

# Co-creating sustainable value within a social enterprise: The case of digital homes housing association

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## Abstract

This case focuses on how a social enterprise, Digital Homes Housing Association, collaborates with diverse stakeholders to co-create value that is mutually beneficial. It examines how value can be achieved in a sustainable manner while helping to address the prioritised social objectives of the social enterprise. The case outlines how Cormac Redpath, the Chief Executive of Digital Homes Housing Association, attempts to maximise the positive impact derived from stakeholder collaboration and engagement. The case explores Cormac's audit of the organisation's stakeholder activities, and his intention to formulate a streamlined value co-creation strategy that contributes to its social objectives more effectively than currently. The concept of co-creating sustainable value within a social enterprise is explored in the context of the Scottish social housing market, in which not-for-profit Housing Associations work with communities to provide safe, secure, comfortable and affordable homes to individuals who may otherwise not be able to access them.

## Keywords

social enterprises, social entrepreneurship, value co-creation, sustainable value, sustainability, third sector

## Intended learning outcomes

**Understanding:** The case study context helps students to understand sustainable value co-creation.

**Application:** Through evidence-informed discussions, students apply the theory of sustainable value co-creation into the context of social enterprises and social entrepreneurs.

**Analysis:** Students analyse what value social enterprises can co-create strategically with stakeholders.

**Evaluation:** Students evaluate how social entrepreneurs can collaborate with stakeholders to co-create value sustainably.

**Creation:** Students can formulate a value co-creation strategy to address societal problems or hardships.

## Introduction

Social enterprises use commercial strategies to pursue business, social and environmental goals in a sustainable manner. The primary aim is to deliver social value, and generate profit to fund benevolent activities rather than relying

solely upon grants and donations (Pattinson, 2020). Social entrepreneurs are vital in addressing socioeconomic problems, and in mitigating the human suffering caused by those problems (Heyworth-Thomas and Jones, 2019). Creating social and environmental value while simultaneously creating the economic value to power the enterprise is essential to a sustainable social enterprise but represents a difficult balance. The purpose of this case is to explore how social enterprises overcome this difficulty by adopting value co-creation strategies (Zen et al., 2022) with partners and stakeholders. By drawing upon a semi-structured, phenomenological interview with Cormac Redpath, the Chief Executive of Digital Homes Housing Association, and subjecting the data to textual analysis, we build a picture of how he instigates and manages value co-creation approaches to pursue his organisation's core objectives.

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Value co-creation entails collaboration between multiple stakeholders (Ranjan and Read, 2016), and is a strategic approach favoured by many social enterprises to maximise their ability to address environmental and other challenges (Re and Magnani, 2022). It involves considering how the organisation's internal resources and capabilities may be complemented by those of a partner organisation (Ge et al., 2019). Many social enterprises adopt value co-creation approaches by sharing knowledge with specific business partners and stakeholders – often this entails integrating their business structures with those of their partners, and encouraging the growth of interpersonal connections between managers and staff of each partner organisation (Ostertag et al., 2021). Value co-creation strategies are very important to social enterprises as they seek to overcome resource constraints – such as a lack of time, money, personnel or materials with which to pursue their social and environmental objectives – by leveraging resource synergies with likeminded organisations (Apostolidis et al., 2021; Brown et al., 2022; Brown et al., 2024; Pattinson et al., 2023; Singh et al., 2022). The case focuses on the experiences of Cormac Redpath, the Chief Executive Officer of a housing association which provides social housing in Scotland. In particular, the case considers how social entrepreneurs and their stakeholders can benefit sustainably from value co-creation strategies. An organisation's stakeholders are those entities which are affected, positively or adversely, by the organisation's actions and outputs. They typically include customers, suppliers, channel intermediaries (i.e. retailers, dealers, agents, brokers and wholesalers), employees, unions, government authorities, investors, influencers (e.g. analysts, journalists and social media commentators), regulators and 'the general public'. A Housing Authority might count all these entities amongst its stakeholders, but would place a greater emphasis than a commercial organisation upon collaborating with other Non-Governmental Organisations, charities and Not-For-Profit (NFP) organisations operating in the same or associated fields.

Social enterprises aim to mitigate and alleviate pressures placed upon the environment and socioeconomically marginalised individuals (Bansal et al., 2019). These pressures may result from factors including pollution and climate change, poverty, war, unemployment, barriers to education, mental illness, migration, food insecurity, stigmatisation and pandemics (Weaver, 2023; Weaver and Blakey, 2022; Doherty et al., 2014; Pirson, 2012). Some examples of social enterprises are: credit unions and microfinance providers which help individuals to avoid 'bad debt'; community-run zero-waste supermarkets; agencies placing autistic adults into meaningful jobs; and food catering organisations which train and employ vulnerable adults and/or invite diners to 'buy one, donate one' (Big Issue, 2023). In Scotland, where our case study is based, 33% of social enterprises are rural, 10% operate internationally and 71%

are led by women (Social Enterprise Scotland, 2017). They contribute over £2.5bn of economic value to Scotland annually, employing approximately 90,000 full-time equivalent employees. Scottish social enterprises have an annual income of £4.8bn, 67% of which is derived from trading rather than grants or donations. In 2022, their combined operating surplus was £524 m, and it is this 'profit' which social enterprises use to finance their benevolent work (Social Enterprise Scotland, 2023).

Like other institutions, social enterprises have found recent times challenging (Weaver and Blakey, 2022; Farhoud et al., 2021), encountering barriers to growth (Davies et al., 2019) such as limited resources, 'mission drift', stakeholder disengagement and rapidly evolving macroenvironments (Granados and Rosli, 2020; Sparviero, 2019). To overcome these challenges, many social entrepreneurs have sought to increase their organisational sustainability through more meaningful stakeholder engagement. This stakeholder engagement is often facilitated by developments in digital technology, especially where the engagement is motivated by a specific desire to co-create sustainable value (Apostolidis et al., 2022; Devine et al., 2021; Gregori and Holzmann, 2020; Soni et al., 2021).

The case furthers and combines the ongoing theoretical debates around social enterprises' co-creation of value (e.g. Li et al., 2020; Mathibe et al., 2023; Ostertag et al., 2021) and of sustainable value (e.g., Nosratabadi et al., 2019; Lüdeke-Freund, 2020) by questioning how social enterprises might design and implement value co-creation strategies which deliver sustainable objectives (e.g. Ge et al., 2019; Jenner and Fleischman, 2017). We encourage students to explore the limits of extant theory around value co-creation in SMEs by considering sustainability-driven co-creation within the contexts of social enterprises and stakeholders' demands upon social entrepreneurs. In the field of social entrepreneurship research, theorists have often focused on the breadth and effectiveness of social and environmental outcomes (e.g. Harima and Freudenberg, 2020). Additionally, they have sought to understand how social entrepreneurs and their stakeholders perceive and prioritise such value (e.g. Brieger and De Clercq, 2019; Morris et al., 2021) and, in some cases (e.g. Di Domenico et al., 2020; Rosca et al., 2020) collaborate to generate and maximise value. However, despite these contextualised theoretical developments around sustainable value and value co-creation, scant consideration has been given to the intersection of these burgeoning concepts – sustainable value co-creation – and particularly within social entrepreneurship contexts. Whilst some published research has investigated these concepts (e.g. Ge et al., 2019; Li et al., 2020; Ostertag et al., 2021), there is little discourse within a UK context. Additionally, much of the extant research tests interrelationships between factors in value co-creation rather than employing qualitative inquiry to explore the experiences of value co-creation

actors. This theoretical deficiency is felt particularly keenly within social entrepreneurship literature as social enterprises are driven by collaboration, value creation, a strong stakeholder orientation, and a need both to operate sustainably and to produce sustainable outputs. Consequently, social entrepreneurs suffer a paucity of scant guidance when attempting to design coherent strategies to co-create sustainable value.

### Social enterprises and sustainability

Although some social enterprises address broad issues like fuel poverty or mental illness, which can affect a considerable proportion of a nation's population, most social enterprises focus on more specific issues affecting narrow segments within society. For example, they may introduce children to the Arts through theatre education or provide social rented housing to chronically ill community members (Edinburgh Social Enterprise Network, 2023). These intended outcomes are socially sustainable. An enterprise which shows physically inactive adults how to repair and maintain bicycles for fitness and mobility purposes would also have an environmentally sustainable outcome. However, to continue offering these services without becoming too dependent upon grants and donations, social enterprises must also be economically sustainable, producing excess income to fund ethical projects. As Osberg and Martin (2015, p.1) explain, 'To achieve sustainability, an enterprise's costs should fall as the number of its beneficiaries rises, allowing the venture to reduce its dependence on philanthropic or governmental support as it grows'.

### Social enterprises and value

Definitions of organisational 'value' diverge considerably (Eggert et al., 2019; Sánchez-Fernández and Iniesta-Bonillo, 2007). Social entrepreneurs reject the notion that an organisation's economic and social missions must be dichotomous or incompatible (Lautermann, 2013). On the contrary, they are mutually enabling and each is nourished from the value of the other. Holbrook (1999) asserted that customer 'value' is not derived from the purchase or possession of a product, or in a choice of brand, but in the experience(s) of consumption. 'Value' is commonly used to refer to the benefits which organisations seek to deliver to stakeholders through products, services and, increasingly, experiences, to satisfy them. As social enterprises intend to generate social and environmental/ecological benefits rather than purely consumer-centric ones, 'value' could be reducing resource usage or serving neglected groups (Freudenreich et al., 2020; Lüdeke-Freund and Dembek, 2017). However, 'value' in a social enterprise context is usually understood as encapsulating broader concepts such as inclusivity, equity, empowerment, integrity,

community-mindedness, fairness, accountability, transparency, social justice and collaboration.

### Social enterprises, value co-creation, and sustainable value co-creation

Since the emergence of the service-dominant logic (Vargo and Lusch, 2004) in marketing, organisations have focused on creating value *with*, rather than *for*, stakeholders (e.g. Chandra, 2019; Haase, 2015). Social enterprises leverage value co-creation to achieve sustainable goals. Co-creating value sustainably is a fundamental challenge face by social enterprises. Osberg and Martin (2015, p.1) observed that the most successful and sustainable organisations invariably 'focus on changing two features of an existing system – the economic actors involved and the enabling technology applied – to create sustainable financial models that can permanently shift the social and economic equilibrium for their targeted beneficiaries'. In other words, to simplify the value co-creation process in a sustainable manner, the most effective social entrepreneurs ascertain how and from whom their beneficiaries receive financial and technological assistance, the efficacy of those resources in addressing beneficiaries' needs, and the ways in which targeted interventions might increase the efficacy of those sources and resources. The sources may include governments, customers and supply chains. To co-create value sustainably, social enterprises must identify relevant collaborators who can help to improve beneficiary-facing outcomes. By adopting co-creation, both collaborators derive mutual value which they could not have created as effectively or efficiently if working independent from each other.

### Digital Homes Housing Association and the Scottish housing landscape

Cormac Redpath is the Chief Executive Officer (CEO) of Digital Homes Housing Association (DHHA), hereafter 'DHHA'. (NB: the individual's name and the organisation's name have been changed, and certain identifying context removed, at the request of Cormac.) DHHA is one of 150 housing associations and cooperatives within Scotland, which collectively provide nearly 300,000 households and complement the activities of state-funded Local Government Authorities ('councils'), which provide slightly more than 300,000 (SFHA, 2023). Founded in the 1990s, DHHA operates a stock of approximately 2000 homes in an area of Central Scotland which comprises a city, smaller towns and villages, rural and coastal communities. It combines this role with associated 'user-focused' objectives such as tackling homelessness, energy poverty and the financial precarity often caused by high rents, mortgages and utilities bills. Additionally, it embraces several 'environment-focused' objectives such as achieving net

zero social housing emissions (ZEST, 2021) and bringing about more socially equitable and sustainable housing policies from the Scottish Government and Scottish councils.

DHHA is helping to address the crisis of poor housing and homelessness which blights the lives of many Scots. Within Scotland, there are over 5.4 million people (NRS, 2013a) and approximately 2.55 million households (NRS, 2023b). There are also between 27,000 and 34,000 privately owned long-term empty homes and a similar number of homeless people, whilst many available rental homes are in disrepair, cold, infested, let on insecure tenancy agreements by unscrupulous landlords, or are unaffordable to individuals who need to access them (Social Enterprise Scotland, 2023). Within the UK, people from all socioeconomic strata have aspired to home ownership in recent generations, motivated by several factors including the following: long-term increases in home value (and therefore equity/personal wealth); a greater sense of security and freedom from eviction; the freedom to personalise one's living space; the possibility of eventually ceasing monthly payments (typically upon redemption of a 25-year mortgage agreement) with a tangible asset (Statista, 2019). However, as average wages have failed to keep pace with average home prices, the aspiration of home ownership increasingly evades poorer Scots.

Whilst the average house price in Scotland, at £189,000, is £99,000 below the UK average (ONS, 2023), and the average salary in Scotland is marginally higher than in any other UK region outside London (Statista, 2023), this should not obscure the very real hardships endured by many Scots, especially as indexes multiple deprivation indicate severe variations between socioeconomically weaker and stronger localities within Scotland (Scottish Government, 2020). A severe lack of available housing stock in Scottish rural areas keeps prices high and often unaffordable to locally raised first-time buyers, who typically have lower incomes and smaller budgets than other buyers. In popular rural and urban tourist spots, properties may be bought as second homes and holiday rentals ('short-term lets'), exacerbating the issue by exhausting supply of, and fuelling demand for, housing stock. Construction companies and property developers can achieve greater returns on investment by selling upmarket properties, bringing a lack of 'affordable' property development. As UK house prices have risen quicker than wages for a generation, first-time buyers' loan-to-value 'LTV' ratios have risen commensurately, which, combined with recently climbing bank interest rates, has made mortgages unattainable to many. Seeking an alternative to mortgages and home ownership, many individuals have migrated to the rental property market, but this increased demand and limited supply has pushed up prices in that sector, producing market in which insecurity and precarity weigh down many

individuals. The Scottish Government has responded by assisting first-time buyers and other people who encounter barriers to the housing market – such as people aged over 60, disabled people, members or veterans of the armed forces and their families – with shared equity schemes and tax breaks, but most of these fiscally draining policies are currently suspended or permanently discontinued (Scottish Government, 2023).

## DHHA and Cormac Redpath

Cormac Redpath is the Chief Executive Officer of DHHA, having overarching responsibility for approximately 2000 properties and an annual turnover exceeding £10 million. He directs the organisation's investment strategy, rent setting, and business plan. The properties are mainly one-, two- and three-bedroomed terraced and semi-detached houses and flats (apartments) in less affluent areas where the acquisition costs of such properties are lower but demand and need is more prevalent. Cormac has worked in charities and social enterprises since 2000, during which time he has noted a rise in informal community support initiatives (e.g. food banks) to compensate for a corresponding decline in state-provided initiatives (e.g. Sure Start community centres). DHHA's Board comprises 12 directors, all of whom have senior strategic experience within finance and accountancy, insurance, wealth management, law and taxation, housing and planning, property portfolio management, change management, health and safety, and fundraising. Cormac observes that *'although people assume, because we're Not-For-Profit, that we're quite fluffy, cuddly do-gooders, we're actually a very sharp and focused bunch of people, and I wouldn't hesitate to describe us as a team of entrepreneurs – just not entrepreneurs who are seeking great personal wealth for themselves'*. Two of the directors are also tenants of the Housing Association.

DHHA supplies social housing, but also seeks to further social justice in housing. As Cormac explains,

*"It's not just building or buying homes but addressing why people might find themselves without a roof of their own? Why do so many people find themselves 'sofa-surfing' or feel scared about their ability to service mortgages and rents? And why is this increasingly a phenomenon affecting not only very young or unskilled people, but older skilled workers in key professions – nurses, teachers and social workers? We try to tackle these issues through research, working with other social enterprises and charities, and pressing for positive social change, better policies and greater levels of funding."*

DHHA clearly has a functional requirement – to provide homes – and will need to collaborate with service providers and other partners to fulfil that requirement. However, this

function is contained within a broader, crusading mission. The mission demands that, if DHHA is to be effective and influential, it must work with other organisations with similar or complementary aims, such as other Not-For-Profit organisations. Therefore, we can understand DHHA, and potentially other social enterprises, as having a core requirement and broader aims, which may require a range of collaborative actions and partners.

### Co-creating sustainable value sustainably

Cormac feels that DHHA is performing very well in expanding its portfolio of properties in a manner which is organic and financially sustainable, heeding concerns about the UK housing market, costs of borrowing, and financial risk management – he acknowledges that DHHA must not grow too quickly and overstretch itself. He is also satisfied with the effectiveness of its relationships with local government authorities (councils), and consumer-facing support/advice organisations (such as the Citizens Advice Bureau). However, he does go on to identify areas in which he would like DHHA to work more proactively with associated stakeholders:

*We could combine forces better with energy charities to give them more context about fuel poverty and water poverty – about people who struggle to heat their homes, heat water for sanitation, or to be able to cook food. We could also join forces with them in their education and lobbying activities - they send trainers round to advise local authorities, social workers, housing charities, community groups, and so forth. Likewise, when energy charities develop improvement plans, draft policies and white papers [policy proposals for governments and public bodies], we could be a lot more active in helping them to forge stronger arguments with a stronger evidence base. But we're constrained by time, money, and a lack of people.*

All organisations must consider resource implications when deciding how ambitious their objectives should be – these resources can be considered as the ‘5 Ms’ of ‘men/women’ (human resources), ‘money’ (financial resources), ‘minutes’ (time resources), ‘machinery’ (the equipment needed to get the job done) and ‘materials’ (the consumables used by the machinery to get the job done) (Brown and Thompson, 2023). However, the prospect of inter-organisational collaboration can present a conundrum: contributing to a partnership uses an organisation’s resources which may be in short supply, but benefitting from a partnership may provide an organisation with otherwise unavailable resources. Furthermore, if each organisation can overcome its initial resource restraints to collaborate and reap the benefits of the collaboration, the returns from this cooperation may far outweigh the investments – often

because partners may often provide ‘missing jigsaw pieces’ which represents minimal opportunity costs to the donor party but significant incremental benefits to the donee. For example, if DHHA could find some staff hours to extract data about tenants’ heating costs from its systems, these could be provided to an energy charity at minimal cost but greatly help the energy charity to strengthen its political lobbying, bringing about legislative reform whose benefit far outweighs any cost associated with the data extraction and sharing. Note that, in this example, as with many such examples within social enterprises, the ‘pay-back’ to the ‘donor’ partner is indirect and non-financial – rather than receiving payment from the ‘donee’ partner to compensate for expenses and services rendered, it instead accepts an intangible contribution to a shared social objective.

As Cormac explains, DHHA’s approach to working with partner organisations goes beyond ‘collaboration’ and ‘cooperation’ to the ‘co-creation of value’:

*Collaboration implies a closeness and coordination of actions which is rarely there in this sector. Some social enterprises have a culture of seconding staff to partner organisations to get a better picture of collaboration opportunities. Cooperation is also about working together – operating together or combining more than one organisation’s operations to pursue a joint objective – but again that is something which tends to be the domain of larger, better resourced social enterprises in other areas. We do value co-creation instead. When we are setting our objectives and deciding how to mobilise our resources at those objectives strategically, we won’t bake another organisation’s strategies and objectives into that, but we ‘keep in mind’ what our partners are trying to do. It influences the perspectives and considerations which we adopt every day to help partners. And of course, it gets reciprocated.*

Cormac refers to an expectation of reciprocity – receiving something in return for something which is given, but without the presence of a formal transaction. Reciprocated actions or favours draw upon the relational bonds between different actors – here within partner organisations – and are particularly powerful in instigating and reinforcing positive cultural change (Dey et al., 2023), especially where the actors may be situated in different locations from each other (Gasnot et al., 2023).

### How should DHHA sustainably manage the sustainable co-creation of value?

Cormac acknowledges that any value co-creation with partners, however informal and loosely defined the initiative may be, must be sustainable. It must be financially or

economically sustainable to DHHA so that it does not eat into funds which are specifically for the pursuit of its core objectives, and it should preferably contribute to the generation of a surplus which can be reinvested into those core objectives. It must be socially sustainable, serving the core stakeholders – existing and prospective tenants – and the broader stakeholder set including charities and NFPs, local and national government, and service providers. Finally, it must be environmentally sustainable, contributing to objectives like the pursuit of net-zero carbon emissions from DHHA's properties, the eradication of unnecessary water and fuel usage, and the use of building materials and methods which reduce the ecological toll. In short, DHHA must harness sustainable value co-creation which serves 'people, planet and profit' (Elkington and Hartigan, 2008) and, wherever possible, is aligned to the United Nations' Sustainable Development Goals (Di Vaio et al., 2022).

Cormac reflects that sustainable value co-creation is a difficult balancing act in which he and DHHA often fall short, but which is worthwhile and offers more benefits to those who persevere with it:

*I have limited budget, and I could allow builders to instal heaters which are cheaper but use more gas or electricity. But I have to remember that our buildings will stand for centuries and the kit we instal in them will last for decades. We might spend £2500 instead of £4000 by putting in a basic [gas-fired central heating] boiler in a property, and we only have to do that a hundred times to have saved £150k to buy another decent two-bedroomed property. But, in doing so, we'll have lumbered the tenant with more expensive heating bills, ourselves with more expensive maintenance bills and probably a shorter boiler lifespan before replacement, and it will have thrown away the opportunity to align our outputs with those of partners like energy charities and environmental agencies. Sustainable value co-creation is about balancing our shorter needs and longer-term objectives, accommodating and incorporating others' needs and objectives.*

This example demonstrates that pursuing sustainable value co-creation as a social entrepreneur requires patience, a sense of perspective, the need to see 'the big picture' – including outside one's own organisation – and a willingness to make worthwhile sacrifices within a constantly evolving and intricately linked ecosystem of organisations and stakeholders, even when those sacrifices are not immediately reciprocated and the benefits are either deferred or indiscernible.

## Summary

Cormac faces an increasingly bleak Scottish housing market, which has been described as 'in crisis' and 'an

emergency' (Shelter Scotland, 2023). Increasing numbers of local people are unable to afford mortgaged or traditionally rented property on the open market, and local authority budget squeezes and low availability of housing stock have left councils poorly placed to address the issues. Housing Associations such as DDHA are therefore under pressure to expand their property portfolios and house increasing numbers of tenants. However, DDHA must balance the need to increase housing stocks quickly and in a cost-effective manner, with the need to produce high quality, environmentally sound and energy-efficient homes, which are more expensive. Furthermore, DDHA has a duty to work with its numerous partners and stakeholders to co-create financial, environmental and social value which may take longer to come to fruition and may accrue asymmetrical amongst partners. This case helps to demonstrate the strategic dilemma faced by social entrepreneurs in balancing their core functions with broader concerns through value co-creation strategies and initiatives. It advances our cognisance of factors underpinning this important part of strategic decision making within social enterprises.

## Questions

1. To what extent does sustainable value co-creation contribute to the effectiveness of DHHA?
2. What are the potential benefits to DHHA of pursuing sustainable value co-creation?
3. What value might DHHA be able to co-create strategically with stakeholders?
4. How could Cormac and DHHA collaborate with stakeholders to co-create value sustainably?
5. Formulate a viable value co-creation strategy with which DHHA could address one or more societal problems or hardships.

## Authors' note

This case was made possible through the generous cooperation of Cormac Redpath and DHHA. The case is intended as a basis for class discussion rather than to illustrate either effective or ineffective handling of management situations.



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## Notes

### 1. Summary of the case

DHHA is a Housing Association and social enterprise in Scotland which provides social housing to individuals. The case study explores the characteristics of value co-creation within the context of social enterprises – specifically DHHA – and the extent to which their value co-creation strategies can be pursued sustainably and for sustainable ends. The organisation has positioned itself as a provider of safe, warm, secure, affordable and modern housing for people who might otherwise struggle to access housing – including first-time buyers, the over-60s, disabled people, members and veterans of the armed forces and their families, individuals with poor or no credit history or who have been declared bankrupt, and key workers moving into the area. To do this, it has leveraged upon its relationships with numerous other organisations – including charities, training initiatives, construction and allied trade companies, local and national governments, other Housing Associations, federations of Housing Associations and social enterprises, corporate finance providers, consumer finance providers, the Citizens' Advice Bureau and environmental non-governmental organisations (NGOs). It also places itself at the heart of the local community, collaborating with partner organisations to increase its visibility to potential benefactors and customers through advertising, Public Relations (PR) and sponsorship. DHHA plans to grow its stock of properties gradually and organically, ensuring that its levels of provision are maintained and enhanced whilst safeguarding the standard and quality of that provision and pursuing objectives such as the drive towards zero net emissions from its properties.

### 2. Teaching objectives and target audience

The overriding issue within this case study is whether, and how, social enterprises can accommodate their social, environmental and economic requirements within value co-creation strategies. The second core issue is whether, and how, they can do so sustainably. This case study enables learners to consider strategic approaches which social enterprises can adopt when seeking sustainable value co-creation. The case study is designed to be used by undergraduate and postgraduate students of innovation, entrepreneurship, strategy and social business.

There are five intended learning outcomes:

1. Understanding: The case study context helps students to understand sustainable value co-creation.
2. Application: Through evidence-informed discussions, students apply the theory of sustainable value co-creation into the context of social enterprises and social entrepreneurs.
3. Analysis: Students analyse what value social enterprises can co-create strategically with stakeholders.
4. Evaluation: Students evaluate how social entrepreneurs can collaborate with stakeholders to co-create value sustainably.
5. Creation: Students can formulate a value co-creation strategy to address societal problems or hardships.

These five outcomes are derived directly from Bloom's

Taxonomy (Bloom et al., 2001), moving in steps to higher levels of cognition and analysis. Thus, educators may prefer to adopt the first objectives when facilitating entry-level classes, and the later objectives when facilitating higher-level classes. If a class cohort or individual learners are not yet ready for the demands of the 'evaluation' stage (for example), the facilitator may invite them first to consolidate their theoretical understanding at the 'analysis' level then progress to the 'evaluation' level.

### 3. Teaching approach and strategy

This case study is designed as the starting point for students to debate different approaches which social enterprises can take to the sustainable co-creation of value. It invites learners to apply the theoretical knowledge derived from classroom-based learning into a real-world context, and to adopt an embedded role in the learning process (Brown and Thompson, 2023), underpinning kinaesthetic, active learning (Brown et al., 2018; Brown et al., 2019). The key theoretical considerations to emphasise when using the case are the concepts of value co-creation and the importance of sustainability to social enterprises, such as DHHA. The case places sustainability and value co-creation (and, later, sustainable value co-creation) within the context of a Housing Association operating in Scotland, placing students as empowered actors in a wider debate about sustainable strategizing and the societal role played by social entrepreneurs.

If possible, tutors should configure the learning environment with desks arranged in a semicircle or similar layout, enabling students to engage face-to-face in collaborative, small group debate. This configuration encourages criticality, group reflexivity and a healthy exchange of students' opinions (Brown, 2023). To begin the exercise, invite students to read the case and to reflect individually and collectively upon it – either as pre-class preparatory work, or at the commencement of class, according to available class-time.

During the exposition phase of the lesson, the lecturer may wish to provide a 5 to 10 min explanation of the case. This introduction should present the major concerns which [name] has – whether s/he can balance the need to generate income whilst fulfilling the requirements to generate social and environmental benefits sustainably, and whether he can do so through value co-creation strategies. The lecturer may wish to discuss the several ways in which theorists have conceptualised 'value', 'value co-creation' and 'sustainable value co-creation'. The case is not intended to reveal which exact scenario will arise, or which single strategic choice is 'correct' for DHHA, but instead to present for analysis the choices and difficulties inherent in sustainable value co-creation and how social enterprises like [org name] can mitigate risks and alleviate difficulties in this area when designing and selecting value co-creation strategies.

After the initial exposition stage, the tutor may wish to split the class into teams of three to five students, accordingly to the class size. Each student team should discuss the key issues which have been presented and précis their answers to each of the case study questions provided. Each team should then nominate one spokesperson to represent their discussions and present their findings and answers to the class cohort. Wherever possible, the tutor should usher the conversation

beyond a simple, descriptive identification of the strategic challenges faced by social enterprises, to analyses of the potential outcomes and impacts of those challenges (Bloom et al., 2001). To end the classroom exercise, the tutor may invite students to reflect, either individually or as teams, upon the intended learning outcomes and the ways in which they have been fulfilled. Alternatively, the tutor may ask individuals or student teams to summarise what they feel they have gained from studying the case, and to crystallise their understandings of the key points contained within the case. It may also be useful to invite student evaluations of the case study exercise and its effectiveness in their learning journey. This encourages learners' evaluative and metacognitive skills and helps tutors to assess the usefulness of the case study.

#### 4. Analysis

Please reinforce to students that the case study is intended as an entry point into a broader discussion of the concepts and contexts introduced therein, and that all answers are at least partially subjective (Naumes, 2013). However, students should adopt a critical and applied mentality towards the situation which Cormac is navigating and the strategic options open to him in co-creating sustainable value. It may be worthwhile providing students with the following 'prompts', which may help them to adopt appropriate lines of query when answering the five exercise questions:

##### 4.1 To what extent does sustainable value co-creation contribute to the effectiveness of DHHA?

First, to answer the question fully, students should consider what constitutes 'effectiveness' to DHHA and, by extension, what its broader aims and objectives might be. As we heard from Cormac, DHHA has its stated aims and objectives, which relate directly to the need to provide housing to individuals who may not otherwise be able to access housing. However, it also has unstated, unwritten objectives which are secondary and more contextual, but nonetheless important to its mission – to contribute to the greater crusade for social justice by co-creating value with partner organisations and stakeholders.

Second, students should define what constitutes value co-creation within the contexts of DDHA, its operations and its partnerships. Finally, students should make personal but evidence-based judgments about how much of DHHA's relative success is due to these co-creative initiatives and efforts, due to initiatives and efforts which cannot reasonably be deemed value co-creation, or a mixture of the two. From the case material, students will be able to recognise some aspects of DHHA's work which is undertaken (if not designed specifically) with value co-creation in mind.

##### 4.2 What are the potential benefits to DHHA of pursuing sustainable value co-creation?

Students should be able to recognise that 'benefits' in the context of a social enterprise are likely to be perceived

differently from 'benefits' in the context of profit-driven commercial organisations. Both strive to generate a profit, and the social enterprise uses this to reinvest into its core programme – in the case of DHHA, into building, converting, restoring, maintaining and operating social housing. Naturally, commercial organisations may also wish to reinvest surpluses rather than using them for dividends or owner payments, but ultimately a social enterprise is much more likely to see surpluses/profits as a means to an end, rather than an end in themselves. Furthermore, social enterprises are likely to place a larger emphasis than commercial enterprises on social and environmental benefits than on. Whilst it is true that many profitable private businesses pursue aims which are clearly 'environmental' (e.g. Fjällraven) and/or 'social' (e.g. Brewdog), social enterprises tend to prioritise 'profit', 'people' and 'planet' differently.

Having thus established what DHHA should consider as 'benefits', students can draw upon their work on the previous question (i.e. defining 'sustainable value co-creation') to discuss which benefits are likely to arise from sustainable value co-creation, and which may be unachievable, for Cormac and DHHA.

##### 4.3 What value might DHHA be able to co-create strategically with stakeholders?

The case study invites students to consider how DHHA may co-create value with its partners and stakeholders. Therefore, students are encouraged to identify types of value which may be important to DHHA, its partners, or both, and the characteristics of these types of value.

A useful and intuitive way to undertake this exercise may be for students, either individually or in small teams of three to five, to draw a table in which the distinct types of value are listed descending the left-hand column, and the stakeholders engaged in co-creating this type of value are listed across the top row. Then in the relevant cell of the table, students can place a tick. Certain stakeholders are likely to be engaged in the co-creation of multiple types of value, and certain types of value may be achievable through co-creation with multiple stakeholders and partners. Therefore, the table may be considered an audit of what types of value may be attainable to DHHA and its stakeholders/partners through co-creation strategies – a useful managerial decision-making tool.

##### 4.4 How could Cormac and DHHA collaborate with stakeholders to co-create value sustainably?

As identified during our review of value co-creation literature, many social entrepreneurs use value co-creation to produce results which are significantly more advantageous than would have been attainable without the use of co-creation strategies, and Cormac has attested to this in his comments. Having already established in the immediately previous question the type of value which Cormac and DHHA might co-create with their partners and



stakeholders, students are now well-placed to build upon this to suggest how that value may be achieved.

Students may wish to use the case study as a springboard into a deeper reading of value co-creation literature, to identify some of the practical methods used by organisations. Alternatively, they may wish to conduct a more conceptual discussion, focusing less on the tactics and actions, more on the strategies and, indeed, the organisational ethos and conditions needed to be put in place to make such co-creation possible. It is likely, though, that the better student answers will combine both strategic and tactical perspectives. In doing so, it would be useful for students to contemplate not only the potential enablers and facilitators of co-creation, but also the potential hindrances and barriers to co-creation, thereby engaging in a balanced and analytical discussion.

#### 4.5 Formulate a viable value co-creation strategy with which DHHA could address one or more societal problems or hardships

To begin this task, students (again, individually or in teams of three to five) should identify a specific societal problem or hardship or a small number which it might be viable for DHHA to address, directly or otherwise, through co-creation with partners and stakeholders. To qualify as an appropriate problem/hardship, it must appertain to the social housing landscape in Scotland, but also to the aims, objectives or concerns of a partner or stakeholder. (Indeed, it may be useful to list three or four plausible causes, explaining the rationale followed when reducing this to one cause – what may that specific cause more appropriate or suitable than the others?)

When designing a strategy, it may be useful to introduce students to Smith and Chaffey's (2008) 'SOSTAC' model, originally used for undertaking marketing plans but equally useful for broader businesses plans. 'SOSTAC' stands for 'Situation (Analysis) > Objectives > Strategies > Tactics > Actions > Control' and reminds us that any organisation strategy should be designed to transport the organisation from the position which it currently occupies (its 'situation') to the position which it wishes to occupy at a specific future date (its 'objectives'). In this way, strategies are a route map. However, they do not provide the details inherent in the 'tactics' (the individual changes of direction along the way) or the 'actions' (listing which employee does what action and when). Instead, they focus on the 'big picture'. However, by considering what the situation and objectives might guide the strategy, and what tactics, actions and controls might flow from the strategy, students may find it easier to visualise a successful and implementable strategy.

#### 5. Feedback

As an educator, please reflect upon how successful you feel the case has been to your students and ask yourself if it could be equally appropriate for use in different educational and pedagogical contexts (e.g. within different year groups or programme cohorts). The case has been trialled successfully by two UK university cohorts – one a final year undergraduate Marketing cohort, and the other an Executive MBA cohort of

older students holding positions of authority within large organisations – and in some cases, social enterprises. More specifically, it has been used within a small seminar class of 15 students, which was divided into four small groups of 3–4, but equally it could be used to illustrate theory to a large student cohort within a traditional lecture setting, or in seminars, tutorials and workshops for students of entrepreneurship, enterprise, marketing, business management, and related subject areas.

The case may be adapted from its current form, or adopted as is, as the basis of an assignment or exam question, as a role-play exercise, as preparatory reading before a class, or as plenary reading after a class to contextualise the theory just covered. In applying the resource into different pedagogical contexts, please consider the prior knowledge and learning of students (and particularly overseas students who may not be familiar with the notion of Housing Associations), taking care to explain and contextualise any new concepts.

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