olennaista"* [for currently functioning cooperatives, I do not believe that, especially during the first year, anything significant has changed].

The new wellbeing service counties were expected to conduct competitive tendering (fi. kilpailutus) in an unbeknownst way during spring and early fall 2023. But although there were still unknown factors, one thing that was sure was that the need for social and healthcare services and working hands will keep growing. The interviewee saw the wellbeing services counties being formed as a necessary and positive development in a desperate situation: *"taivaanrannalla näkyy valoa"* [there is light in the horizon]. The interviewee saw that the changes that were taking place and the needs of the Finnish society give excellent opportunities for cooperatives to make their presence known in the social and healthcare field. The cooperative model was said to be one that has been in use for a long time in Finland and proven to work. The interviewee saw that it can be an answer to problems, especially the ones related to social- and healthcare services in sparsely populated areas.

The factory-style working environments, the interviewee believed, are coming to an end. People want to have a working environment that suit them as individuals. The interviewee saw big trends that keep developing in this regard and that the cooperative model has a clear place in it. The interviewee mentioned the large Dutch healthcare cooperative Buurtzorg, that started from 12 nurses and the concern for the wellbeing of their local area, and saw these types of cooperatives as a good way to go for Finland as well.

10.2 Public procurement and service vouchers

When speaking about public procurement, the interviewee saw that a larger consortium is needed to envelop the smaller social and healthcare providers. The cooperation and

shared rules for the group of smaller actors was seen as important. If cooperation is achieved, there could be benefits not only for the participating companies and for people living in sparsely populated areas, but also for the public sector in terms of cost-effectiveness. The interviewee believed that the use of service vouchers (fi. palveluseteli) will largely stay the same, but hoped for flexibility in their usage, so that the customers could freely choose the services they want and not be restricted by the type of service voucher. The interviewee mentioned that currently, the amount of the service voucher might be too small or prevent the customer from paying additional costs from out of pocket if they want a more expensive service than the voucher is intended for.

According to the interviewee, the great benefit of service vouchers is that public sector is relieved from managing small service providers. The customer, in the best scenario, has a true freedom of choice when it comes to services. The interviewee saw cooperatives as actors that look at customer needs with a holistic perspective and act as an integrating element between customers and the public sector.

10.3 Cooperatives useful in sparsely populated areas

The interviewee believed that the cooperative model is a valid model for sparsely populated areas, where public services cannot reach in a cost-effective way and where corporations do not operate because of the lack of profits. The cost-structure and low profits in these areas lead to a lack of new services being created and existing services being centralized. The interviewee explained that, historically speaking, where there has been a decrease of services in an area, the community has started to actively produce services themselves in the form of cooperatives. Profitability was not seen as the only viable driving force for why social and healthcare services are produced, but that the civil activity that has once been present in Finland seems to have shifted towards people expecting the larger society and companies to provide the necessary services. A revitalization in own initiative was seen as necessary.

The interviewee highlighted the need for long-term continuity in services and that cooperatives are built on the premise of community and longevity. It was mentioned that, although individual organizations based on voluntariness and good will might function well

in the short-term, they can fail to produce a permanent structure. A more encompassing operating model and a larger structure was seen as necessary to assure the long-term sustainability of services in sparsely populated areas.

10.4 Practical hurdles are not major hurdles

There are not only legal requirements in terms of system requirements for cooperatives in the social and healthcare industry, but also different digital solutions for customers, each with their own operating system. The small entrepreneur needs to be able to focus on the care work itself. The interviewee saw that larger consortiums would allow smaller actors to integrate information systems with the public sector and offer digital solutions to customers. The interviewee was confident that everything will become more standardized and that there are cost-benefits to this, but that it simultaneously necessitates cooperation between smaller actors if they are to keep up in the digital developments.

Although it is important to consider practical and technical aspects, such as system requirements, how the cooperative functions, requirements of the employees within the social and healthcare sector and the required permits, they were not seen as a big issue in the larger whole. The interviewee highlighted that there are no obstacles for cooperatives to act in the field, as long as market conditions enable their operations. The challenges were seen to lie more in creating a shared culture and structure conducive to cooperatives and in building trust and cooperation with societal actors. The cooperative needs customers, connections and a framework in which to operate in.

Relationships and trust were still seen by the interviewee as the cornerstones for building a business together: *"Ei ne ihmisten väliset suhteet ole miksikään muuttuneet. Sit tietysti täytyy niinkun ajatella mitä tää digitaalisuus ja some ja kaikki muut niin miten ne siihen sit vaikuttaa mut luottamushan syntyy kohtaamisista, kahden välisistä keskusteluista"* [The relationships between people have not changed. Then of course we need to think about digitalization and social media and all the rest, how they affect it, but trust is born in interactions, from conversations between two people].

The interviewee mentioned the benefits of mentors supporting young people who want to start a cooperative. The practical paperwork was not seen as a big hurdle, but that it can become one, if a person who is new to cooperatives perceives it to be difficult to navigate. It was mentioned that asking for advice and support from people who have been involved with cooperatives for a longer time can help.

10.5 A cooperative needs to be led

The interviewee highlighted the need for members to thoroughly discuss how the cooperative is operated and how information and money flows within the cooperative. It was also emphasized that a cooperative needs good leadership:

Jotta osuuskunta voisi toimia, sillä täytyy olla selvä vetäjä. Jos ne on yrittäjiä, niiden pitää olla konkareita ja niitä pitää olla vähintään kaks, yks ei riitä, se on haavoittuva, mielellään kolme. Ja sit sen pitää olla kumppanuudessa tän hyvinvointi[alueen] kaa. [In order for a cooperative to function, it needs a clear leader. If they are entrepreneurs, they need to be experienced and they have to be at least two, one is not enough, it's vulnerable, preferably three. And they have to cooperate with this wellbeing services county].

10.6 Demonstrating the security and flexibility of the cooperative

The interviewee saw a need to take into consideration the specific needs and stages of life of social and healthcare workers. Some might have multiple responsibilities in life and appreciate a stable income and a good work-life balance. Others might have transitioned into a stage of life, where comfort, self-management and shorter workdays start to take priority. The interviewee mentioned experiencing a few situations of potential cooperative members perceiving hurdles for joining a cooperative; students from different educational institutions seeing difficulties in joining and nurses who were looking for better working conditions ultimately perceiving the cooperative as too risky. If a cooperative is to attract social and healthcare professionals, it must demonstrate that the work is as safe, in terms of working hours and salary, as working in any other company, and that it takes into consideration work-life balance needs. On the other hand, the cooperative can highlight the possibilities of flexible forms of work for people who want to work less, a great example being retirees wanting to continue working part-time.

10.7 Joining and starting a cooperative is easy, but requires own participation

The interviewee commented on the realistic expectations that someone joining a worker cooperative should have as follows:

Se perusviestihän on, että se on todella helppo. Sä voit mennä sinne osuuskuntaan, sä voit perustaa osuuskunnan, sä voit mennä jäseneksi osuuskuntaan, se ei vaadi oikeastaan mitään. Mut se, mikä siinä pitäis ymmärtää, että se pelkästään jäseneksi meneminen ei riitä että sitten pannaan nokka auki että tänne sitten matoja [...] kun sä menet osuuskuntaan, sun pitää myös itse panostaa ja jollet sä itse panosta, niin sä et kehity ja sä et saa niitä asiakkaita. [The basic message is that it is really easy. You can go there to a cooperative, you can start a cooperative, you can become a member of a cooperative, it does not really require that much. But what should be understood is that simply becoming a member, opening the beak and demanding worms (i.e. expecting results) is not enough [...] when you join a cooperative, you also have to make an effort, and if you do not make an effort, then you will not develop and you will not get those customers].

11 Survey on opinions and knowledge about entrepreneurship and cooperatives

An online survey was made to find out opinions of social and healthcare students at Turku UAS regarding entrepreneurship, cooperative entrepreneurship, and cooperatives. The survey was sent by the commissioner to students studying social and healthcare at Turku UAS via email on 14 February 2023. Answers were collected until March 19. The survey questions were in Finnish, as the degrees within social and healthcare at Turku UAS were mostly in Finnish and the future course would be as well. Privacy policy and research purpose statements were attached to the email sent to students. Furthermore, General Data Protection Regulation (GDPR) rules stated in Regulation (EU) 2016/679 of the European Parliament of the Council, require explicit consent to gathering of personal information. Although the survey did not gather any direct personal information, the survey was made to adhere to the GDPR rules. See Appendix 4. for the privacy policy and research purpose statements as well as the full survey.

11.1.1 Survey questions and answers

The survey contained 16 questions. The questions were based on two previous surveys, so that answers could be compared to previous findings. One of the surveys asked about higher education students' knowledge of and attitudes towards cooperatives and was conducted in 2013 as a part of the project "Osuustoiminnan tunnettuus ja houkuttelevuus yrittäjyysvaihtoehtona" (Puusa & Hokkila, 2014). The other survey, which asked about students' willingness to become entrepreneurs, was part of the research "Opiskelijasta yrittäjäksi 2022 - tutkimus" (Opiskelun ja koulutuksen tutkimussäätiö Otus, 2022).

In total, twenty responses were gained. For the first nine respondents, there was a technical issue with questions 6, 9, 11, and 12. These answers have been omitted from the results. In question 1 and 2, respondents were asked to consent to participating in the study and whether the respondent studied social and healthcare at Turku UAS. All respondents answered "yes" to both questions. In question 3, students were asked what academic level they studied at. Fourteen responded that they studied for a Master's degree, five for a Bachelor's degree and one respondent studied at the open university. In question 4, 5 and 10, respondents were asked to rate their knowledge about finance and business, entrepreneurship, and cooperatives respectively. Respondents used a slider to choose from 0-100, ranging from "not at all" to "very much". The average ratings were 35 for finance and business, 39 for entrepreneurship, and 17 for cooperatives. The answers can be seen in Figure 10. The answers were presented in one graph for ease of comparison.

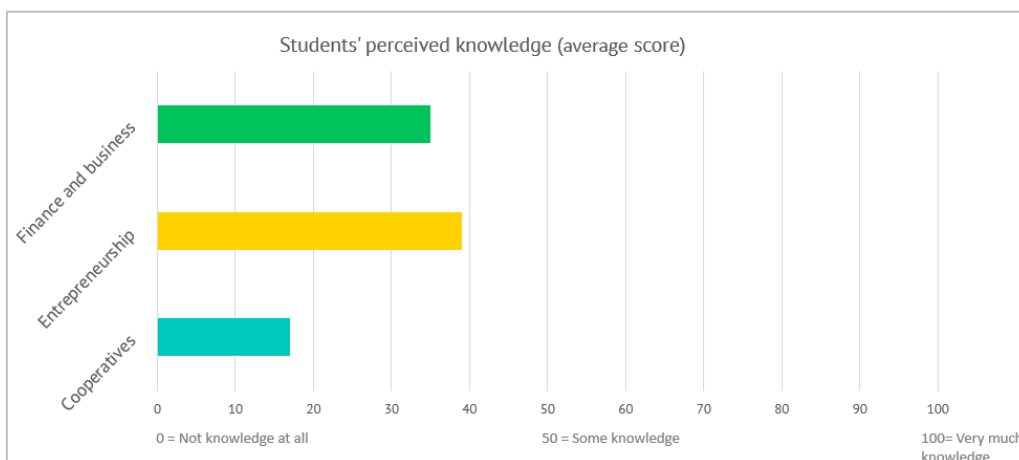


Figure 10. Respondents perceived knowledge of finance and business, entrepreneurship and cooperatives

In question 6, students were asked how much they agreed with statements related to entrepreneurship. Students were asked to answer on a 5-point bipolar Likert scale (“totally agree”, “partially agree”, “neither agree nor disagree”, “partly disagree”, “totally disagree”) or “cannot say” on the following statements: 1) I am willing to work/continue as an entrepreneur, 2) Cooperative entrepreneurship interests me, 3) My current studies give me a good starting point to work as an entrepreneur, 4) My professional skills give me a good starting point to work as an entrepreneur, 5) My entrepreneurial experience gives me a good starting point to work as an entrepreneur, 6) If I were to become an entrepreneur, I would like to decide the affairs of the company alone.

There were as many respondents willing to work/continue as an entrepreneur as there were those who were unwilling. Interest towards cooperative entrepreneurship followed a similar pattern. Only three respondents (out of 11) partially agreed that their current studies gave them a good starting point to work as an entrepreneur, whereas seven respondents either totally or partly agreed that their professional skills gave them a good starting point to work as an entrepreneur. Most respondents partially agreed that they would like to decide all the affairs of the company alone, were they to become entrepreneurs. See Figure 11. for a visualization of answers.

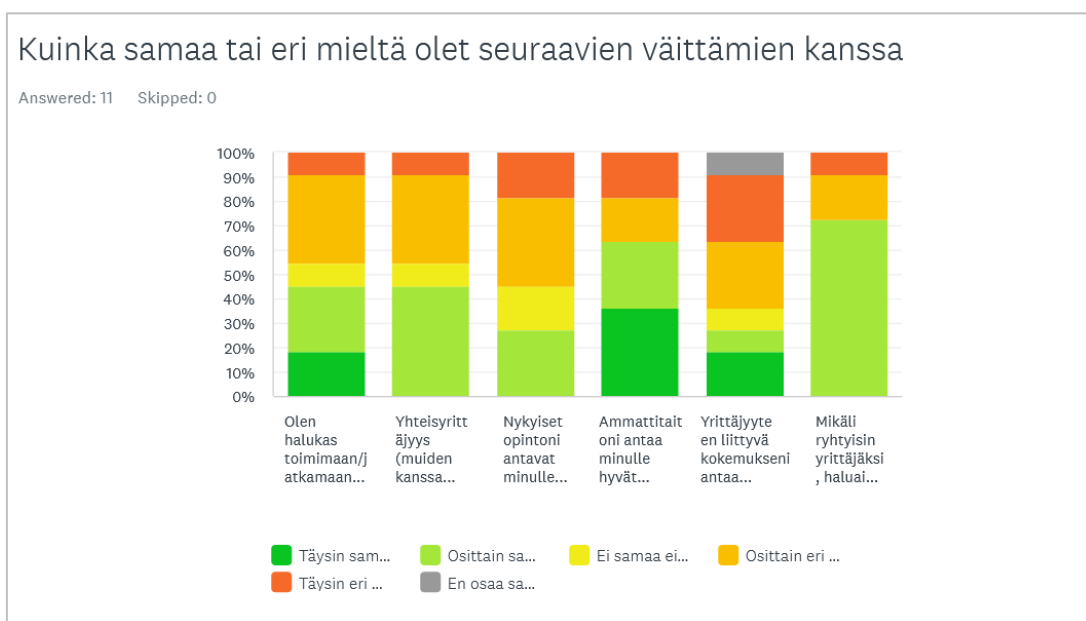


Figure 11. Attitudes and motivations towards entrepreneurship

In question 7, students were asked to give a maximum of 3 reasons to become entrepreneurs. The answers could be divided into themes of freedom, independence, making one's own decisions, self-expression, interest in the job, meaningful work, work community, making a business out of a good business idea, and the possibility for success. See a visualization of responses in Figure 12.



Figure 12. Students' reasons for becoming an entrepreneur

In question 8, students were asked reasons why they would not want to become entrepreneurs. The answers could be divided into risks (especially financial), uncertainty (especially about the future), entrepreneurship being seen as time-consuming, psychological factors such as stress and having to bear all the responsibility alone, as well as a perceived lack of knowledge, resources, or a business idea. See Figure 13. for a visualization of responses.



Figure 13. Students' reasons for not becoming an entrepreneur

In question 9, students were asked about their interest in different company forms, were they to start their own. The options given were private entrepreneur, limited liability company, cooperative, general partnership, and limited partnership. Interest was asked on a 5-point unipolar Likert scale from “not at all” to “very much”. Most interest was found towards private entrepreneurship, followed by limited liability company. The interest in cooperatives was either “quite little”, “very little” or “not at all”, as was the interest towards general partnership and limited partnership (except for one answer of “quite a lot”). The results can be seen in Figure 14.

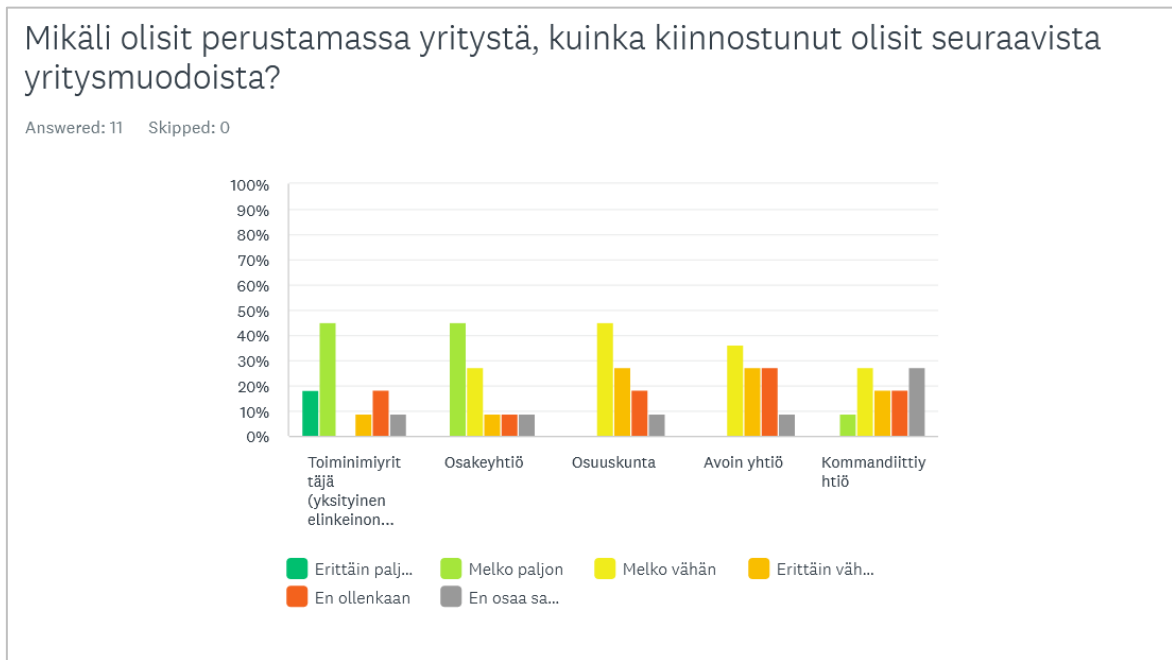


Figure 14. Students' answers to which type of company would most interest them were they to start their own

In question 11, students were asked to answer a short quiz about cooperatives in the form of statements about cooperatives, to which they were to answer either “yes”, “no” or “cannot say”. The questions were: 1) in the cooperative, the largest investor has the most decision-making power, 2) the goal of the cooperative is profit maximization, 3) in the cooperative, members are equal, 4) a cooperative member cannot work in the cooperative he owns, 5) the goal of the cooperative is to support the livelihood and well-being of the members, 6) the cooperative is a joint stock company, 7) in a worker cooperative, a member is both an owner, a decision-maker, and an employee, 8) doing business in a cooperative is relatively risk-free.

The answers can be seen in Figure 15. Most of the respondents answered all the questions correctly, although an average of all 50% of all answers were “cannot say”, indicating that students did either not understand the formulation of the question or could not answer it.

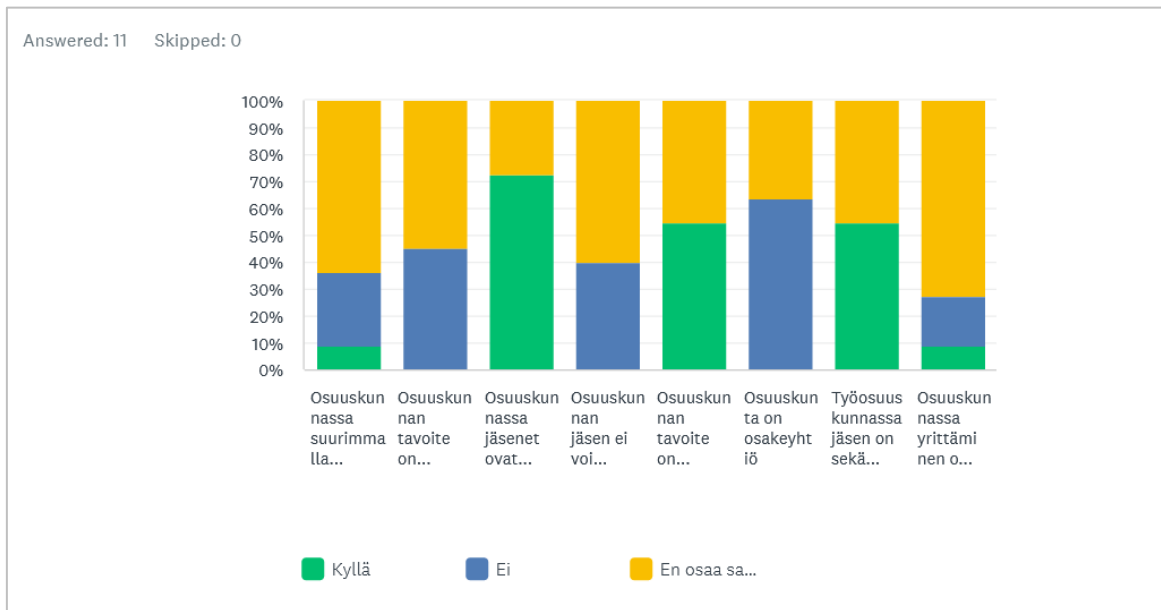


Figure 15. Answers to a short quiz about cooperatives

In question 12, students were asked for how important they considered different cooperative values. Cooperative values were: self-management, self-responsibility, justice, equality, solidarity, honesty, openness, societal responsibility, and caring for other people. The scale was a 5-point unipolar Likert scale from “unimportant” to “very important”. The answers can be seen below in Figure 16. Most students found all values either “very important” or “quite important”.

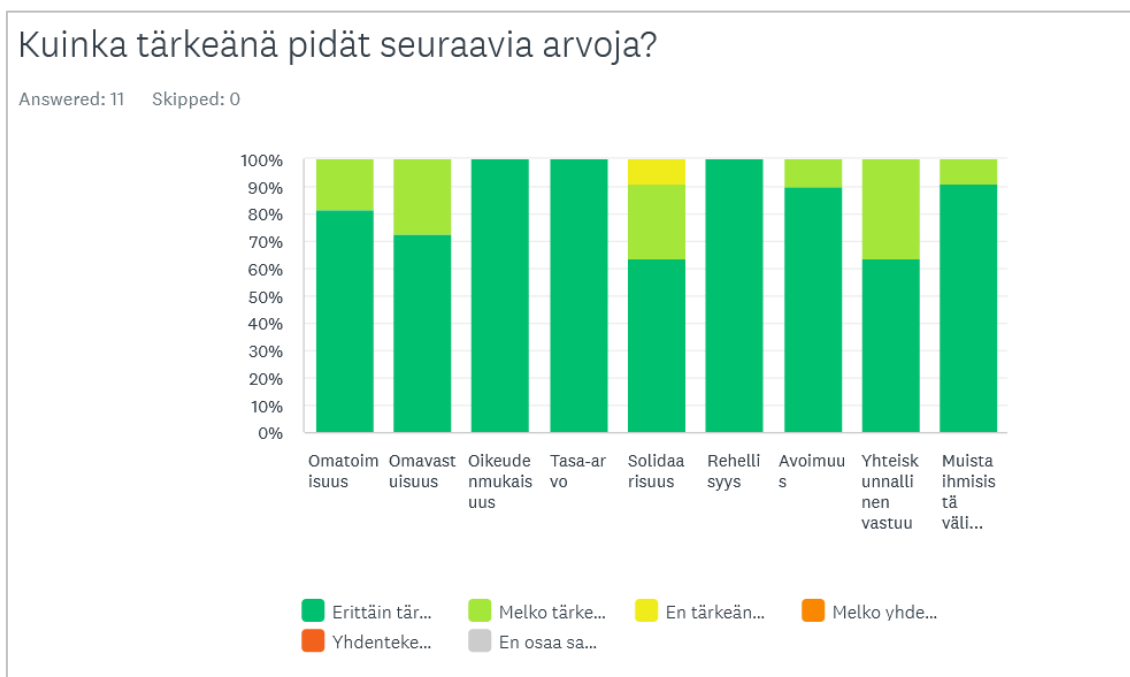


Figure 16. How important students found cooperative values

In question 13, students were asked to list all the cooperatives they knew. Only three respondents out of 20 could name any. The cooperatives that were named: Pirkanmaan Pesti, SOK, Ainova, Satakunnan osuuskauppa, Osuuspankki, Satamaito osuusmeijeri.

In question 14, students were asked about their interest in learning more about cooperatives. Answers were given on a 5-point unipolar Likert scale from “not at all” to “very much”. No respondent answered “very much”, 10% answered “quite a lot”, 40% answered “quite little”, 10% answered “very little”, 35% answered “not at all” and one respondent could not say. The answers can be seen in Figure 17.

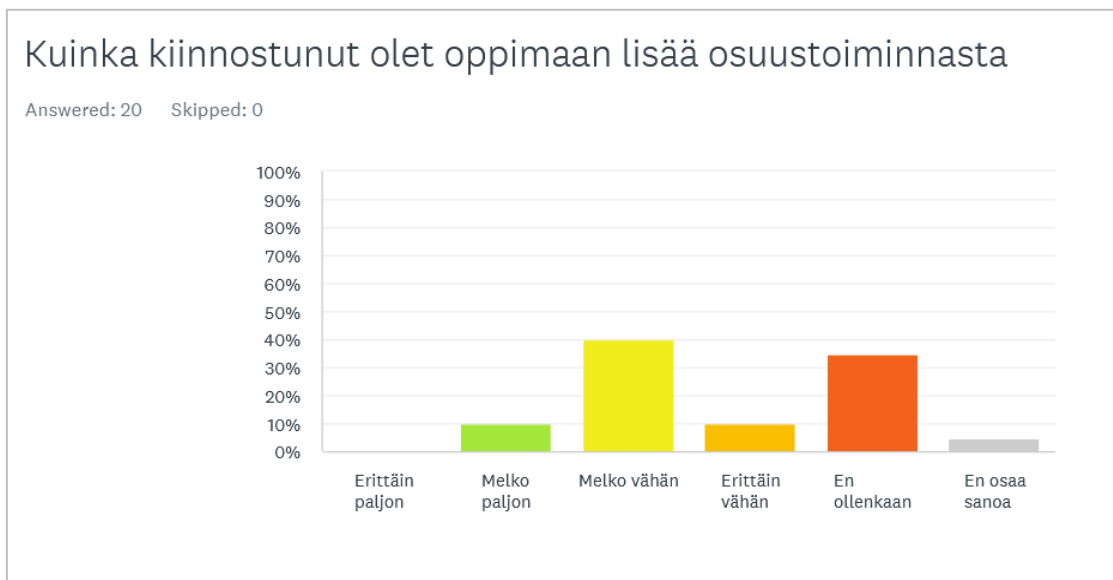


Figure 17. Students' interest in learning more about cooperatives

In question 15, students were asked about what type of knowledge about cooperatives they would want more of. The respondents could choose several options: 1) general information about the operation of cooperatives, 2) stories about working in a cooperative from cooperative members, 3) the pros and cons of working in a cooperative, 4) practical information about establishing a cooperative, 5) the cooperative's values and principles, 6) examples of cooperatives operating in Turku, 7) examples of social and healthcare cooperatives, 8) cannot say, and 9) an option for one's own suggestion. The most chosen aspects were: examples of social and healthcare cooperatives (10 respondents), general information about cooperatives (9 respondents), pro's and cons of working in a cooperative

(8 respondents), and practical information about establishing a cooperative (5 respondents). The results can be seen below in Figure 18.

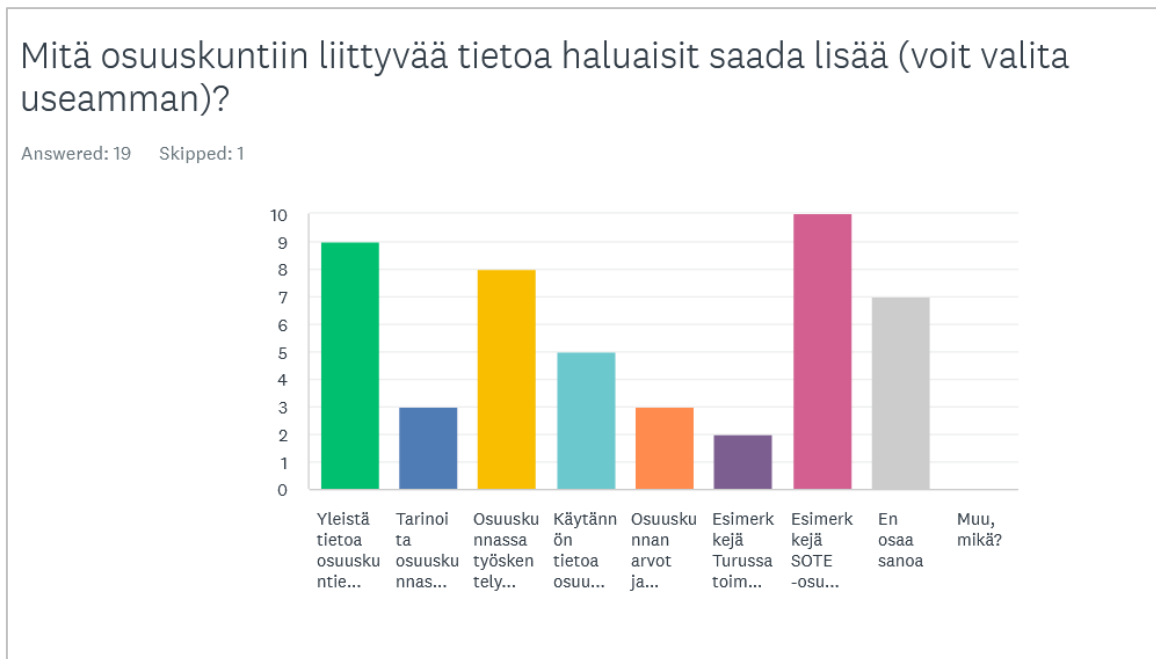


Figure 18. Information about cooperatives that the respondents would want to learn more about

In question 16, students were asked to give additional feedback on the survey and the themes discussed in the survey. A few respondents had general comments about the survey itself. Two answers related to the topics covered in the survey: 1) *“Aiheena sellainen mistä ei itsellä ole tietoa lähes ollenkaan”* [The topic is one that I have hardly any knowledge about], 2) *“Tällä hetkellä asia ei ole omalla kohdallani relevantti, joten se näkyy myös kiinnostuksessani. Kiinnostukseni asiaa kohtaan on tällä hetkellä yleisluontoista.”* [At this moment, the topic is not relevant for me. My interest in the topic is of general nature at the moment].

11.1.2 Interpreting the survey results

Although the responses were too few to draw any definite conclusions, the answers seem to support previous research. Students on average did not perceive themselves as having high levels of knowledge about business, entrepreneurship, and especially cooperatives. Also interest in learning about cooperatives was relatively low. It would be interesting to

find out to what degree added knowledge would give confidence and motivation for the students to consider working as an entrepreneur in a cooperative.

Students seemed to value independence, freedom, and decision-making power as well as the opportunity to be financially successful, were they to become entrepreneurs. The reasons for not becoming an entrepreneur focused on risks, responsibilities, lack of free-time, and uncertainty of things like salary, the Finnish social and healthcare field, and the future of the Finnish economy. Students also answered that they wanted examples of social and healthcare cooperatives as well as general information about cooperatives and the pros and cons of working in a cooperative. It seems that students appreciated practical information and concrete examples. Students also found cooperative values important.

The survey answers indicate that more information about business, entrepreneurship, and especially cooperatives is needed for social and healthcare students at Turku UAS. The challenge might be to get the students motivated about the subject. The fact that the cooperative model is relatively risk-free compared to private entrepreneurship could be highlighted in the course on cooperatives, as well as cooperative aspects such as democratic decision-making, support from other members, the ability to affect one's own work, and the opportunities for flexible work-schedules.

12 Personas

Personas were created to help empathize with social and healthcare students and help take into consideration their needs and challenges. Personas were based on the theory covered in this thesis, on the survey sent out to social and healthcare students at Turku UAS, and on input from the commissioner and a senior lecturer at Novia UAS, who has both experience in student cooperatives and in teaching business topics to social and healthcare students (personal correspondence 2023, April 27). The third persona was additionally co-created with a student studying a bachelor's degree in social services (personal correspondence 2023, April 29). Characteristics that were emphasized were the level of motivation and knowledge of business, entrepreneurship, and cooperatives. Personal values and worries were considered since these could be beneficial to address during the

course. Also technical skills were considered, as were the types of material or activities that could be of interest to the students. The personas were created using Adobe XD.

The first persona is Sanna, a 32-year old studying for a master's degree and living with her husband and child in Turku. She values independence and freedom but worries about taking financial risks. She has great confidence in her professional and interpersonal skills, but little knowledge about cooperatives. She would like to have more general knowledge about cooperatives and business and would like for studies to be flexible, as she lives a busy life. Persona 1. can be seen in Figure 19.



Figure 19. Persona 1. Sanna. Adobe XD was used for persona canvases. Persona canvas template by "Yumtastic Tools and Trainings". Persona images were generated by AI and retrieved 2023, April 13 from "thispersondoesnotexist.com" using the plugin "UI Faces".

The second persona is Aliisa, a 23-year-old studying for a bachelor's degree in nursing and living with her Jack Russell terrier in Turku. She values creativity, self-expression and the freedom that entrepreneurship could bring. She worries about being able to balance work and free-time, and is hesitant to take financial risks. Aliisa would like to have practical information about working in a cooperative and get examples of existing cooperatives in the social and healthcare field. Persona 2. can be seen in Figure 20.

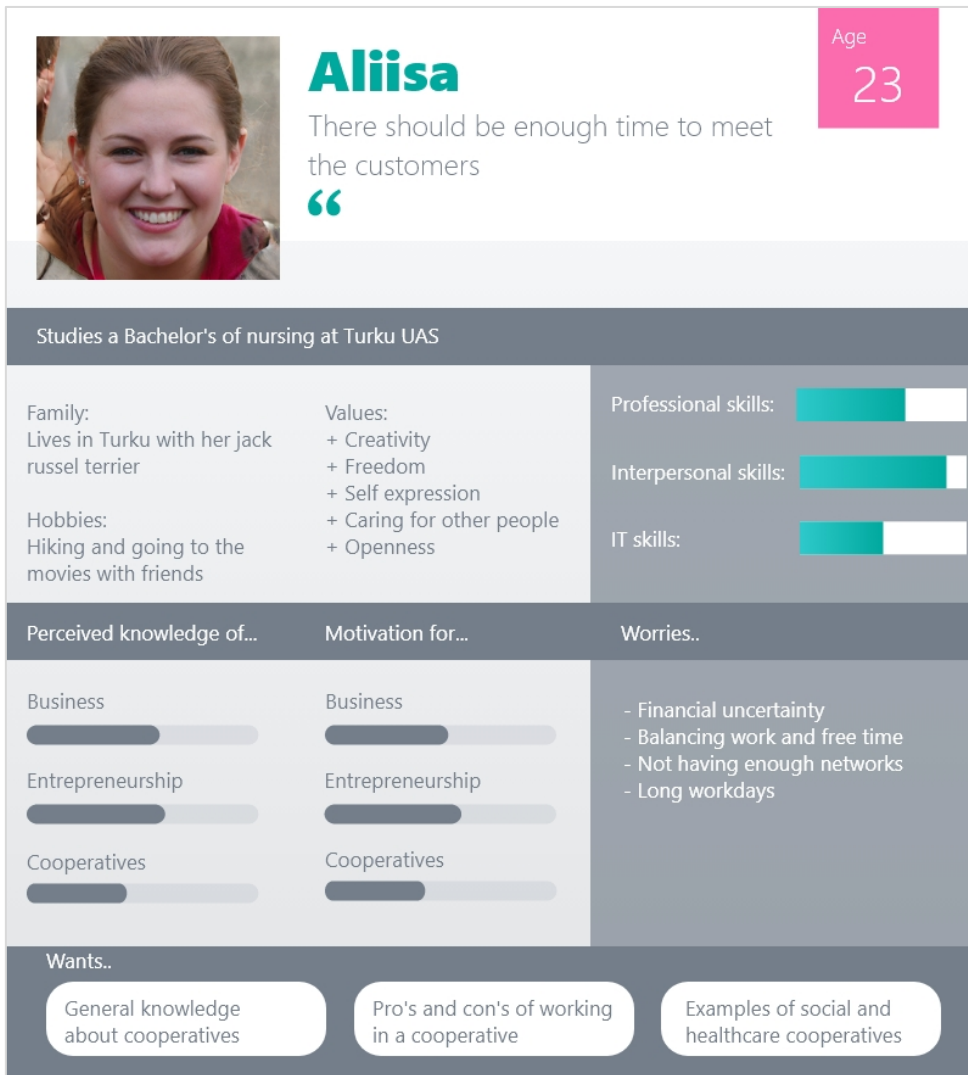


Figure 20. Persona 2. Aliisa. Adobe XD was used for persona canvases. Persona canvas template by "Yumtastic Tools and Trainings". Persona images were generated by AI and retrieved 2023, April 13 from "thispersondoesnotexist.com" using the plugin "UI Faces".

The third persona is Anni, a 20-year-old studying for a bachelor's degree in social studies and living with her boyfriend in Turku. As she is very social, she wants to have a good social network and appreciates group work. She would also like to have a mentor present at

lessons and get guidance on the opportunities that entrepreneurship and cooperatives bring. She does not want to carry a lot of responsibility alone, and wants to avoid stress. Anni cares deeply about the well-being of others and believes that all people need to be supported. Persona 3. can be seen in Figure 21.

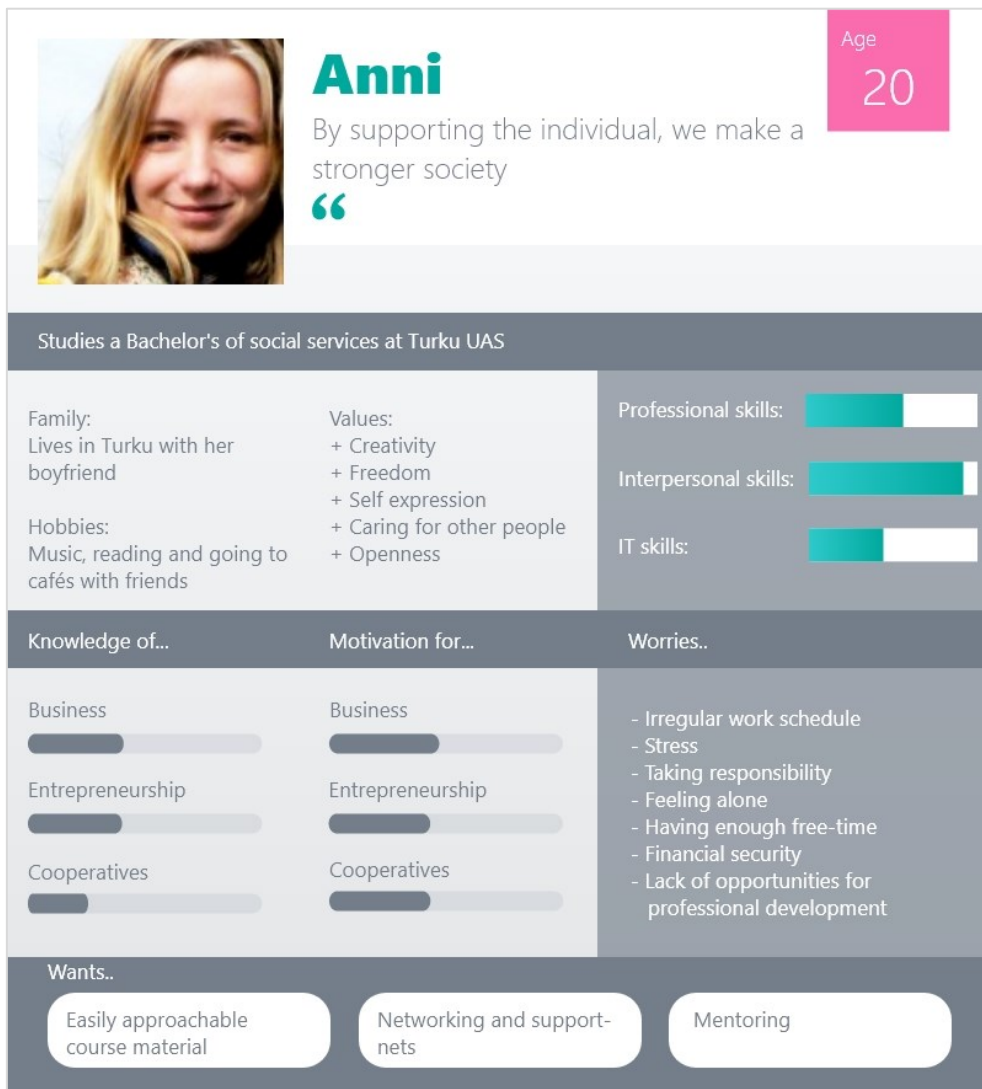


Figure 21. Persona 3. Anni. Adobe XD was used for persona canvases. Persona canvas template by “Yumtastic Tools and Trainings”. Persona images were generated by AI and retrieved 2023, April 13 from “thispersondoesnotexist.com” using the plugin “UI Faces”.

13 Course on cooperatives in the innovation pedagogy framework

The online course on cooperatives was placed in the framework for innovation pedagogy to help create course material and to align it with the pedagogical approach at Turku UAS. Aspects such as learning by doing, diverse social interactions, self-management, group

work, and a flipped classroom approach were considered, as were the online environment and the duration of the course (54 study hours). A suggestion to bring in guest lecturers to mentor students was also included. Since starting a cooperative is not feasible within such a short course, the suggestion was for students to apply their knowledge by working in groups; sharing what they have learned about cooperatives, ideating their own cooperative, and presenting their idea to other students. The purpose was to create as much active participation, social interactions, and opportunities for mentorship as possible. Project work in groups was also seen to align with cooperatives, as working in a (worker) cooperative entails self-management, democratic decision-making, and cooperating with other people. See a suggestion for course design for the online course on cooperatives in Figure 22.

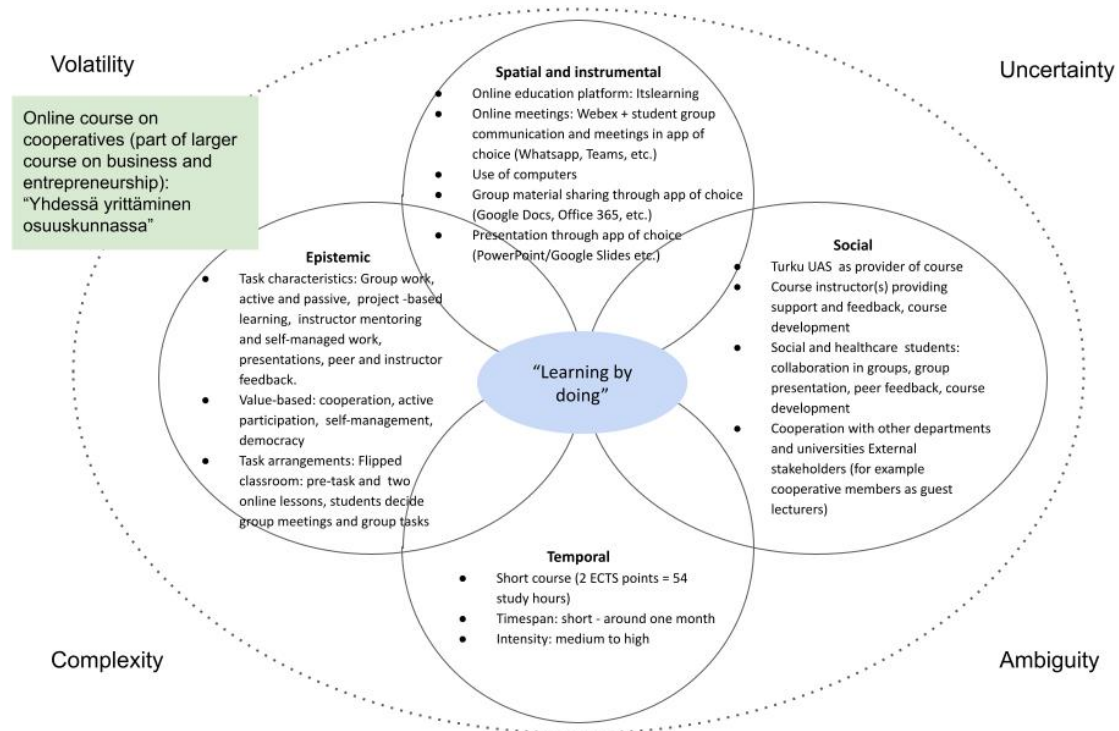


Figure 22. Suggested online course design using the innovation pedagogy framework. Based on the framework for designable course elements as presented in Hänti et al. (2021)

14 Storyboarding

A storyboard was created as a visual support for the concept walkthrough of the online course and as an aid for determining what type of course material should be created. The storyboard used a social and healthcare student as the main character and followed her

through the steps of the course. It visualized the flipped classroom approach, group work, as well as the pre-tasks and instructor mentoring and feedback. Several versions of the storyboard were made. The first version was presented to the commissioner, after which some modifications were made, and storyboard steps were simplified. Also, it was requested by the commissioner that the proposed Business Model Canvas be made easier to use. The second version took into consideration the commissioner comments and later versions also incorporated aspects such the integration of the course on cooperatives into a larger course on business and entrepreneurship. The final storyboard can be seen in Figure 23. A larger version can be found in Appendix 5.

The storyboard starts with the social and healthcare student choosing the larger elective course on business, entrepreneurship, and cooperatives. For the cooperative course part, her given pre-tasks before the first online lesson include: listening to the podcast produced during the KEMUSOTE project, in which cooperative entrepreneurs discuss their experiences in the social and healthcare field (Koskensyrjä, 2022, March), reading the article “Sote-palvelut ketterästi saaristoon – osuuskunnat yksi kustannustehokas vaihtoehto” (Eng. social and healthcare services into the archipelago in an agile way – cooperatives one cost-effective alternative) (Eloranta & Mört, 2023), and reading through the provided PowerPoint slides (see chapter 15.2).

During the first online lesson, the instructor first gives a short introduction to the course and answers students’ questions that might have arisen during the pre-assignment. The instructor then provides the students with instructions for a group task. In the second half of the online lesson, the students are divided into groups of 3-5 students and are asked to start ideating a cooperative using a modified Business Model Canvas (see chapter 15.3). The instructor visits groups in breakout rooms and helps with any questions. There is a possibility to have a guest lecturer present to answer questions about cooperatives and mentor students in their project.

After the first online lesson, the students continue their group work either online or in person, meeting at chosen dates and times. They further develop their business model and return it to the instructor for feedback. The group also creates a short presentation, where they explain their business model and how they arrived at it. During the second and final online lesson, the groups present their business model to the instructor and other students.

The instructor and other students give feedback in real time to each group. After the second online lesson, students give feedback to their own group members about their actively they have participated in the group project. Students are evaluated by the instructor based on activity during online lessons, on the quality of the group work, and on the peer feedback. Course feedback is also given by the students so that the course can further be developed.

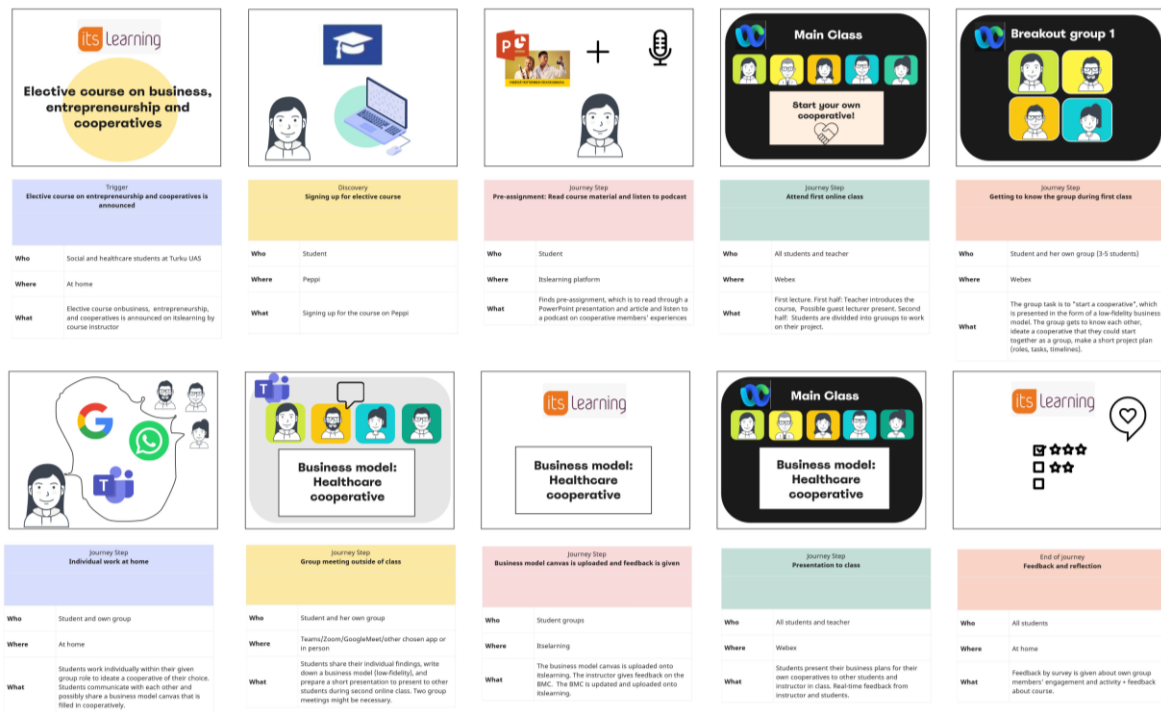


Figure 23. Final storyboard

15 Course material

Important interactions do not only take place between students and instructors or other students and other students, but also between students and the content. It became important to consider how information about business, entrepreneurship, and cooperatives is approached by social and healthcare students, compared to for example business students. During thesis work, multiple sources suggested that social and healthcare students might feel unfamiliar with business concepts and therefore sense apprehension towards them. The same material that is easy to digest for a business student, could for other students include unfamiliar terminology and be hard to internalize. Clarity, adequate explanation of concepts, tying business concepts into more familiar ones (such as how to prioritize the allocation of limited resources), and offering mentoring were

seen as ways to lower the thresholds that might exist. Students' interest in cooperatives, entrepreneurship, and business in general could increase once initial hesitation is replaced with clear and easily understandable concepts.

15.1 Group assignment instructions

Instructions for the proposed group assignment considered the nature of online learning, the flipped classroom approach, and project work. Social aspects were incorporated as much as possible, as was opportunities for applying gained knowledge. Self-management and taking responsibility were considered in that students were to partly to work in groups without direct instructor assistance. The group project was also to be presented to other students, so that ideas could be shared and direct feedback from other students and instructors could be received. The assignment explains how students are expected to work in their own respective groups, how they are to use the modified business canvas, and how they are to present their idea to the rest of the class. A visualization of the group task can be seen in Figure 24, and a larger version in both Finnish and English, along with written instructions in Finnish, can be found in Appendix 6.

COLLABORATIVE ENTREPRENEURSHIP IN A COOPERATIVE: GROUP TASK

- 1.** You will be divided into groups during the first online lesson. Familiarize yourselves with the group task instructions and the modified business model canvas. Start ideating your cooperative and divide group tasks. The instructor will help you with questions.


- 2.** After the lesson, continue ideating your group's cooperative. Use any application you want for communication. Use the modified BMC and fill it in together. Upload the filled in BMC onto Itslearning for instructor feedback.


- 3.** Create a short presentation about the cooperative you have ideated. Agree on how you will present your idea. Present your cooperative idea to other groups and the instructor during the second online lesson. Give feedback to other groups' presentations.



Images created by: Olga Strel/Shutterstock. License: royalty-free.

Figure 24. Group task. Images by Olga Strel, Shutterstock. RF.

15.2 PowerPoint slides

With the material produces by Turku UAS during the KEMUSOTE project, theory, benchmarking, the subject matter expert interview, co-development, as well as the survey result, an overview of what type of information a course on cooperatives should include was gained. The information was collected into a PowerPoint presentation that could be given to students to familiarize themselves with before the first lecture. Links to additional resources were provided for students interested in further learning. Students were

additionally provided with links to eight social and healthcare cooperatives in Finland for inspiration. The headlines of the presentation in English and the PowerPoint slides in Finnish can be found in Appendix 7. A Turku AMK PowerPoint template was used, with permission, with the understanding that the presentation is a prototype to be later developed by the course instructor.

Themes in the PowerPoint slides included general information about cooperatives in Finland, different types of cooperative enterprises, cooperatives compared to limited companies, cooperative entrepreneurship, conditions for a well-functioning cooperative, the pros and cons of cooperative entrepreneurship, the conditions for private enterprises in the social and healthcare sector, how cooperatives can provide services locally in sparsely populated areas, how to start a cooperative, different aspects of social and healthcare cooperatives, and examples of cooperatives that provide social and healthcare services in Finland.

15.3 Business Model Canvas

The widely used Business Model Canvas (BMC), originally created by Alexander Osterwalder, was chosen as a tool for students to use when ideating their cooperative within their group, as can guide the students in transforming a business idea into a business model and help clarify and visualize it (DesignABetterBusiness.tools, 2019-b). The modified BMC was made using Adobe XD. The English version of the modified BMC can be seen in Figure 25. For larger versions of the modified BMC in both English and Finnish, see Appendix 8.









Designed by: <input type="text"/>		Date: <input type="text"/>		
Modified Business Model Canvas				
<p>Who are we?  What is the name of our cooperative? Where are we located? What are our strengths, skills, experiences, contacts, resources, and interests? What do we believe in and what is our vision of the future? What is the purpose of our cooperative? Which cooperative values do we find most important?</p>				
<p>Who do we work with? </p> <p>Who are our most important partners? (for example wellbeing services counties, municipalities, other cooperatives, other organisations, accounting firms) Who are our most important suppliers? (think about what resources we need) Which key resources do we get from our partners?</p>	<p>What do we do? </p> <p>Which services do we offer? (think about what we are able to provide and how the activities bring value to the customer and society) Which activities do we need to do to be able to offer the services? (think about management, organising people and resources, meeting with the customers. Prioritise the most important ones that you can get the resources for)</p>	<p>What value do we bring? </p> <p>What value are we giving to our customers? (you can think about price, speed of services, quality of services, trustworthiness, customer experience, ease of use) Which customer needs are we satisfying? Which customer problems are we solving? Why would people use our services? What value do we bring to society?</p> <p>Think in terms of value you can create for your customer segments (the different groups of customers).</p>	<p>What type of customer relationships do we have? </p> <p>What type of relationships do our customers expect us to build with them? (do we give personal assistance face-to-face? do we offer services online? Are our relationships to the customer short-term or long-term? Do we invite the customer to develop the services together?)</p>	<p>Who are our customers? </p> <p>For whom are we creating value? Who are our most important customers? How can you group your customers into groups based on shared characteristics or needs? (you can for example make groups based on age, life stage, which needs they have, which problems they face, which channels they use, or where they live. You can combine characteristics to make the needs of the group more clear, for example "elderly people in Turku who need help at home")</p>
<p>What are the costs? </p> <p>Which costs are the most critical to keep our cooperative running? (salaries, rent, equipment, transportation, etc.) Which resources and activities are the most costly?</p>		<p>Where do we get revenue? </p> <p>What are our customers willing to pay for? How are customers going to pay? (out of pocket or service voucher, for example) Think in terms of your customer segments</p>		

Figure 25. Modified Business Model Canvas

The canvas was modified to fit the purpose of ideating a cooperative and making it more approachable for social and healthcare students. For this purpose, co-development of the BMC was done with a senior lecturer at Novia with experience in teaching business to social and healthcare students (personal correspondence 2023, April 27). The senior lecturer also introduced a handbook for business development for entrepreneurs by Salem-Dynehäll & Ståhlberg (2015, ch. 4-5) that discussed how to use the Business Model Canvas. The handbook gave good insight into how to think about the different blocks in the canvas, how to make the BMC more available to students outside of business studies, and how to ask relevant questions about each block. Additionally, internet resources (GoFore, 2016; Canvanizer, n.d.; Innokylä, n.d.; Creately, 2022) were consulted when creating the questions for each block.

The wording used in the BMC was modified into questions that would be more intuitive to answer and business terms were changed into more commonly used words. Supporting questions and examples were also added to help the student think in terms of scarce resources, prioritizing, customer segments, and value creation. Also, special characteristics

of cooperatives were added by including questions such as “which cooperative values do we find the most important?” and “what value do we bring to society?”. A tenth block called “Who are we?” was added on top of the canvas to help the group of students clarify their strengths and weaknesses, group resources and contacts, vision of the future, and purpose of their business.

Colors were added to help separate the blocks related to customers, the value proposition, the feasibility (key partners, actions, and resources) and viability (costs and revenue) based on the original division by Strategyzer (2019). Strategyzer combines the customer blocks and value proposition to showcase the desirability, but these were separated in this modified version, since value creation was mentioned by the senior lecturer to be one of the harder aspects to grasp for a student that is not familiar with business. Additionally, a cooperative does not only bring value to external customers, but also to cooperative members and the larger society. It was thus clearer to separate customers into their own color-coded section and keep the value proposition separate.

16 Discussion

The results from the project and thesis indicate that social and healthcare students do need more knowledge about cooperatives, but that challenges in motivating students to learn more exist. Knowledge that could be attractive and beneficial to social and healthcare students included: general information about cooperatives, cooperatives compared to limited companies, cooperative values and principles, cooperative entrepreneurship, conditions for a well-functioning cooperative, the pros and cons of cooperative entrepreneurship, how cooperatives fit into the social and healthcare sector, how cooperatives can provide services locally in sparsely populated areas, how to start a cooperative, and examples of cooperatives that provide social and healthcare services in Finland.

Previous studies indicated that social and healthcare students are more risk-averse and less willing to become entrepreneurs or to start cooperatives, compared to for example business students. The thesis survey also found that uncertainty, financial risks, and entrepreneurship being time-consuming were aspects that would deter social and

healthcare students from becoming entrepreneurs. During the project it was also identified that concepts related to business, entrepreneurship, and cooperatives might be completely unfamiliar to many social and healthcare students. Students did, however, express that cooperative values and principles were important and seemed to value freedom, independence, self-expression, and making one's own decisions.

Ways in which to engage students in online learning were investigated, mainly through desk research, and it was found that social interactions play a large role in student engagement. For the purposes of the online course on cooperatives, active participation was also investigated. It was found that a flipped classroom approach combined with project-based learning and group work can be used to increase active participation. During co-development with the commissioner, senior lecturer at Novia, and student studying for a bachelor's degree in social service, it became clear that course material about cooperatives intended for social and healthcare students should be easily approachable, simple, and void of superfluous business terminology.

Many approaches to teaching about cooperatives were found during benchmarking of cooperative courses, from more traditional lectures to students starting cooperatives with the guidance of a coach. A superior way of teaching students about cooperatives did not seem to exist, as the methods of teaching differed based on the nature of the organization. Mentorship for students, however, was highlighted throughout the project, especially in theory about online learning, in results from benchmarking, and by the subject matter expert interviewee.

During the project and writing of the thesis, there was significant overlap of different methods and different stages of the design thinking process. A holistic understanding of cooperatives and how they relate to the social and healthcare field was gained gradually and through various sources. Information had also been gained prior to the writing of the thesis through interviews, workshops conducted during the larger KEMUSOTE project, and through reading publications related to the larger project. This is also reflected in the thesis, where the end-results have been arrived at through different methods and using many types of sources. The different types of information sources seemed, in general, to point in similar directions and most findings in the thesis supported previous research findings.

Information that was exclusive to one source or stood in clear contradiction to other sources was not included in the final product. Challenges to the thesis writing itself included combining elements from different disciplines into a coherent end-result as well as adhering to the project schedule set at the beginning of the project. A narrower scope could have provided clearer paths for research, but on the other hand could have resulted in a less holistic picture. The findings in the thesis aligned well with previously done research and results did not greatly differ from expectations, although more survey respondents would have been needed to better answer the research questions and more qualitative questions could have been asked to better gather student opinions. Previous research provided a good foundation for the project and thesis, but it naturally could not answer questions about Turku UAS students specifically. Service design methods and tools could have further been utilized in empathizing with social and healthcare students at Turku UAS to increase validity of the results.

The results of the thesis indicate that what is appropriate course material for, for example, business students, might not be engaging for social and healthcare students. Mentoring, opportunities for social interactions, and simplified course material could be needed to motivate social and healthcare students to learn more about cooperatives. A practical approach was found appropriate for Turku UAS. Also collaboration with other departments and societal actors was seen as valuable. A flipped classroom approach incorporating passive learning pre-tasks, active learning project-based group work, and opportunities for mentorship was suggested. Information of possible interest and utility to social and healthcare students was compiled into a single written document in the form of a PowerPoint presentation and additional links to videos and material on cooperatives were included. The presentation also redirected students to a podcast and article produced during the KEMUSOTE project. Other suggested course material included instructions for group work and a modified Business Model Canvas, in which business terminology was replaced with simpler language and in which supporting questions and examples were given as guidance.

17 Conclusion

By investigating what social and healthcare students want and need to know about cooperatives and how an engaging online course could be structured, this thesis has shown that social interactions, easily approachable course material, mentoring, and cooperation can be used to strengthen the knowledge of cooperatives among social and healthcare students in an online environment. Information and insights about relevant topics, such as cooperative entrepreneurship and how cooperatives can provide social and healthcare services locally, was gathered through service design methods and tools as well as by analysis of previously produced material and through desk research. The information was compiled into suggested course material. The development goal of creating course material for a Finnish online course on cooperatives for social and healthcare students at Turku UAS was achieved to the satisfaction of both the author and commissioner. The results of this thesis can be used when further planning of the online course commences on behalf of Turku UAS.

Using a service design approach contributed to a holistic picture of online learning, cooperatives, the social and healthcare sector in Finland, and of social and healthcare students. A suggestion of the structure and content of an engaging online course was made, and new opportunities for further research and development were identified. Taking a service design approach helped create empathy with the end-users, in this case the social and healthcare students at Turku UAS. Needs, wants, and challenges specific to social and healthcare students were found during the project and writing of the thesis, and they served as a good reminder that there can be differences between students in different fields, and that teaching methods and course material can be tailored to fit specific fields of study.

Service design methods and tools were also useful in complementing previously gained knowledge, as gaps in knowledge were addressed by co-development, a survey, and a subject matter expert interview. The resulting information constituted a good base for course content for a course on cooperatives intended for social and healthcare students. Insights were gained about different teaching approaches and how education about cooperatives can be organized. These insights spurred ideation and showed how innovative

teaching methods can be used to strengthen the knowledge of cooperatives. During the project, it was surprising to see the extent to which practical approaches were already in use in different educational institutions, and how useful these can be in educating about entrepreneurship and cooperatives.

More research could be conducted on specifically social and healthcare students' fears and worries towards entrepreneurship and starting a cooperative, and how these could be decreased. Research could also be conducted on how increased knowledge among social and healthcare students correlates with increased motivation towards cooperative entrepreneurship. It could also be valuable to investigate how multidisciplinary cooperatives perform compared to more homogenous ones. Future projects could also seek to produce additional online course content, such as video material, and investigate how online communities could be built around online courses at Turku UAS. The use of stories as a tool for education about cooperatives could also be investigated.

As cooperatives make up only a small portion of all companies in Finland, and an even smaller portion of private social and healthcare service providers, it is natural that information about them is less available than for more common company forms. The situation of social and healthcare services in Finland and the changing demographics, however, necessitate creative solutions and local approaches. Ample opportunities for creative and innovative methods of teaching social and healthcare students about cooperatives exist, some of which were explored in this thesis. Information about cooperatives and the social and healthcare sector can be challenging to navigate, as each have special characteristics to consider. However, the potential benefits of increasing awareness of cooperatives among social and healthcare students are great, as cooperatives can provide a much-needed solutions to the challenges facing the social and healthcare sector in Finland. With its extensive expertise in social and healthcare services, entrepreneurship, and business, Turku UAS has an opportunity to be a forerunner in a developing field.

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Appendices

Appendix 1. KEMUSOTE project material

Materials produced by Turku UAS during the KEMUSOTE project

Type of material	Name of material	Authors	URL
Article on Turku UAS website	Saaristosairaanhoitajat tekevät vaativaa ja arvokasta työtä	Sini Eloranta & Susanna Mört	https://sunopix.turkuamk.fi/yleinen/saaristosairaanhoitajat-tekevatarvokasta-ja-vaativaa-tyota/
Article on Turku UAS website	Sote-palveluja ketterästi saaristoon – osuuskunnat yksi kustannustehokas vaihtoehto	Sini Eloranta & Susanna Mört	https://www.turkuamk.fi/fi/artikkelit/3240/sote-palveluja-ketterasti-saaristoon-osuuskunnat-yksi-kustannustehokas-vaihtoehto/
Article on Turku UAS website	Paikallisista osuuskunnista apua saaristokuntien sote-palveluihin	Sini Eloranta, Hanna Koskensyrjä, Anssi Lähde, Annika Luomala, Päivi Katajamäki, Jarmo Ahonen, Susanna Mört	https://express.adobe.com/page/7TS4x7tu0DdC5/
Article on Turku UAS website	Hyvinvointi-, sosiaali- ja terveyspalveluiden tuottaminen Turun saaristossa on suuri haaste tulevaisuudessa	Sini Eloranta, Eveliina Turtiainen, Päivi Katajamäki, Susanna Mört	https://talk.turkuamk.fi/hyve/hyvinvointi-sosiaali-ja-terveyspalveluiden-tuottaminen-turun-saaristossa-on-suuri-haaste-tulevaisuudessa/
Article on Turku UAS website	Osuuskuntayrittäjien kokemuksia sote-alalla – parhaita käytäntöjä osuuskuntaa perustaville	Hanna Koskensyrjä, Anssi Lähde, Sini Eloranta	https://talk.turkuamk.fi/yrittajyys/osuuskuntayrittajien-kokemuksia-sote-alalla-parhaita-kaytantoja-osuuskuntaa-perustaville/
Published report	Osuuskunnat hyvinvointi-, sosiaali- ja terveyspalveluiden tuottajina Turun saaristossa – taustaselvitys Kemusote-hankkeessa	Sini Eloranta, Susanna Mört, Annika Luomala, Anssi Lähde, Jarmo Ahonen, Eveliina Turtiainen & Päivi Katajamäki (includes the contributions of 11 groups of students and their projects)	https://julkaisut.turkuamk.fi/isbn9789522167996.pdf
Own group project work during the courses co-design and business design, 2022.	“Project portfolio for Kemusote project during the course Co-design, March 2022”, “KEMUSOTE cooperative in Pargas, Business Design project portfolio Spring 2022”	Hyatt Al-Shammari, Christa Nordlund-Hiltunen, Ella Mattbäck, Vappu Jokipaltio	Project portfolios in own possession

Combined board from affinity diagrams from KEMUSOTE material

Demographics

- People are aging and live longer
- Low birthrate
- The percentage of working age people is decreasing
- Young people move to cities
- Immigration to counteract lack of workers

Digitalization

- Can't replace human contact
- Will help in sparsely populated areas
- Will help both customers and workers
- Automation will bring efficiencies
- Older people need help in digital services
- Digital platforms
- Remote monitoring of patients
- Data gathering and privacy protection

Cooperatives in general

- Small percentage of companies
- Cooperative purpose and values
- Cooperative ownership and management
- Cooperatives are local
- Starting capital and financing
- Flexible and innovative
- Sometimes social enterprises
- More information about cooperatives is needed

The future of social, health and wellbeing services

- How to create services in sparsely populated areas?
- Wellbeing service counties
- Politics and the economic situation in Finland affect the field
- Aging population gets expensive
- Demand for workers is growing
- Lack of workers, workers are leaving
- Worker wellbeing is a focus
- Young people not motivated to work in the field
- Opportunities for private service providers, entrepreneurs and medical equipment manufacturers
- Investor interest will increase in the field
- Services more immaterial

Cooperation between cooperatives and the public sector

- Public sector important customer for cooperatives
- Effective communication channels needed
- Service vouchers and personal budgets should be improved
- Cooperatives risk losing in competitive tendering

Social and healthcare cooperatives

- Regulated sector
- Fits the social and healthcare field due to values and purpose
- Could be an answer to service needs in sparsely populated areas
- Cost effective and agile

Pull factors of a social and healthcare cooperative

- Flat organisational structure
- The ability to affect one's own work
- Competitive salary
- Flexible worktimes
- Less hurry
- Diverse job tasks
- Sense of community and shared responsibility
- Shared resources
- Sharing of skills and knowledge

Working as a healthcare professional in the archipelago

- Needs strong geriatric skills, but also maintainance of less used skills
- The work is independent and requires expertise knowledge
- Work is demanding, extensive travelling
- Knowing the local area is crucial
- Working with customers you know personally can be ethically challenging

Customer needs in the Turku archipelago

- Local services
- Varied needs
- Human contact
- Trusted personnel
- Short waiting times
- Digital solutions

Building blocks of a well functioning cooperative

- Members with similar values
- Entrepreneurial members and self-management
- Well agreed upon rules
- Openness, transparency
- The wellbeing of the workers is the biggest asset!
- Good leadership

The challenges of cooperatives

- Managing sickness absence
- Jealousy between members
- Agreed upon rules aren't always kept
- Chaotic without good leadership
- "Freeloaders"
- Hard to get started and gain legitimacy
- Public sector might not be cooperating
- People tend to see cooperatives as more expensive
- People tend to want to use municipal services

Turku archipelago

- Some areas have a growing population, others a declining
- Some travel happens by boat or ferry
- Weather conditions affect availability of services
- Bilingual
- In the archipelago, people are close to nature
- Some people choose to move away from cities, closer to nature
- Often a high dependency ratio

Sparsely populated areas

- Long distances makes it harder to get to social and healthcare services
- It is hard to recruit and retain social and healthcare workers
- Aging population
- Young people need work and activities in the areas

Starting a cooperative

- Requires effort and active participation
- Rules need to be discussed thoroughly
- Members need to acquire new knowledge and skills
- Getting help from lawyers and organisations
- Marketing and accounting can be outsourced
- Permits and experience

Appendix 2. Benchmarking

Examples of cooperative course providers - general

Name	Co-op network studies (CNS) (includes Aalto -university School of Business, University of Helsinki, University of Eastern Finland, University of Jyväskylä, LUT University, University of Oulu and Tampere University – led by University of Helsinki Ruralia Institute in cooperation with the other universities)	KSL -opintokeskus/ Kansan Sivistystyön Liitto KSL ry	TAMK Proakatemia	Osuuskunta Vasaari/ The City of Vantaa (Vantaan ammattiopisto Varia)
Type of organization	Network of educational institutions	Left Alliance Civic Association for Adult Learning (a more thorough description can be found on https://www.ksl.fi/in-english/)	Educational institution	Pedagogical cooperative, with a municipality as the responsible party
Website	Website of study guide for courses on cooperatives: https://www2.helsinki.fi/sites/default/files/atoms/files/ruralia_coop_opinto-opas_2022-2023.pdf	https://peda.net/ksl/oskupystyyn and https://peda.net/ksl/oskuhaltuun	https://proakatemia.fi/en/home/	https://www.osaamiskeskukset.fi/uudenlainen-oppimisymparito-lookoaloja-tulevaisuuteen
Intended audience	Open for students in the networked institutions, HY-open university students and JOO-students	All (free content online)	Students studying for a Bachelor of Business Administration - degree	The cooperative is directed towards immigrants, who do get acquainted with business-life through studying and practical work in the cooperative.

Examples of cooperative course providers – methods of teaching

Name	Co-op Network Studies (CNS)	KSL -opintokeskus	TAMK Proakatemia	Osuuskunta Vasaari
Method of teaching	<p>Online courses on cooperatives.</p> <p>core studies courses (Bachelor and Master) and 5 intermediate courses (Master and post-graduate).</p> <p>25 ECTS -points for core studies and 26 ECTS -points for intermediate studies</p> <p>Grading depending on course, either focus on work during online class, exams or solving self-study tasks. One course grade consisted 50% of group work.</p>	<p>Online videos and slides, structured as a course with quizzes after each lesson.</p> <p>Videos contain teacher lectures and interviews with cooperative members from different fields.</p> <p>Content was filmed at varying locations in Finland.</p>	<p>Team entrepreneurship in team enterprises was taught by students founding their own companies, usually a cooperative.</p> <p>Students receive a Bachelor of Business Administration degree.</p>	<p>A course “working in a cooperative” worth 3 ECTS -points, as well as work projects for the City of Vantaa, companies and setting up pop-up shops. The students can get compensation (salary) for projects.</p>
Content	<p>Names of core courses:</p> <p>Co-operative values and principles</p> <p>Co-operative law</p> <p>Entrepreneurship education and co-operation</p> <p>Co-operative business and management</p> <p>Cooperatives and Sustainable Development</p> <p>Names of intermediate courses:</p> <p>Co-operative idea and the co-operative as a form of enterprise</p> <p>Co-operative law II</p> <p>Sustainable business practices</p> <p>The development of the competitive advantage of co-operatives</p> <p>Co-operatives as institutions of exchange</p> <p>Connections also with cooperatives and Osuustoimintakeskus Pellervo</p>	<p>Osku pystyyn!</p> <p>What is a cooperative</p> <p>Cooperative and the business idea</p> <p>Starting a cooperative</p> <p>Getting employed in a cooperative</p> <p>The cooperative as a social enterprise</p> <p>Extra material</p> <p>Osku haltuun!</p> <p>Administration of a small cooperative</p> <p>Organising the administration in a worker cooperative</p> <p>Administration of large cooperatives</p>	<p>Course on working in a cooperative: working in the cooperative</p> <p>content about the customer target group, pricing, accounting, invoicing, marketing, taxation, insurance and work life legislation</p> <p>Project work that is conducted according to learning objectives of their degree and facilitates learning about entrepreneurship and Finnish working life. The students have, for example, provided real-estate services, pop-up hairdressing salons, cleaning services, and producing videos for customers (media-industry).</p>	

Benchmarking of cooperative courses – general information about courses

Course name	General	Structure of course
Osku pystyy!/ Osku viidessä päivässä pystyy: Opintomateriaali osuuskunnan perustamisesta	Course provider: KSL -opintokeskus/ Kansan Sivistystyön Liitto KSL ry ECTS: None Timeline: any times Cost: none Language: Finnish Url (retrieved 19.5.2023): https://peda.net/ksl/oskupystyy	Self-study online in preferred order
Osuustoiminnan idea ja osuuskunta yritysmuotona, lv 2022-2023 (AY5211237)	Course provider: Co-op Network Studies (CNS) ECTS: 6 Timeline: 2022-2023 (with alternative hand-in dates) Costs: Free for partner university students 185€ + 54€ at Kymenlaakson kesäyliopisto) or 105€ + 54€ at Mikkelin kesäyliopisto Language: Finnish (part of larger summer programs at different open universities) Url (retrieved 19.5.2023): https://www.uef.fi/fi/jatkuva-oppiminen/avoin-yo-osuustoiminnan-idea-ja-osuuskunta-yritysmuotona-lv-2022-2023-verkko-opinnot	Online self-study, two written assignments based on pre-recorded lectures and literature
Ammattina taitelija: Osuuskunnan perustamisen valmennuskurssi	Course provider: Taideyliopisto, open university in cooperation with Helsinki University, Ruralia Institute ECTS: 3 Timeline: Evenings, 29.3.2021 – 14.6.2021 Cost: 45€ for open university students (exemptions for certain groups) Language: Finnish Url (retrieved 19.5.2023): https://www.uniarts.fi/artikkelit/uutiset/osuuskunnan-perustamisen-valmennuskurssi/	Online course (38 h independent work, 43 h work in small groups). Led and self-led studying. Weekly meetings online.
Avoin yo, Osuustoiminnan ominaispiirteet ja kilpailuedut (MARK-CV001)	Course provider: Aalto University ECTS: 6 Timline: 9.9 - 21.10.2022 Cost: 90€ Language: Finnish Url (retrieved 19.5.2023): https://sisu.aalto.fi/student/courseunit/aalto-CU-1150932959-20220801/brochure	16h of on-campus lectures, 8h of panel discussions from leaders of cooperatives (streamed)

Benchmarking of cooperative courses – content of courses

Course name	Themes covered in course	Material	Social interactions	Grading
Osku pystyy!/ Osku viidessä päivässä pystyy: Opintomateriaali osuuskunnan perustamisesta	What is a cooperative The cooperative as a business idea How to start a cooperative Employment within a cooperative	Video material, including interviews with cooperative members, video lectures by teacher Slides and other material to be studied at home	Self study, no social interaction with other students	No formal grade. Knowledge can be tested by accuracy of quiz answers to questionnaire answered at the end of each segment
Osuustoiminnan idea ja osuuskunta yritysmuotona, lv 2022-2023 (AY5211237)	The history, values, and principles of cooperatives The cooperative as a part of civil society The influence of cooperatives in Finland and abroad Types of cooperatives Mutuality	Video lectures Literature	Self study, no social interaction with other students	0-5 (50% for each assignment)
Ammattina taitelija: Osuuskunnan perustamisen valmennuskurssi	Making a business plan for a cooperative (within the arts) Productization of products and services of a cooperative Building community within the cooperative Developing the governance and services to members Students can, if they want to, set up a cooperative during the course. In this case, they are required to get an external mentor.	Material about themes are given during course for self-study Mid-way assignments Students report on their process	Weekly meetings with teacher present Group work with other students	Pass/fail
Avoin yo, Osuustoiminnan ominaispiirteet ja kilpailuedut (MARK-CV001)	The dual nature of and the purpose of cooperatives The value base of cooperatives The competitive advantage of cooperatives The special features of managing a cooperative	Materials given at course start Guest lecturers Panel discussions between cooperative leaders	Discussions between students and teacher Writing of learning diary in small groups	Learning diary 40%, exam 60%

Appendix 3. Interview questions

1. How has the social and healthcare reform of 2023 generally affected the operations and prospects of social and healthcare cooperatives?
2. What opportunities and risks has the social and healthcare reform of 2023 brought to cooperatives?
3. What new requirements has the social and healthcare reform brought to cooperatives (e.g. information systems, quality assurance, securing patient data)?
4. Has the use of service vouchers in social and healthcare cooperatives changed? How?
5. What will it be like to work as an employee of a social and healthcare cooperative in 2023?
6. What advice would you give to a person/group setting up a new social and healthcare cooperative?

Appendix 4. Survey material

Privacy policy statement



Sida 1(4)

TIETOSUOJAILMOITUS

EU:n tietosuoja-asetuksen (GDPR:n) 13 ja 14 artiklan mukaan

Ilmoitus koskee:

Tutkimusta Turun ammattikorkeakoulun sosiaali- ja terveydenhuollon opiskelijoiden yrittäjyyteen ja osuustoimintaan liittyvistä tietämyksistä ja mielipiteistä. Tutkimus toteutetaan nettikyselynä. Kyselyn nimi: "Mitä mieltä olet yrittäjyydestä ja osuustoiminnasta?". Ajankohta 14.2.2023-24.2.2023.

Tämän nettikyselyn tarkoitus on kartoittaa Turun ammattikorkeakoulun sosiaali- ja terveydenhuollon opiskelijoiden yrittäjyyteen ja osuustoimintaan liittyvää tietämystä ja mielipiteitä.

Vastauksia käytetään Turun ammattikorkeakoulun osuustoimintaa koskevan verkkokurssin suunnittelussa osana Ammattikorkeakoulu Novian kautta tehtyä opinnäytetyötä (YAMK): "Developing an engaging online course using service design – a case study of strengthening the knowledge of cooperatives among social and healthcare students".

Rekisterinpitäjä

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Yrkeshögskolan Novia on ammattikorkeakoulun toiminnassa kerättyjen ja käsiteltävien henkilötietojen rekisterinpitäjä – opetuksessa, ohjauksessa, tutkimuksessa, hallinnossa ja vuorovaikutuksessa, sisäisesti ja ulkoisesti.

Tässä asiakirjassa kuvatun käsittelyn vastuuyksikkö:
Master of Business Administration, Service Design

Yhteyshenkilö:

Ella Mattbäck



Research purpose statement

TIEDOTE TUTKIMUKSESTA

Turun ammattikorkeakoulun sosiaali- ja terveydenhuollon opiskelijoiden yrittäjyyteen ja osuustoimintaan liittyvä tietämys ja mielipiteet

1. Pyyntö osallistua tutkimukseen

Teitä pyydetään mukaan tutkimukseen, jossa tutkitaan tietämystänne ja mielipiteitä liittyen yrittäjyyteen ja osuustoimintaan. Tämä tiedote kuvaa tutkimusta ja teidän osuuttanne siinä.

2. Vapaaehtoisuus

Tutkimukseen osallistuminen on täysin vapaaehtoista. Kieltäytyminen ei vaikuta oikeuksiinne Turun ammattikorkeakoulun oppilana.

Osallistuminen tutkimukseen katsotaan suostumukseksi tutkimuksessa kysyttyjen tietojen tutkimuskäyttöön. Voitte myös keskeyttää tutkimuksen koska tahansa syytä ilmoittamatta.

3. Tutkimuksen tarkoitus

Tämän tutkimuksen tarkoituksena on kartoittaa Turun ammattikorkeakoulun sosiaali- ja terveydenhuollon opiskelijoiden yrittäjyyteen ja osuustoimintaan liittyvää tietämystä ja mielipiteitä.

4. Tutkimuksen toteuttajat

Tutkimus toteutetaan Novian ammattikorkeakoulun opinnäytetyön yhteydessä yhteistyössä Turun ammattikorkeakoulun kanssa. Tutkimuksen vastauksia käytetään Turun ammattikorkeakoulun osuuskuntaan liittyvän kurssin suunnittelussa.

Kyselyn laatijana ja vastausten käsittelijänä toimii Novian ammattikorkeakoulun Master of Business Administration, Service Design (YAMK) opiskelija Ella Mattbäck.

5. Tutkimusmenetelmät ja toimenpiteet

Kysely toteutetaan kertaluonteisena ja kyselyyn vastaaminen kestää noin viisi minuuttia.

6. Kustannukset ja niiden korvaaminen osallistujalle

Tutkimukseen osallistuminen ei maksa teille mitään. Osallistumisesta ei myöskään makseta erillistä korvausta.

7. Tutkimustuloksista tiedottaminen

Kyselyn tulokset julkaistaan opinnäytetyössä muodossa, jossa vastaajia ei ole mahdollista tunnistaa. Opinnäytetyö julkaistaan avoimesti Theseus-tietokannassa. Opinnäytetyön nimi:

Developing an engaging online course using service design – a case study of strengthening the knowledge of cooperatives among social and healthcare students.

11. Tutkimuksen päätyminen

Myös tutkimuksen suorittaja voi keskeyttää tutkimuksen.

12. Lisätiedot

Pyydämme teitä tarvittaessa esittämään tutkimukseen liittyviä kysymyksiä opinnäytetyötä tekeväälle tutkijalle ja/tai opinnäytetyön ohjaajalle, joiden yhteystiedot ovat alla.

13. Tutkijoiden yhteystiedot

Tutkija, opinnäytetyötekijä

Nimi: Ella Mattbäck

Puh. [REDACTED]

Sähköposti: [REDACTED]

Opinnäytetyön ohjaaja

Titteli: Senior Lecturer

Nimi: Elina Vartama

Puh. [REDACTED]

Sähköposti: [REDACTED]

Full survey in Finnish

Mitä mieltä olet yrittäjyydestä ja osuustoiminnasta?

Tämän kyselyn tarkoitus on kartoittaa Turun ammattikorkeakoulun sosiaali- ja terveydenhuollon opiskelijoiden yrittäjyyteen ja osuustoimintaan liittyvää tietämystä ja mielipiteitä.

Vastauksia käytetään Turun ammattikorkeakoulun osuustoimintaa koskevan verkkokurssin suunnittelussa osana Ammattikorkeakoulu Novian kautta tehtyä opinnäytetyötä (YAMK): "Developing an engaging online course using service design - a case study of strengthening the knowledge of cooperatives among social and healthcare students".

Kysymykset perustuvat Anu Puusan ja Kirsi Hokkilan "Osuustoiminnan tunnettuus ja houkuttelevuus yrittäjyysvaihtoehtona" -hankkeen (1.8.2013 - 30.6.2014) aikana toteutettuun kyselyyn, sekä Opiskelijabarometrin "Opiskelijasta yrittäjäksi 2022" -tutkimukseen.

Kyselyyn vastaaminen kestää noin viisi minuuttia, kiitos etukäteen osallistumisesta!

1. Olen lukenut liitteenä saadun tietosuojaselosteen ja hyväksyn, että vastauksiani käytetään tutkimuksessa

- Kyllä
 Ei

2. Opiskeletko sosiaali- ja terveysalaa Turun AMK:ssa?

- Kyllä
 Ei
 Muu, mikä?

3. Koulutustyyppi

- AMK-tutkinto
 Ylempi AMK-tutkinto (Master School)
 Avoin AMK
 Avoin AMK + tutkinto
 Muu, mikä?

4. Kuinka paljon tai vähän arvioit tietäväsi **talous- ja liike-elämästä**?

Vastaa siirtämällä liukusäädintä

En ollenkaan Jonkin verran Erittäin paljon

5. Kuinka paljon tai vähän arvioit tietäväsi **yrittäjyydestä**?

En ollenkaan Jonkin verran Erittäin paljon

6. Kuinka samaa tai eri mieltä olet seuraavien väittämien kanssa

	Täysin samaa mieltä	Osittain samaa mieltä	Ei samaa eikä eri mieltä	Osittain eri mieltä	Täysin eri mieltä	En osaa sanoa
Olen halukas toimimaan/jatkamaan yrittäjänä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yhteisyrittäjyys (muiden kanssa yrittäminen) kiinnostaa minua	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nykyiset opintoni antavat minulle hyvät lähtökohdat toimia yrittäjänä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ammattitaitoni antaa minulle hyvät lähtökohdat toimia yrittäjänä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yrittäjyyteen liittyvä kokemukseni antaa minulle hyvät lähtökohdat toimia yrittäjänä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mikäli ryhtyisin yrittäjäksi, haluaisin yksin päättää yrityksen asioista	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. Mitkä ovat mielestäsi tärkeimmät syyt **ryhtyä yrittäjäksi**? (max. 3)

1.

2.

3.

8. Mitkä ovat mielestäsi tärkeimmät syyt **olla ryhtymättä yrittäjäksi**? (max. 3)

1.

2.

3.

9. Mikäli olisit perustamassa yritystä, **kuinka kiinnostunut** olisit seuraavista yritysmuodoista?

	Erittäin paljon	Melko paljon	Melko vähän	Erittäin vähän	En ollenkaan	En osaa sanoa
Toiminimiyrittäjä (yksityinen elinkeinonharjoittaja)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osakeyhtiö	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osuuskunta	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Avoim yhtiö	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kommandiittiyhtiö	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Kuinka paljon arvioit tietäväsi **osuustoiminnasta**?

En ollenkaan Jonkin verran Erittäin paljon

11. **Tietämys osuustoiminnasta**

Vastaa seuraaviin osuuskuntiin liittyviin väittämiin "kyllä", "ei" tai "en osaa sanoa"

	Kyllä	Ei	En osaa sanoa
Osuuskunnassa suurimmalla sijoittajalla on eniten päätösvaltaa	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osuuskunnan tavoite on voiton maksimointi	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osuuskunnassa jäsenet ovat tasa-arvoisia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osuuskunnan jäsen ei voi työskennellä omistamassaan osuuskunnassa	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osuuskunnan tavoite on jäsenen elinkeinon ja hyvinvoinnin tukeminen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osuuskunta on osakeyhtiö	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Työosuuskunnassa jäsen on sekä omistaja, päätöksentekijä, että työntekijä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osuuskunnassa yrittäminen on suhteellisen riskitöntä	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Kuinka tärkeänä pidät seuraavia arvoja?

	Erittäin tärkeänä	Melko tärkeänä	En tärkeänä mutta ei yhdentekevänäkään	Melko yhdentekevänä	Yhdentekevänä	En osaa sanoa
Omatoimisuus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Omvastaisuus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Oikeudenmukaisuus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tasa-arvo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Solidaarisuus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rehellisyys	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Avoimuus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yhteiskunnallinen vastuu	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Muista ihmisistä välittäminen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. Mainitse tuntemasi osuuskunnat

14. Kuinka kiinnostunut olet oppimaan lisää osuustoiminnasta

- | | |
|---------------------------------------|--------------------------------------|
| <input type="radio"/> Erittäin paljon | <input type="radio"/> Erittäin vähän |
| <input type="radio"/> Melko paljon | <input type="radio"/> En ollenkaan |
| <input type="radio"/> Melko vähän | <input type="radio"/> En osaa sanoa |

15. Mitä osuuskuntiin liittyvää tietoa haluaisit saada lisää (voit valita useamman)?

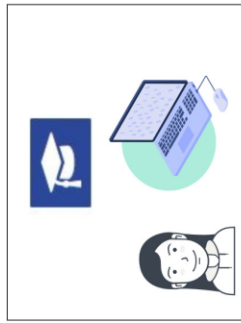
- | | |
|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| <input type="checkbox"/> Yleistä tietoa osuuskuntien toiminnasta | <input type="checkbox"/> Osuuskunnan arvot ja periaatteet |
| <input type="checkbox"/> Tarinoita osuuskunnassa työskentelystä osuuskunnan jäseniltä | <input type="checkbox"/> Esimerkkejä Turussa toimivista osuuskunnista |
| <input type="checkbox"/> Osuuskunnassa työskentelyn plussat ja miinukset | <input type="checkbox"/> Esimerkkejä SOTE -osuuskunnista |
| <input type="checkbox"/> Käytännön tietoa osuuskunnan perustamisesta | <input type="checkbox"/> En osaa sanoa |
| <input type="checkbox"/> Muu, mikä? | |

16. Omat asiaan tai kyselyyn liittyvät mielipiteesi

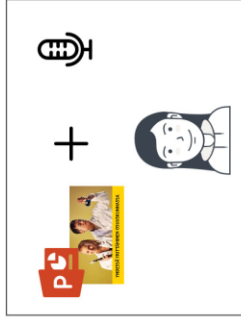
Storyboard for part of course - "Cooperative entrepreneurship"



Trigger Elective course on entrepreneurship and cooperatives is announced	
Who	Social and healthcare students at Turku UAS
Where	At home
What	Elective course on business, entrepreneurship, and cooperatives is announced on following by course instructor



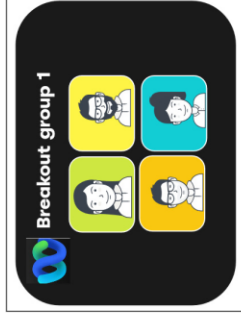
Discovery Signing up for elective course	
Who	Student
Where	Peppi
What	Signing up for the course on Peppi



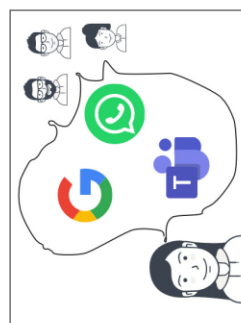
Journey Step Pre-assignment: Read course material and listen to podcast	
Who	Student
Where	Itslearning platform
What	Finds pre-assignment, which is to read through a PowerPoint presentation and article and listen to a podcast on cooperative members' experiences



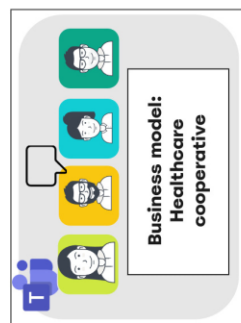
Journey Step Attend first online class	
Who	All students and teacher
Where	Webex
What	First lecture. First half: Teacher introduces the course. Possible guest lecturer present. Second half: Students are divided into groups to work on their project.



Journey Step Getting to know the group during first class	
Who	Student and her own group (3-5 students)
Where	Webex
What	The group task is to "start a cooperative", which is presented in the form of a low-fidelity business model. The group gets to know each other, ideate a cooperative that they could start together as a group, make a short project plan (roles, tasks, timeline).



Journey Step Individual work at home	
Who	Student and own group
Where	At home
What	Students work individually within their given group role to ideate a cooperative of their choice. Students communicate with each other and fill in their business model canvas that is filled in cooperatively.



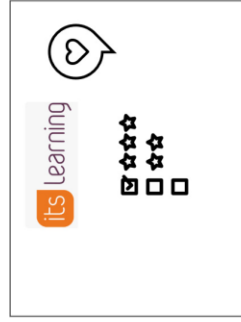
Journey Step Group meeting outside of class	
Who	Student and her own group
Where	Teams/Zoom/GoogleMeet/other chosen app or in person
What	Students share their individual findings, write down a business model (low-fidelity), and prepare a short presentation to present to other students during second online class. Two group meetings might be necessary.



Journey Step Business model canvas is uploaded and feedback is given	
Who	Student groups
Where	Itslearning
What	The business model canvas is uploaded onto Itslearning. The teacher gives feedback on the BMC. The BMC is updated and uploaded onto Itslearning.



Journey Step Presentation to class	
Who	All students and teacher
Where	Webex
What	Students present their business plans for their own cooperatives to other students and instructor and receive feedback from instructor and students.



Journey Feedback and reflection	
Who	All students
Where	At home
What	Feedback by survey is given about own group members' engagement and activity + feedback about course.

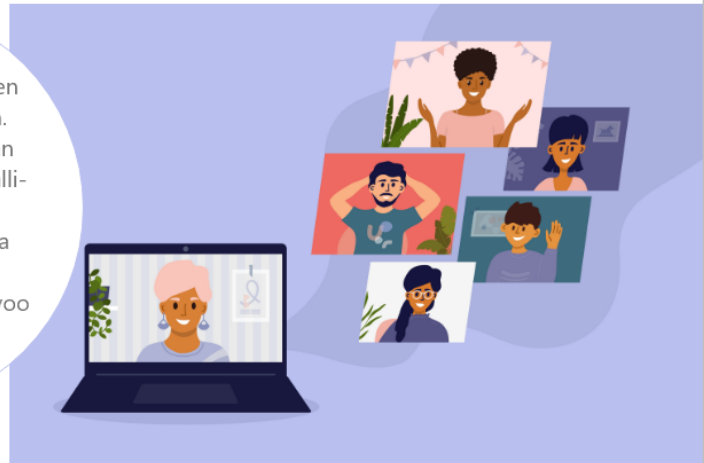
Appendix 6. Group task

Group task visualization, Finnish version

YHDESSÄ YRITTÄMINEN OSUUSKUNNASSA: RYHMÄTEHTÄVÄ

1.

Teidät jaetaan ensimmäisen etätunnin aikana ryhmiin. Tutustukaa ryhmätehtävän ohjeisiin ja liiketoimintamallilakanaan. Aloittakaa osuuskuntanne ideointi ja tehkää ryhmäsisäinen tehtävänjako. Ohjaaja neuvoo ja auttaa vastaamaan kysymyksiin.



2.

Jatkakaa tunnin jälkeen osuuskuntanne ideoimista ryhmissä. Käyttäkää haluamaanne sovellusta yhteydenpitoon. Käyttäkää liiketoimintamallilakanaa apuna ja täyttäkää tyhjä pohja yhdessä. Palauttakaa liiketoimintamallilakana itslearning-alustalle.



3.

Luokaa lyhyt esitelmä ideoimastanne osuuskunnastanne. Sopikaa yhdessä, miten esittelette osuuskuntanne idean. Esitelkää osuuskuntanne muille ryhmille ja ohjaajalle toisen etätunnin aikana. Antakaa suullisesti palautetta muille ryhmille.



Kuvitukset: Olga Strel/Shutterstock. Lisenssi: rojaltivapaa.

Group task visualization, English version

COLLABORATIVE ENTREPRENEURSHIP IN A COOPERATIVE: GROUP TASK

1.

- You will be divided into groups during the first online lesson. Familiarize yourselves with the group task instructions and the modified business model canvas. Start ideating your cooperative and divide group tasks. The instructor will help you with questions.



2.

- After the lesson, continue ideating your group's cooperative. Use any application you want for communication. Use the modified BMC and fill it in together. Upload the filled in BMC onto Itslearning for instructor feedback.



3.

- Create a short presentation about the cooperative you have ideated. Agree on how you will present your idea. Present your cooperative idea to other groups and the instructor during the second online lesson. Give feedback to other groups' presentations.



Images created by: Olga Strel/Shutterstock. License: royalty-free.

Group task written instructions

Yhdessä yrittäminen osuuskunnassa

Ryhmätehtävän ohjeet (Ella Mattbäck, 27.5.2023)

Tärkeät päivämäärät

Xx.xx: Ensimmäinen etätunti koko luokan kanssa

Valitkaa päivämäärä itse: Ensimmäinen ryhmätapaaminen

(Valitkaa päivämäärä itse: Toinen ryhmätapaaminen)

Xx.xx: Täytetty liiketoimintamalli-lakana palautetaan Itslearning-alustalle

Xx.xx: ohjaajan palaute

Xx.xx: Toinen tunti koko luokan kanssa, ryhmätehtävä esitellään (15 min.)

Xx.xx: Kurssipalaute

Ryhmätehtävä

1. Sopikaa ryhmänne kanssa, mitä sovelluksia haluatte käyttää yhteydenpitoon ja miten haluatte toteuttaa ryhmätyön (roolit, tehtävänjako ja ryhmän tapaamiset).
2. Ideoikaa 3-4 hengen ryhmässä osuuskunta, jonka haluaisitte tulevaisuudessa perustaa (lisätietoa osuuskunnan perustamisesta saatte esimerkiksi suomi.fi-sivuilta). Kokoontukaa ryhmän kanssa yhdessä sovittuina aikoina joko etänä tai kasvotusten (1-2 tapaamiskertaa). Täyttäkää liiketoimintamalli-lakana yhdessä.
 - a. Päättäkää, millä paikkakunnalla ja millä alalla osuuskunta toimisi.
 - b. Keksikää osuuskunnalle nimi (nimen täytyy sisältää sanan "osuuskunta", yhdysosan "osuus" tai lyhenteen "osk").
 - c. Miettikää myös omaa roolianne osuuskunnassa, mitä työtä tekisitte, mitä resursseja teillä on käytössä, miten voisitte hyödyntää kaikkien osaamista?
 - d. Mikä osuuskuntanne visio olisi (vinkkejä saatte esimerkiksi Yrityksen-Perustaminen.net-sivulta)? Ketkä olisivat osuuskunnan asiakkaita, miten tarjoaisitte palveluitanne ja miten rahoittaisitte toimintaanne? Ketkä olisivat tärkeimpiä yhteistyökumppaneitanne? Käyttäkää liiketoimintamalli-lakana tehtävän toteutukseen.

Ryhmätehtävä

3. Palauttakaa täytetty liiketoimintamalli-lakana Itslearning-alustalle
4. Luokaa lyhyt esitelmä (max 5 diaa), jossa selitätte osuuskuntanne idean
5. Esitelkää ideanne muille ryhmille ja ohjaajalle (15 minuuttia) toisen etätunnin aikana. Saatte esitelmien tarkemmat aikataulut kurssin aikana. Voitte etätunnin aikana myös antaa palautetta muille ryhmille.

Huom! Osuuskunnassa toiminta on demokraattista ja vaatii jäseniltä itseohjautuvuutta ja yhteistyötä. Eli kaikki osallistuvat oma-aloitteisesti ryhmätyöhön. Olkaa luovia, tarkoituksena ei ole luoda valmista osuuskuntaa, vaan osuuskunnan idea saakin jäädä ideatasolle.

Liiketoimintamalli -lakana

Liiketoimintamalli -lakana, eli Business Model Canvas, on laajassa käytössä oleva visuaalinen työkalu, jolla kiteytetään yrityksen liiketoiminnan tärkeimmät yhdeksän elementtiä¹:

1. asiakassegmentit
2. arvolupaus
3. viestintä-, jakelu- ja myyntikanavat
4. asiakassuhteet
5. tulovirrat
6. keskeiset resurssit
7. avainaktiviteetit
8. tärkeimmät yhteistyökumppanit
9. kustannusrakenne

Saatte käyttöönnne muokatun version liiketoimintamalli -lakanasta, joka sisältää auttavia kysymyksiä ja esimerkkejä. Kysymykset ovat suuntaa antavia, eikä kaikkiin tarvitse vastata. Täyttäkää lakana yhdessä käyttäen lyhyitä lauseita.

Lisää tietoa liiketoimintamalli -lakanasta saatte esimerkiksi [GoFore:n sivuilta](#).

¹ Osterwalder, A., & Pigneur, Y. (2013, s. 19-21). *Business model generation : A handbook for visionaries, game changers, and challengers*. Wiley.

Appendix 7. Suggested PowerPoint presentation

PowerPoint slide content in English


Heading	Subheading
Introduction	The country with most cooperative activity More memberships than Finnish people
Cooperative activity	Definition of cooperative activity Categorization of cooperative activity Different cooperative enterprises Small cooperative activity, a.k.a new cooperative activity
What is a cooperative?	A cooperative is a company owned by its members... ...a cooperative is also a member community The dual nature of cooperatives
The members of a cooperative	The dual and triple role of the members Co-payment Managing a cooperative
What are the differences between cooperatives and limited companies?	Limited companies compared to cooperatives
Cooperative activity is value-based business activity	International values and principles Cooperative values Ethical values Cooperative principles
Cooperative entrepreneurship	A cooperative is well-suited for cooperative entrepreneurship A cooperative is easy to start A cooperative is a relatively risk-free form of entrepreneurship Starting a cooperative
Is a cooperative fit for the social and healthcare sector?	A cooperative is well-suited for the social and healthcare sector Cooperatives that offer social and healthcare services Familiarize yourself with Finnish cooperatives Prerequisites for a well-functioning cooperative The pluses of cooperative entrepreneurship The challenges of cooperative entrepreneurship Working in restricted field Permits and qualifications Cooperation between the public sector and cooperatives The multi-producer model after the social and healthcare reform Digitalization in cooperatives Service platforms assisting small cooperatives
Task 1: Listen to a podcast	Hanna Koskensyrjä podcast: "Osuuskuntayrittäjien kokemuksia sote-alalla"
Task 2: Read an article	Article: "Sote-palveluja ketterästi saaristoon, osuuskunnat yksi kustannustehokas vaihtoehto"
Familiarize yourself with cooperatives	Ideas and support for establishing a cooperative (links to resources) Videolinks (links to videos)




TURKU AMK 

YHDESSÄ YRITTÄMINEN OSUUSKUNNASSA

Osa opinnäytetyötä "Strengthening the Knowledge of Cooperatives Among Social and Healthcare Students Through Online Learning"
Ella Mattbäck
25.5.2023



**Maailman
osuustoiminnallisin
maa**

TURKU AMK 

Suomen yli 660 000:sta yrityksestä noin puoli prosenttia (3353 kpl) on osuuskuntia¹. Pienestä lukumäärästä huolimatta, Suomea on kutsuttu osuuskuntien luvatuksi maaksi.

Osuustoimintaa on meillä Suomessa harjoitettu jo yli 120 vuotta ja Suomi on väkilukuun suhteutettuna maailman osuustoiminnallisin maa, kun mittareina toimivat osuustoiminnallisten yritysten liikevaihto, jäsenmäärät ja työllistävyysvaikutukset².

Jäsenyyksiä enemmän kuin suomalaisia

TURKU AMK 

Suomessa on noin 7 miljoonaa osuustoiminnallisen yrityksen jäsenyyttä ja 90% suomalaisista on joko yhden tai useamman osuustoiminnallisen yrityksen jäsen³.

Jos käytät Prismassa S-etukorttia, maksat laskusi OP:n pankkitililtä, tai olet vakuutettu LähiTapiolan kautta, olet itsekin osuustoiminnallisen yrityksen jäsen ja omistaja!

7 milj.

jäsenyyttä Suomessa

90 %

suomalaisista on joko yhden
tai useamman osuuskunnan
jäsen

TURKU AMK 

OSUUSTOIMINTA

TURKU AMK



Osuustoiminnalla viitataan

“yritysmuotoihin, joissa omistajina on keskenään tasaveroinen joukko yrityksen palvelujen käyttäjiä”⁴.

Osuustoiminnan tarkoituksena on tarjota hyötyä ja palveluita jäsenilleen, sekä tukea jäsenten taloudellista hyvinvointia. Osuustoimintaa harjoittavat osuuskunnat, osuuspankit ja keskinäiset vakuutusyhtiöt⁴.

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OSUUSTOIMINTA

TURKU AMK



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Osuustoiminnan luokittelu

TURKU AMK 

Osuustoiminnallisia yrityksiä toimii Suomessa hyvinkin erilaisissa rooleissa ja monella eri aloilla.

Osuustoiminta voidaan luokitella nelikenttään, johon kuuluu palvelu-, tuottaja-, kuluttaja- ja pienosuustoiminta⁵. Osuustoiminnalliset yritykset luokitellaan myös usein toimialan mukaan⁶.

Luokittelussa on hyvä pitää mielessä, että yksittäiset osuustoiminnalliset yritykset voivat samanaikaisesti toimia monessa eri roolissa ja/tai monella eri alalla.

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TURKU AMK 

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Osuustoiminnallisia yrityksiä ovat esimerkiksi⁷:

- **Osuuspankit** (esim. OP-ryhmässä 150 ja Pop-Pankki ryhmässä noin 30 itsenäistä osuuspankkia)
- **Osuuskaupat** (esim. S-ryhmään kuuluvat 19 alueosuuskauppaa)
- **Keskinäiset vakuutusyhtiöt** (esim. LähiTapiola -ryhmän 19 keskinäistä vakuutusyhtiötä, Fennia, Turva ja Pohjantähti)
- **Omistaja- ja sijoitusosuuskunnat** (esim. Tradeka)
- **Metsä Group (tuottajaosuuskunta)**
- **Valio Oy (osuusmeijereiden omistama meijeri ja ruokatalo)**
- **Lihaosuuskunnat** (omistavat Atria ja HKScan -osaakeyhtiöistä määrävän osan osakkeista)
- **Kotieläinjalostus**
- **Osuuskunta Munakunta (myyntituote: Kultamunat)**
- **Kauppiaosuuskunnat** (esim. SEO, Veikon Kone, Timanttiset)
- **Infraosuuskunnat** (vesi-, sähkö-, ja laajakaistapalvelut)
- **Laskutusosuuskunnat** (esim. Ukko.fi ja Eezy)
- **Työosuuskunnat** (toimivat monella eri alalla, jäsenet toimivat työntekijöinä)

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Pien-, eli uusosuustoiminta

TURKU AMK 

Vaikka osuustoiminnallisista yrityksistä tunnetuimmat ovat suuret osuuspankit ja osuuskaupat, myös paljon pienempiä osuuskuntia, pienosuuskuntia, toimii Suomessa erilaisilla aloilla.

Pienosuustoiminta kasvoi 90-luvun laman aikaan, kun perustettiin työosuuskuntia, joiden tarkoituksena oli työllistää jäsenensä. Tämä ilmiö johti nimitykseen ”uusosuustoiminta”⁸.

1990 – luvun alussa nähtiin pienosuuskuntien uusi tuleminen, kun luoville aloille alkoi syntyä ammattilaisten muodostamia työ- ja kulttuuriosuuskuntia⁸.

”

[Pien]”Osuuskunnan liikeidea ja toimiala vaihtelevat. Se voi olla esim. teatteri, käsityömyymälä, hoitokoti, rakennusliike, kahvila, ompelimo, kierrätyskeskus, matkailuneuvonta tai kielten opettaminen. Etenkin pienemmällä paikkakunnilla toimii myös muutaman kärkialan yhteisiä monitoimiosuuskuntia.⁹”

TURKU AMK 



TURKU AMK 

MIKÄ SITTEEN ON OSUUSKUNTA?

Osuuskunta on jäsentensä omistama yritys..

TURKU AMK 

Osuuskunta on jäsentensä omistama yritys, jossa päätökset tehdään demokraattisesti, ”jäsen ja ääni” -periaatteella¹⁰ (elleivät jäsenet toisin sovi).

Osuuskunta ei osakeyhtiön tapaan pyri maksimoimaan voittoa, vaan sen tarkoituksena on tukea jäsentensä elinkeinoa tarjoamalla jäsenilleen palveluja (osuuskunta voi myös jäsenten niin sopiessa tarjota palveluita muille kuin jäsenille)¹¹.

Osuuskunnan liiketoiminnan täytyy kuitenkin olla kannattavaa ja kilpailukykyistä taatakseen toiminnan jatkuvuus.

”

”Päämääränä on vaikuttaa ja hyötyä yhdessä. Osuuskuntien tehtävänä ei ole kerätä mahdollisimman suuria voittoja omistajille, vaan pitää hinnat kohtuullisina ja tehdä vastuullisia päätöksiä ympäristön ja ihmisten hyväksi.”

-Osuustoimintakeskus Pellervo¹²

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...osuuskunta on myös jäsenyhteistö

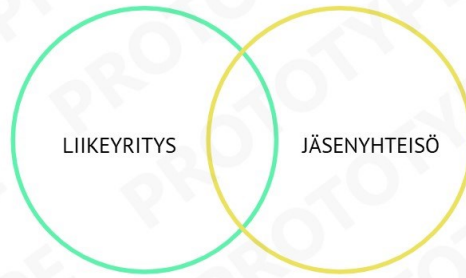
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Osuustoiminnan voidaan ajatella seisovan kahdella jalalla. Taloudellinen toiminta muodostaa toisen jalan ja toinen muodostuu jäsenyhteisöstä ja siihen liittyvistä sosiaalisista, yhteisöllisistä ja ideaalisista arvoista.

Osuuskunnalla sanotaan siten olevan kaksoisluonne; se on sekä liikeyritys, että jäsenyhteistö^{13 14}.

Osuuskunnan kaksoisluonne

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OSUUSKUNNAN JÄSENET

Jäsenten kaksois- ja kolmoisrooli

TURKU AMK 

Osuuskunnan **omistajia kutsutaan jäseniksi**. Jäsenet käyttävät osuuskunnan tarjoamia palveluita ja ovat siten samalla myös osuuskunnan asiakkaita, eli omistaja-asiakkaita. Heillä on siksi osuuskunnassa niin sanottu kaksoisrooli.

Joskus jäsenet voivat myös toimia osuuskunnassa työntekijöinä. Heillä on silloin osuuskunnan omistajana, asiakkaana ja työntekijänä kolmoisrooli¹⁵.

Osuusmaksu

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Osuuskunnan jäsenet maksavat osuuskuntaan liittyessään osuusmaksun¹⁶. Jäsenet päättävät itse osuusmaksun suuruuden riippuen siitä, kuinka paljon pääomaa osuuskunta tarvitsee. Ala- tai ylärajaa ei ole laissa säädetty. Jäsen saa osuusmaksun takaisin erotessaan osuuskunnasta, mikäli osuuskunnalla on tarpeeksi jakokelpoista ylijäämää.

Muista jäsenten maksettavista maksuista voidaan osuuskunnassa sopia erikseen.

Osuuskunnan johtaminen

TURKU AMK 

Osuuskunnassa ylin päättävä elin on vähintään kerran vuodessa toteutuva osuuskunnan kokous, jossa **jäsenet käyttävät päätäntävaltaansa**¹⁷.

Päätäntävaltaa voi myös käyttää vaalein valittu edustajisto, mikäli osuuskunta niin on sopinut (yleensä näin tehdään suuremmissa osuuskunnissa).

Osuuskunta valitsee **hallituksen**, jonka tehtävä on johtaa osuuskunnan toimintaa. Osuuskunnalla voi myös olla toimitusjohtaja, joka voi esimerkiksi valvoa käytännön toimintaa, seurata osuuskunnan taloutta ja edustaa osuuskuntaa.

Lisää osuuskunnan johtamisesta löydät esimerkiksi [Suomi.fi-sivuilta](https://suomi.fi)

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MITÄ EROA ON OSUUSKUNNALLA JA OSAKEYHTIÖLLÄ?

Osuuskunta verrattuna osakeyhtiöön

TURKU AMK 

Osakeyhtiön ja osuuskunnan yksi merkittävimmistä eroista on se, että osuuskunta ei osakeyhtiön tapaan pyri voiton maksimointiin¹⁸. Osuuskunnan tarkoitus ei siis osakeyhtiön tapaan ole tuottaa voittoa osakkeenomistajille.

Osuuskunnan sääntely kuitenkin muistuttaa osakeyhtiötä ja sekä osakeyhtiössä, että osuuskunnassa, on oltava hallitus.

Osakeyhtiötä säätelee osakeyhtiölaki, kun taas osuuskuntia osuuskuntalaki.

Osakeyhtiö	Osuuskunta
Osakkeenomistajien omistama ja usein suurten osakkaiden hallitsema yritys	Jäsentensä omistama ja demokraattisesti hallitsema yritys
Päätösvalan jakautuminen osakeomistuksen mukaan	Päätösvalta jäsen ja ääni -periaatteella (pääsääntö)
Osakkeenomistajat omistavat osakeyhtiön varat	Osuuskunta omistaa periaatteessa osuuskunnan varat
Tuloksen jako osakeomistuksen mukaan	Tuloksen jako jäsenille sen mukaan kuin he ovat käyttäneet osuuskunnan palveluja
Pääoman tuotto pääasia	Pääoman tuotto ei ole pääasia
Tavoitteena omistajien varallisuuden kasvattaminen	Tavoitteena jäsenten elinkeinotoiminnan edistäminen tai palvelujen tuottaminen jäsenille
Osakeyhtiö voidaan vallata	Jäsenmäärä ja osuuspääoma avoin. Osuuskunta valitsee itse omistajansa.
Toiminta osakeyhtiölain ja yhtiöjärjestyksen puitteissa	Toiminta osuuskuntalain ja osuuskunnan sääntöjen puitteissa

Osuuskunnan ja osakeyhtiön keskeisiä eroja. Juutinen, H., Stenström, Å. & Vuori, R. (2006, 11)¹⁸

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**OSUUSTOIMINTA ON
ARVOPOHJAISTA
YRITYSTOIMINTAA**

Kansainväliset arvot ja periaatteet

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Suomessakin osuuskuntien arvopohja muodostuu osuuskuntien kansainvälisistä arvoista ja periaatteista.

Osuuskunnan arvoihin ja periaatteisiin kuuluvat esimerkiksi tasa-arvo, omatoimisuus, muista ihmisistä välittäminen ja vastuu toimintaympäristöstä¹⁹. Myös paikallisuus ja pitkäjänteinen vastuullisuus ovat osuuskuntien keskiössä²⁰.

Maailmanlaajuisen osuustoimintaliikkeen kattojärjestön ICA:n sivuille pääset [tästä](#).

Osuuskunnan arvot

- Omatoimisuus
- Omavastuisuus
- Oikeudenmukaisuus
- Tasa-arvo
- Solidaarisuus¹⁹

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Eettiset arvot

- Rehellisyys
- Avoimuus
- Yhteiskunnallinen vastuu
- Muista ihmisistä välittäminen¹⁹

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Osuustoiminnan periaatteet

1. Vapaaehtoinen ja avoin jäsenyys
2. Demokraattinen jäsenhallinto
3. Jäsenten taloudellinen osallistuminen
4. Itsenäisyys ja riippumattomuus
5. Koulutus, oppiminen ja viestintä
6. Osuuskuntien keskinäinen yhteistyö
7. Vastuu toimintaympäristöstä¹⁹

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YHDESSÄ YRITTÄMINEN

Osuuskunta sopii yhdessä yrittämiseen

Osuuskunta pystyy hoitamaan laskuttamisen ja muut hallinnolliset tehtävät, jolloin yrittäjälle jää enemmän aikaa itse työhön. Osuuskunnassa kohdataan myös yrittämiseen liittyvät haasteet yhdessä.

Osuuskunnassa yrittämisen plussana onkin se, että ympäriltä löytyy parhaassa tapauksessa samalla alalla työskenteleviä ihmisiä, joiden kanssa voi tehdä yhdessä töitä, kysyä neuvoa ja jakaa verkostoja. Osuuskunnassa ei tarvitse yrittää yksin!

Yrittäminen työosuuskunnassa vaatii kuitenkin itseohjautuvuutta ja motivaatiota. Esimerkiksi asiakkaita haetaan aktiivisesti yrittäjän tapaan ja vastuuta kannetaan työn suorittamisesta.

Yhdessä yrittämisen haasteena on yhteisistä asioista sopiminen ja vastuunkanto. Kaikkien jäsenten tulee olla aktiivisia ja sitoutuneita osuuskuntaan, jotta vastuunotto ja osuuskunnasta hyötyminen on kaikkien jäsenten osalta tasapainossa.²⁰

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Osuuskunta on helppo perustaa

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Osuuskunnan voi perustaa yksikin ihminen, mutta lähtökohtaisesti osuuskunta soveltuu parhaiten tilanteisiin, joissa suurempi ryhmä ihmisiä on perustamassa yritystä.

Osuuskunta on helppo rekisteröidä, eikä vähimmäispääosaa laissa vaadita. Osuuskuntaa käytetäänkin siksi yhtiömuotona esimerkiksi opiskelijoiden perustaessa yrityksiä yhdessä (opiskelijaosuuskunta).

Osuuskunnan perustaminen maksaa 380 euroa²¹.

Neuvoa perustamiseen kannattaa kysyä esimerkiksi [Uusyrittäjäkeskuksesta](#) tai Osuustoimintakeskus Pellervosta.

Osuuskunta on suhteellisen riskitön tapa yrittää yhdessä

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Jäsen ei ole henkilökohtaisesti vastuussa osuuskunnan velvoitteista (FINLEX 421/2013 §2). Osuuskunta on yksityisyrittäjyyteen verrattuna siten suhteellisen riskitön tapa toimia yrittäjänä.

Mikäli osuuskunnassa on enemmän kuin seitsemän jäsentä, jäsenet lasketaan yrittäjien sijaan työntekijöiksi ja he voivat silloin saada työttömyyskorvausta²².

Osuuskunnasta on myös helppo erota. Vaikkakin tämä on jäsenen kannalta hyvä, lisää se jäsenen sitouttamisen tärkeyttä.

Osuuskunnan perustaminen

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SOPIIKO OSUUSKUNTA SOTEEN?

Osuuskunta sopii soteen

Osuuskunta sopii arvoiltaan ja toiminnan tarkoitukseltaan erinomaisesti sosiaali- ja terveysalalle.

Osuuskunta on kevyen hallinnollisen rakenteensa johdosta joustava ja soveltuu erityisen hyvin palveluiden tarjoamiseen haja-asutusalueilla.

Osuuskunnassa on mahdollista esimerkiksi tarjota kotihoidon palveluita lähialueella asuville ihmisille. Kun palvelut tarjotaan paikallisesti, saa asiakas pitkäkestoista tukea hänelle tutulta henkilöltä.

Paikallisuus tekee osuuskunnista myös kustannustehokkaita. Osuuskunnassa pyritään tuottamaan oikeat palvelut oikealle henkilölle oikeaan aikaan.²³

Tämän lisäksi osuuskunta yritysmallina voi vastata sosiaali- ja terveydenhuollon ammattilaisten tarpeisiin esimerkiksi joustavammista työajoista, omaan työhön vaikuttamisesta ja kiireettömyydestä asiakkaiden kohtaamisissa.²³



Sosiaali- ja terveyspalveluja tarjoavat osuuskunnat

Vaikkakin suuret osuustoiminnalliset yritykset, kuten OP-ryhmä, LähtiTapiola ja Tradeka, ovat lähteneet sote-alalle mukaan, alalla toimivat osuuskunnat ovat Suomessa suhteellisen harvinaisia²⁴.

Tilastokeskuksen mukaan vuonna 2021 sosiaali- ja terveyspalveluita tarjoavia osuuskuntia oli 86 kappaletta²⁵ (vertaa yli 11 000 järjestöön²⁶ ja yhteensä yli 18 000 yksityiseen sosiaali- ja terveyspalveluja tarjoavaan yritykseen)²⁷.

Sosiaali- ja terveyspalveluja tarjoavista osuuskunnista suurin osa toimi vuonna 2016 sosiaalihuollon avopalveluissa, loput terveyspalveluissa ja sosiaalihuollon laitospalveluissa.²⁸

Osuuskunnat tarjoavat esimerkiksi kotisairaanhoidon, kotipalvelua, kotipalvelun tukipalvelua ja omaishoitajan sijaistusta.



Tutustu suomalaisiin osuuskuntiin

- ☼ [Jelppis-Tiimi](#) – Vaasa
- ☼ [Osuuskunta Kainuun Kanerva](#) – Kajaani
- ☼ [Hyvinvointiosuuskunta Gerbera](#) – Kemi ja Kajaani
- ☼ [Osuuskunta Sompion Tähti](#) – Sodankylä
- ☼ [Osuuskunta Kototuote](#) - Ylivieska
- ☼ [Iloksi ja Voimaksi Osuuskunta](#) - Tampere
- ☼ [Sosiaalipalvelut Silmu Osk](#) – Tampere
- ☼ [Pohjois-Karjalan Napakka osk](#) - Joensuu

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Toimivan osuuskunnan edellytykset

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Osuuskunnassa luottamuksen rakentaminen jäsenten, asiakkaiden ja muiden toimijoiden kesken on tärkeää. Luottamusta rakennetaan osuuskunnassa avoimuudella ja tasavertaisuudella. Osuuskuntaan on myös hyvä valita arvomaailmaltaan ja aktiivisuudeltaan samantyyppisiä ihmisiä, jotta yhteistyö helpottuu.

Lupa-asioihin ja hallinnollisiin tehtäviin perehtyminen on tärkeää sekä osuuskuntaa perustaessa, että sen pyörittämisessä. Hallinnolliset tehtävät kannattaa jakaa selkeästi ja yhteiset pelisäännöt sopia tarkasti.

Osuuskunnassa yrittämisen plussat

Omaan työhön vaikuttaminen:

- + Työnteko omassa yrityksessä ja mahdollisuus vaikuttaa omaan työhön
- + Työaikojen joustavuus ja vaihtelevuus
- + Työntekijän hyvinvointi on osuuskunnan keskiössä

Sosiaaliset hyödyt:

- + Verkostojen luominen ja tiedon ja taitojen jakaminen
- + Paikallisuus ja yhteisöllisyys
- + Mahdollisuus tehdä kiireettömästi töitä ja tavata asiakkaita rauhassa, esimerkiksi muutaman minuutin pituisten asiakaskäyntien sijaan voidaan sopia, että asiakaskäynnit ovat aina vähintään tunnin mittaisia
- + Vastuu ja yrittäjyyteen liittyvät haasteet jaetaan ryhmänä

Taloudelliset hyödyt:

- + Kilpailukykyinen palkka (pienosuuskunnissa on matala byrokratia ja tuottoja voidaan käyttää työntekijöiden palkkoihin)
- + Esimerkiksi hankinnat, laskutus, hallinnolliset tehtävät, markkinointi hoidetaan yhdessä, eli kulut jaetaan
- + Sairastuessa osuuskunnasta voi löytää tuuraajan

Joustavuus ja innovaatio:

- + Matala hallinto ja joustava yhtiömuoto
- + Mahdollisuus innovoida palveluita yhdessä asiakkaan kanssa
- + Markkinointiin ei välttämättä tarvitse panostaa paljoa, sillä sote -palveluiden kysyntä on suurta koko maassa

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Osuuskunnassa yrittämisen haasteet

Yhteistyö ei aina ole mutkatonta:

- Osuuskunnassa yhteistyö voi olla hankalaa ja aikaa vievää, mikäli selkeitä sääntöjä ja selkeää johtoa ei ole
- Jotkut jäsenet voivat panostaa osuuskuntaan enemmän kuin toiset, johtaen jännitteisiin
- Kateutta voi syntyä, mikäli jäsenet kokevat kilpailevansa samoista asiakkaista

Yrittäminen vaatii paljon omaa aktiivisuutta:

- Asiakkaat eivät välttämättä tiedä osuustoiminnasta, luottamus pitää luoda uusien asiakkaiden kanssa
- Työosuuskunnassa toimitaan yrittäjämäiseen tapaan, mikä vaatii paljon omaa aktiivisuutta ja itseohjautuvuutta

Pienten sote-alan yritysten haasteet:

- Hyvinvointialueiden kanssa yhteistyössä toimiminen ja kilpailutuksiin osallistuminen voi olla haasteellista
- Kaikkien sote-alalla toimivien yksityisten yritysten tulee täyttää lain edellyttämät vaatimukset, joihin perehtyminen vaatii jäseniltä aktiivisuutta
- Lisääntyvä digitaalisuus voi tulla pienille yrityksille kalliiksi

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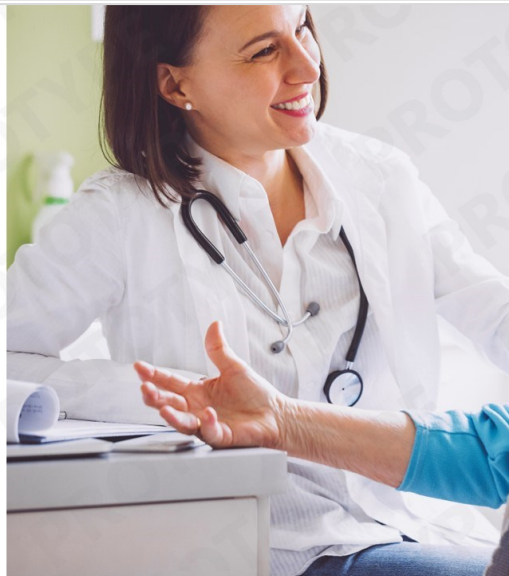
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VALVOTULLA ALALLA TOIMIMINEN

Luvat ja pätevyyydet

- Sote -ala on valvottu ala jolla toimiminen edellyttää lain vaatimat pätevyyydet ja luvat²⁹
- Yksityiselle sosiaali- tai terveyspalveluja tarjoavalle yritykselle luvat myöntää joko Valvira tai aluehallintovirasto (AVI)
- Muista kuin ympärivuorokautisista sosiaalipalveluista tehdään ilmoitus hyvinvointialueelle
- Lisätietoa luvista ja pätevyysvaatimuksista saat Valviran ja AVI:n sivuilta:
[Yksityisen terveydenhuollon luvat](#)
[Yksityisen sosiaalihuollon luvat](#)
[AVI: luvat, ilmoitukset, hakemukset](#)

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Julkisen sektorin ja osuuskuntien yhteistyö

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Julkisen sektori on sosiaali- ja terveyspalveluita tarjoaville osuuskunnille tärkeä yhteistyökumppani ja aikaisemmin kunnat ovat tuoneet osuuskunnalle suuren osan asiakkaista. Palveluita ovat aikaisemmin myyty kunnille joko ostopalveluna tai palvelusetelillä.

Sote-uudistuksen myötä kuntien vastuu sosiaali- ja terveydenhuollon palveluista siirtyi hyvinvointialueille. Osuuskunnan onkin hyvä huolehtia siitä, että se on hyvinvointialueen hyväksymä palveluntuottaja.

Voit lukea lisää palvelusetelistä [tästä](#).

Monituottaja-malli sote-uudistuksen jälkeen

Vuoden 2023 sote-uudistuksen päämääränä on hyvinvointialueiden palveluntuottajien päävastuu sote-palveluiden tarjoajana, jota yritykset, järjestöt ja säätiöt täydentävät (noin 22% sote-palvelualasta koostuu yksityisistä sote-palveluiden tuottajista)²⁷

Sote-uudistus sallii reunaehdoin monituottajamallin, eli hyvinvointialueiden vastuulla olevien palveluiden hankkimisen yksityisiltä yrityksiltä ostopalveluina.

Hyvinvointialue voisi hankkia esimerkiksi kotipalvelua, kotihoitoa ja laitospalveluja yksityisiltä tuottajilta. Kuitenkaan seuraavia palveluita ei saa tuottaa yksityisten yritysten kautta:

- "julkisen vallan käyttöä sisältäviä palveluja (jollei laissa erikseen toisin säädetä)
- Sosiaalityötä
- Sosiaalipäivystystä
- terveydenhuollon ympärivuorokautista päivystystä
- ensihoitopalveluun kuuluvia järjestämistehtäviä"³⁰

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Osuuskuntien digitaalisuus

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Uusia digiratkaisuja käytetään yhä enemmän sosiaali- ja terveydenhuollossa. Osuuskunnan on hyvä ottaa huomioon, miten digitaalisia palveluita voi käyttää hyväksi omassa yrityksessä.

Yksityisillä sote-palveluja tarjoavilla yrityksillä täytyy lisäksi olla käytössään asiakastietolain mukaiset tietojärjestelmät. Kaikilla sote-palveluja tarjoavilla yrityksillä täytyy myös olla tietoturvasuunnitelma.

- Lue lisää sosiaali- ja terveydenhuollon tietojärjestelmävaatimuksista [tästä](#)
- Lisää Kanta-palveluihin liittymisestä voit lukea [tästä](#)

Palvelualusta osuuskunnan apuna

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Pienille yrityksille digitalisaatio, markkinointi ja kilpailutus sosiaali- ja terveysalalla voi olla haastavaa ja näitä palveluita tarjoavan palvelualustan käyttö siksi perusteltua

- [SOTE-osuuskunta Suomi](#) on esimerkki palvelualustana toimivasta osuuskunnasta, joka verkostomaisella yhteistyöllä auttaa pieniä sote -yrityksiä ja itsenäisiä ammatinharjoittajia sote -markkinoilla
- [Tervia osuuskunta](#) toimii työnvälityksen tapaisesti Pohjois-Suomessa
- [Tarjoomo-osuuskunta](#) on esimerkki sähköisestä palveluhausta, jonka avulla asiakkaat helpommin löytävät alueellaan toimivat palveluntarjoajat

Tehtävä 1

Kuuntele Hanna Koskensyrjän Podcast "Osuuskuntayrittäjien kokemuksia sote-alalla" [täältä](#)

Hannan opinnäytetyön "Osuuskuntayrittäjien kokemuksia sote-alalla : parhaita käytäntöjä osuuskuntaa perustaville" voit halutessasi käydä lukemassa [täältä](#)

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Tehtävä 2

Lue artikkeli:
[Sote-palveluja ketterästi saaristoon – osuuskunnat yksi kustannustehokas vaihtoehto](#)

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Tutustu osuustoimintaan

Voit halutessasi käydä tutustumassa linkkien kautta esimerkiksi OsuuskuntaElämää –kampanjaan ja tutkija Anu Puusan TedTalk:iin.

Ideoita ja tukea osuuskunnan perustamiseen

- Yhteiskunnallisten yritysten osaamiskeskus [YYO](#)
- Yritysneuvontaa [Uusyrittäjäkeskuksesta](#)
- Osuustoimintakeskus Pellervon [Osuuskunnan perustajan opas](#)
- Osuustoimintakeskus Pellervon ["Osuuskunnan aakkoset"](#)
- Osuustoimintakeskus Pellervon [osuustoiminnan ideapankki](#)



Videolinkkejä

- OsuuskuntaElämää –kampanjan [nettisivut](#), joista löytyy esimerkiksi sosiaalisen median vaikuttajien osuuskuntiin liittyvää sisältöä
- Osuustoimintakeskus Pellervon YouTube-video ["Mitä on osuustoiminta?"](#)
- Tutkija Anu Puusan Ted Talk ["Osuustoiminta, talouden näkymätön jätti"](#)



Kuvalähteet

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Kuvat noudettu Microsoft 365 kuvapankista (rojaltivapaa, käyttö sallittu esitelmissä)

Lähteet

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Appendix 8. Modified Business Model Canvases

Modified Business Model Canvas in English

<h3 style="margin: 0;">Modified Business Model Canvas</h3>		Designed by: <input style="width: 100%;" type="text"/>	Date: <input style="width: 100%;" type="text"/>
<div style="text-align: center;">  <p>Who are we?</p> </div> <p>What is the name of our cooperative? Where are we located? What are our strengths, skills, experiences, contacts, resources, and interests? What do we believe in and what is our vision of the future? What is the purpose of our cooperative? Which cooperative values do we find most important?</p>	<div style="text-align: center;">  <p>What do we do?</p> </div> <p>Which services do we offer? (think about what we you are able to provide and how the activities bring value to the customer and society) Which activities do we need to do to be able to offer the services? (think about management, organising people and resources, meeting with the customers. Prioritise the most important ones that you can get the resources for)</p>	<div style="text-align: center;">  <p>What value do we bring?</p> </div> <p>What value are we giving to our customers? (You can think about price, speed of services, quality of services, trustworthiness, customer experience, ease of use) Which customer needs are we satisfying? Which customer problems are we solving? Why would people use our services? What value do we bring to society? Think in terms of value you can create for your customer segments (the different groups of customers).</p>	<div style="text-align: center;">  <p>What type of customer relationships do we have?</p> </div> <p>What type of relationships do our customers expect us to build with them? (do we give personal assistance face-to-face? do we offer services online? Are our relationship to the customer short-term or long-term? Do we invite the customer to develop the services together?)</p>
<div style="text-align: center;">  <p>Who do we work with?</p> </div> <p>Who are our most important partners? (for example wellbeing services counties, municipalities, other cooperatives, other organisations, accounting firms) Who are our most important suppliers? (think about what resources we need) Which key resources do we get from our partners?</p>	<div style="text-align: center;">  <p>What do we need?</p> </div> <p>Which financial resources do we need to start our cooperative (co-payment, loans)? Which material resources do we need to be able to provide the service? (location, car, equipment, computers, other technology etc.)? What type of people do we need in our cooperative (which skills are we lacking? Do we need an accounting firm to do our accounting? Do we need someone to manage our day-to-day management)?</p>	<div style="text-align: center;">  <p>How do we reach our customers?</p> </div> <p>Through which channels do our customers want to be reached? Where and how are we going to meet customers? (are we driving to them or meeting them at a location?) How are we communicating with customers? (for example phone, website, social media, face-to-face, videocalls, attending events)</p>	<div style="text-align: center;">  <p>Who are our customers?</p> </div> <p>For whom are we creating value? Who are our most important customers? How can you group your customers into groups based on shared characteristics or needs? (you can for example make groups based on age, life stage, which needs they have, which problems they face, which channels they use, or where they live. You can combine characteristics to make the needs of the group more clear, for example "elderly people in Turku who need help at home")</p>
<div style="text-align: center;">  <p>What are the costs?</p> </div> <p>Which costs are the most critical to keep our cooperative running? (salaries, rent, equipment, transportation, etc.) Which resources and activities are the most costly?</p>		<div style="text-align: center;">  <p>Where do we get revenue?</p> </div> <p>What are our customers willing to pay for? How are customers going to pay? (out of pocket or service voucher, for example) Think in terms of your customer segments</p>	

Modified Business Model Canvas in Finnish

Suunnittelijat: <input style="width: 100%;" type="text"/>		Päivämäärä: <input style="width: 100%;" type="text"/>	
<h2>Modifioitu Liiketoimintamalli -lakana</h2>			
<p>Keitä olemme?  Mikä on osuuskuntamme nimi? Millä paikkakunnalla toimimme? Mitkä ovat vahvuutemme, taitomme, kokemuksemme, kontaktimme, resurssimme ja kiinnostuksen kohteemme? Mihin uskomme ja mikä on visiomme tulevaisuudesta? Mikä on osuuskuntamme tarkoitus? Mitä osuustoiminnallisia arvoja pidämme tärkeimpinä?</p>			
<p>Kenen kanssa teemme yhteistyötä?  Kettä ovat tärkeimmät yhteistyökumppanimme (esim. hyvinvointialueet, kunnat, muut osuuskunnat, muut järjestöt, tiliohjeistajat)? Kettä ovat tärkeimmät toimittajamme? (Mieti, mitä resursseja tarvitsemme) Mitä keskeisiä resursseja saamme kumppaneiltamme?</p>		<p>Mitä teemme?  Mitä palveluita tarjoamme? (mieti, mitä pystyt tarjoamaan ja miten toiminta tuo arvoa asiakkaalle ja yhteiskunnalle) Mitä toimintoja meidän tulee tehdä voidaksemme tarjota palveluita? (ajattelle johtamista, ihmisten ja resurssien järjestämistä, tapaamista asiakkaiden kanssa. Priorisoi tärkeimmät aktiviteetit, joihin sinulla on mahdollisuus saada resursseja)</p>	
<p>Mitä arvoa luomme?  Mitä arvoa annamme asiakkaillemme? (voit ajatella hintaa, palvelujen nopeutta, palvelujen laatua, luotettavuutta, asiakaskokemusta, helppokäyttöisyyttä) Mitä asiakkaiden tarpeita tyydytämme? Mitä asiakkaiden ongelmia ratkaisemme? Mitä arvoa tuomme yhteiskunnalle? Ajattele arvoa, jonka voit luoda eri asiakasryhmille</p>		<p>Mitä tavoitamme asiakkamme?  Miten asiakkaat haluavat meidän tavoittavan heidät? Missä ja miten tapaamme asiakkaita? (ajammeko heidän luo kukaan vai tulevatko he vastaanotolle?) Miten kommunikoidemme asiakkaiden kanssa? (esimerkiksi puhelin, verkkosivusto, sosiaalinen media, kasvotusten, videopuhelut, tapahtumiin osallistuminen)</p>	
<p>Millaisia asiakassuhteita meillä on?  Millaisia suhteita asiakkaamme odottavat meidän rakentavan heidän kanssaan? (annetaan ko henkilökohtaista apua kasvokkain? tarjoammeko palveluita verkossa? Onko suhteemme asiakkaaseen lyhyt- vai pitkäaikainen? Kutsuamme asiakkaita kehittämään palveluita yhdessä?</p>		<p>Keitä asiakkaamme ovat?  Kenelle luomme arvoa? Kettä ovat tärkeimmät asiakkaamme? Mitä asiakkaamme tarvitsevat ja haluavat? Kunka voit jakaa asiakkaasi ryhmiin yhteisten ominaisuuksien tai tarpeiden perusteella? (voit tehdä ryhmiä esimerkiksi iän, elämäntilanteen, tarpeiden, jaettujen ongelmien, tietyn kanavan käyttämisen tai asuinpaikan perusteella. Ominaisuuksia voi yhdistellä selventääksesi ryhmän tarpeita, esim. "Turussa asuvat eläkeläiset, jotka tarvitsevat apua kotona")</p>	
<p>Mitkä ovat kustannukset?  Mitkä kustannukset ovat kriittisimmät osuuskuntamme toiminnan kannalta? (palkat, vuokrat, laitteet, kuljetukset jne.) Mitkä resurssit ja toiminnot ovat kalleimpia?</p>		<p>Mistä saamme tuloja?  Mistä asiakkaamme ovat valmiita maksamaan? Miten asiakkaat maksavat? (esimerkiksi omasta taskusta tai palvelustei) Ajattele asiakasryhmiäsi</p>	