

# ONLINE STOKVEL MASTERCLASS



*Awakening Stokvels entrepreneurship Mindset*



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# Online Stokvel In Sa

**Vicky Katsoni, Carlos Costa**



## **Online Stokvel In Sa:**

Stokvels Palesa Lengolo, 2019-09-01 The South African economy has a secret weapon stokvels At present around R44 billion is saved annually by 11 4 million South Africans in 820 000 stokvels But how can you harness this collective power to achieve your savings goals This book simply and clearly explains basic financial principles and how to make sound financial decisions and contains all the necessary information you need about stokvels including how stokvels emerged and how they have evolved how to set up a stokvel and the admin challenges and benefits involved in running one the opportunities stokvels provide and how financial institutions retailers corporates and businesses that deal with them can leverage their purchasing power and the future landscape of stokvels Whether you re looking to fund your monthly groceries or have set your sights on buying property joining a stokvel can help you achieve your goal quickly without having to borrow money from the bank Appealing to readers who are already in a stokvel those who want to be in one and even those who never thought of joining one this book explains how to use the power of a collective to save for a goal make money on investments and ultimately achieve financial security

Digital Service Delivery in Africa Ogechi Adeola, Jude N. Edeh, Robert E. Hinson, Fulufhelo Netswera, 2022-02-07 The dynamics of the world s pervasive digital technologies is transforming organisations and enabling enterprises to create sustainable competitive advantage This presents huge economic opportunities for Africa This book responds to the need for African enterprises and organisations particularly those in the service sector to fully exploit the inherent potential in digital platforms by putting in place processes to respond effectively to changing consumer demands Digital service delivery is conceptualised as a key driver of effective management and service delivery across the value chain of businesses The authors offer insights into the opportunities drivers structures and models of digital service delivery specific to the African context using case studies and country based themes that highlight how the adoption of digital platforms and practices can transform service delivery for value creation The book examines the scope and applications of digital businesses emphasising the emergence value creation and strategic implications for Africa s private and public enterprises Students entrepreneurs IT innovators academics and policymakers will gain a greater understanding of how digitalisation is shaping consumer expectations industry practices and service delivery in Africa

## **Diverse Economies and Food Democracy: Implications for Sustainability from an Interdisciplinary Perspective**

Andreas Exner, Andreas Mayer, Moya Kneafsey, 2025-09-26 In view of the multifaceted challenge of transforming towards inclusive and sustainable food systems scholars have drawn attention to diverse economies of food such as food coops community supported agriculture urban community gardens or fair trade Diverse economies of food have been labeled in various ways The notion of alternative agro food networks AFN has gained the broadest appeal in this regard However this notion and similar ones have been criticized on a conceptual level and the assumption that diverse economies of food may substantially contribute to the sustainable transformation of food systems has been questioned on theoretical methodological

and political grounds Although food democracy is recurrently mentioned in relation to diverse economies of food a proper operationalization of this concept is largely missing as well as robust quantifications of the sustainability implications of those By focusing on food democracy as forms of joint decision making by food producers consumers public authorities and stakeholders on various scales diverse economies of food can be clarified conceptually and the environmental impacts quantified as well as trade offs and synergies assessed This allows us to investigate more precisely the possible sustainability and transformative impacts of diverse economies of food

Resurgence and Revalorization of Indigenous Knowledge Systems in the Contemporary Society Masenya, Tlou Maggie, Bhuda, Monicca Thulisile, 2025-05-08 Indigenous knowledge is the comprehensive body of knowledge that locals accumulate from life experience unofficial research and close observation of their surroundings within a particular culture It connects the entirety of nature and the components that sustain life to the survival of every human being Additionally it gives specific community conditions in respect to the environment and offers workable answers to people's problems As a result by preserving indigenous knowledge systems indigenous knowledge may provide value to the community by offering innovative solutions to social environmental and economic issues Resurgence and Revalorization of Indigenous Knowledge Systems in the Contemporary Society explores the role of indigenous knowledge in the contemporary society Furthermore it discusses the importance of preserving and sharing indigenous knowledge for community development Covering topics such as epistemic diversity traditional load and indigenous curricula this book is an excellent resource for sociologists policymakers government officials environmentalists educators records managers professionals researchers scholars academicians and more

Transforming Africa Dana T. Redford, Grietjie Verhoef, 2022-01-26 Transforming Africa How Savings Groups Foster Financial Inclusion Resilience and Economic Development presents in depth empirical research into current day savings group activities across Africa exploring savings groups through the lens of financial inclusion and reflecting on formal finance economic and social outcomes

**Casebook of Indigenous Business Practices in Africa** Ogechi Adeola, 2023-08-16 Indigenous enterprise practices are an essential part of business success in Africa The continent's unique and diverse culture embedded in age long practices presents an interesting proposition for advancing indigenous knowledge and building sustainable business structures

*Cryptopolitics* Victoria Bernal, Katrien Pype, Daivi Rodima-Taylor, 2023-07-14 Hidden information double meanings double crossing and the constant processes of encoding and decoding messages have always been important techniques in negotiating social and political power dynamics Yet these tools cryptopolitics are transformed when used within digital media Focusing on African societies Cryptopolitics brings together empirically grounded studies of digital media to consider public culture sociality and power in all its forms illustrating the analytical potential of cryptopolitics to elucidate intimate relationships political protest and economic strategies in the digital age

*Community Economies in the Global South* Caroline Shenaz Hossein, Christabell P. J., 2022-02-24 People across the globe engage in social and solidarity economics to help themselves

their community and society on their own terms Community Economies in the Global South examines how people who conscientiously organize rotating savings and credit associations ROSCAs bring positive changes to their own lives as well as others ROSCAs are a long established and well documented practice especially those organized by women of colour Members make regular deposits to a fund as a savings that is then given in whole or in part to each member in turn based on group economics This book spotlights women in Latin America the Caribbean Africa and Asia who organize and use these associations composed of ordinary people belonging to similar class origins who decide jointly on the rules to suit the interests of their members The case studies show how they vary greatly across countries in the Global South demonstrating that ROSCAs are living proof that diverse community economies do exist and have been around for a very long time The contributors recount stories of the self help activism and perseverance of racialized people in order to push for ethical community focused business and to hold onto local knowledge grounded theory and lived experience reducing the need to rely on external funding as people find ways to finance sustainable debt free business ventures The first collection on this topic edited by two women of colour with roots in the Global South this volume is a rallying call to other scholar activists to study and report on how racialized people come together pool goods and diversify business in the Global South

*Social Marketing Research for Global Public Health* W. Douglas Evans, 2016 Like all aspects of society public health practice has been fundamentally changed by the emergence of electronic and social media as centerpieces of human communication and connection More than ever public health practitioners rely on these new marketing and communications technologies to promote longstanding goals like disease prevention and fostering social responsibility Social Marketing Research for Global Public Health offers proven guidelines for crafting campaigns that work in public health It equips readers with tools pioneered by corporate marketers to increase the efficacy of public health interventions in any setting It also provides practical advice to practitioners seeking to assess their interventions along with examples for effective outreach to promote smoking cessation financial literacy and other social goods Combining overviews of marketing theory and methodology with practical chapters specific to public health Social Marketing Research for Global Public Health provides a crucial and holistic understanding for this new imperative in the field

**Global Digital Data Governance** Carolina Aguerre, Malcolm Campbell-Verduyn, Jan Aart Scholte, 2024-01-30 This book provides a nuanced exploration of contemporary digital data governance highlighting the importance of cooperation across sectors and disciplines in order to adapt to a rapidly evolving technological landscape Most of the theory around global digital data governance remains scattered and focused on specific actors norms processes or disciplinary approaches This book argues for a polycentric approach allowing readers to consider the issue across multiple disciplines and scales Polycentrism this book argues provides a set of lenses that tie together the variety of actors issues and processes intertwined in digital data governance at subnational national regional and global levels Firstly this approach uncovers the complex array of power centers and connections in digital data governance

Secondly polycentric perspectives bridge disciplinary divides challenging assumptions and drawing together a growing range of insights about the complexities of digital data governance Bringing together a wide range of case studies this book draws out key insights and policy recommendations for how digital data governance occurs and how it might occur differently Written by an international and interdisciplinary team this book will be of interest to students and scholars in the field of development studies political science international relations global studies science and technology studies sociology and media and communication studies The Open Access version of this book available at <http://www.taylorfrancis.com> has been made available under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license

*The Nexus Between Legal Pluralism and Inclusive Finance* Gebreyesus Yimer, 2024-12-10 This open access book provides detailed information on informal credit markets in Africa and how various legal systems affect these markets Laws that impose strict formalism exclude many people from the financial system The lessons learned from the informal credit markets in Ethiopia and South Africa indicate that pluralism offers better opportunities for people to access affordable and sustainable financial services Inclusive legal systems promote inclusive financial systems Therefore international development organisations financial institutions international financial policymakers and standard setters should embrace pluralism to foster sustainable inclusive and equitable financial systems Pluralism recognises local innovation and creativity which are vital for inclusive financial systems to flourish In developing countries many people who have no or only limited access to the services of official financial institutions often depend on informal credit markets National law is the most critical element in terms of determining the operations of informal credit markets defining the boundaries between formal and informal markets and shaping the consequences of involvement in informal credit markets This book will interest researchers scholars and students in the fields of legal theory law and society law and anthropology legal pluralism law and culture and African law However its relevance extends beyond academia offering policymakers involved in inclusive finance law and development and financial regulation in developing countries valuable insights and perspectives to inform their decisions and strategies

**Lead with Super Clarity** Maanda Tshifularo, 2022-08-05 These are difficult times The Covid 19 pandemic has proved to us that we cannot rely on tomorrow to be like today there is no such thing as business as usual The social and economic upheaval has been devastating and its effects long lasting making these times even more uncertain The antidote to this uncertainty is clarity Maanda Tshifularo has had the privilege of interacting with successful innovators culture shifters business leaders and thought leaders and their common success denominator is the ability to see say and do things with purposeful clarity He has identified Super Clarity as the differentiator that helps leaders navigate the ambiguity and half heartedness which have become the default state in many organisations leading to plummeting employee morale and productivity Not only does a super clear leader achieve and make a meaningful contribution but they also experience remarkable joy and personal growth in the journey It has never been more crucial for leaders to provide clarity and in this

book Maanda defines and explains the importance of Super Clarity and how to translate purpose into our day to day activities to unlock exceptional results job satisfaction team cohesion and employee engagement He outlines in Lead with Super Clarity the critical steps that we can take as business leaders or in our own lives to foster clarity and in so doing create an environment characterised by purpose insight and alignment Maanda Tshifularo is the CEO and Founder of SuperLead Advisory a strategy operations and leadership consultancy an adjunct faculty at the Gordon Institute of Business Science GIBS an executive coach Integral Coach UCT GSB and certified Gallup Strength Coach and host of the SuperLead podcast and leadership summits As an experienced executive he has a track record of leading business turn arounds new business ventures development and driving innovation and growth initiatives

*Liber Amicorum* Marius Paul Olivier, Letlhokwa George Mpedi, Evance Kalula, 2020-12-10 Though some may categorise this work as a memorial publication this book of friends is truly a celebratory publication by colleagues from Africa and beyond who had the privilege to know Edwell and Mathias personally It is a tribute to the life and work of two individuals that each made a unique contribution to social justice law and its development As evidenced by the Tributes and Lists of Publications contained herein both Edwell and Nyenti as they were colloquially known were productive scholars but they leave a legacy that extends beyond the academic realm to that of friendship and shared humanity

*Climate Change and Sustainable Development Goals Discourse in Rural and Tourism-Protected Areas* Kaitano Dube, Ikechukwu O. Ezeuduji, Magdalena Petronella Swart, 2025-06-30 Despite its potential to unlock socio economic benefits in rural and protected areas in a manner that addresses the Sustainable Development Goals SDG rural and protected areas tourism is yet to be thoroughly examined by academics scholars practitioners and policymakers This lack of exploration has undermined the potential benefits associated with tourism development in rural and protected areas Given the complexity of rural tourism this contributed volume explores current and future debates on the subject using cases in Southern Africa The book is useful for various audiences including tourism academics planners cultural and heritage practitioners and rural development planners The topics covered include gender transformation service delivery visitor experience wildlife tourism and host community tourism interaction

**INTERACT 2015 Adjunct Proceedings** Christoph Beckmann, Tom Gross, 2015-09-15

*Innovation and Creativity in Tourism, Business and Social Sciences* Vicky Katsoni, Carlos Costa, 2025-06-03 This book is the first volume of the proceedings of the 11th International Conference of the International Association of Cultural and Digital Tourism IACuDiT Focusing on Innovation and Creativity in Tourism Business and Social Sciences the conference was held from September 3 to 5 2024 in Naxos Greece The book showcases the latest research on tourism business technology and the social sciences and presents a critical academic discourse on ICT adoption in the social sciences regional development sustainability and tourism experience smart and sustainable practices innovations in museum interpretation and collections management emerging and disruptive technologies gaming gamification and augmented reality and other topical aspects in business and the social sciences The

book discusses these digital transformation processes from various standpoints including its effect on the social sciences combined with specific forms of tourism The impact of digitalization encourages the emergence of new digital products and services based on the principle of flexibility The book focuses on the knowledge economy and the smart destinations concepts and highlights new modes of tourism management and development while further chapters address emerging technologies such as the Internet of Things AI big data and robotics in a range of tourism practices      **Local Responses to Mine**

**Closure in South Africa** Sethulego Matebesi, Lochner Marais, Verna Nel, 2024-02-12 This book investigates mine closure and local responses in South Africa linking dependencies and social disruption Mine closure presents a major challenge to the mining industry and government policymakers globally but particularly in the Global South South Africa is experiencing notable numbers of mine closures and this book explores the notion of social disruption a concept often applied to describe the effects of mine growth on communities but often neglecting the impact of mine closures The book begins with three theoretical chapters that discuss theory closure cost frameworks and policy development in South Africa It uses evolutionary governance theory to show how mining creates dependencies and how mining growth often blinds communities and governments to the likelihood of closure Too easily mining goes ahead with no concern for the possibility or indeed inevitability of eventual closure and how mining communities will cope These impacts are showcased through eight place based case studies from across South Africa one focusing on mine workers to demonstrate that mine closure causes significant social disruption This book will be of interest to students and scholars researching the social impacts of mining and the extractive industries social geography and sustainable development as well as policymakers and practitioners working with mine closure and social impact assessments      Crisis Management, Destination Recovery and Sustainability

James Kennell, Priyakrushna Mohanty, Anukrati Sharma, Azizul Hassan, 2022-12-29 The COVID 19 pandemic brought travel to a halt and the global tourism industry has been one of the sectors hit hardest during the pandemic This book looks at how the tourism industry can enhance its resilience and prepare for future crises more effectively The book provides insights into the economic social geopolitical and environmental implications of the COVID 19 pandemic on the tourism and hospitality industries and the responses in diverse international contexts It highlights key concepts and includes cases with real life applications The book also discusses future research directions in a post pandemic scenario This book will be an invaluable resource for practitioners in the areas of tourism and crisis management and for readers to compare and contrast tourism destination recovery and crisis management practices through different research methodologies and settings      Economics of South African Townships Sandeep Mahajan, 2014-08-25 Countries everywhere are divided within into two distinct spatial realms one urban one rural Classic models of development predict faster growth in the urban sector causing rapid migration from rural areas to cities lifting average incomes in both places The situation in South Africa throws up an unconventional challenge The country has symptoms of a spatial realm that is not not rural not fully urban lying somewhat in limbo This is



the realm of the country's townships and informal settlements T IS In many ways the townships and especially the informal settlements are similar to developing world slums although never was a slum formed with as much central planning and purpose as were some of the larger South African townships And yet there is something distinct about the T IS For one thing unlike most urban slums most T IS are geographically distant from urban economic centers Exacerbated by the near absence of an affordable public transport system this makes job seeking and other forms of economic integration prohibitively expensive Motivated by their uniqueness and their special place in South African economic and social life this study seeks to develop a systematic understanding of the structure of the township economy What emerges is a rich information base on the migration patterns to T IS changes in their demographic profiles their labor market characteristics and their access to public and financial services The study then look closely at Diepsloot a large township in the Johannesburg Metropolitan Area to bring out more vividly the economic realities and choices of township residents Given the current dichotomous urban structure modernizing the township economy and enabling its convergence with the much richer urban centers has the potential to unleash significant productivity gains Breaking out of the current low level equilibrium however will require a comprehensive and holistic policy agenda with significant complementarities among the major policy reforms While the study tells a rich and coherent story about development patterns in South African townships and points to some broad policy directions its research and analysis will generally need to be deepened before being translated into direct policy action

**Smartwoman** Sylvia Walker, 2017-08-02 Smartwoman understands how she can build wealth by making her money work for her While some women seem to excel at making their money work for them others battle from pay day to pay day With this book we tap into what these smartwomen know and what the rest of us can learn from them Smartwoman will provide insight into how your personal view of money impacts on your financial behaviour an understanding of who is competing for your money and why it is often so difficult to find money to invest It also examines major life events such as marriage and divorce and how clever financial decisions can have a major impact on us in the long term Smartwoman will show the reader how she can take control of her financial life by spending smarter tackling debt and setting goals It takes money to make money and smartwomen understand the universal principles behind growing wealth how the financial markets work and what investment alternatives are available Smartwoman is a must read for every woman at any age who is serious about obtaining financial independence and building solid long term wealth

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