

Gender equality and women's empowerment in co-operatives

A literature review



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Introduction

The gender gap in labour force participation persists in every part of the world. In developing contexts, women spend two and half times more hours on unpaid labour than men, and their work is most likely to be informal and unprotected (UN Women, 2015). Strengthening women's ability to participate in the labour force is seen as a means to challenge global poverty and issues of regional economic sustainability (OECD DAC, 2012). The urgency in addressing this area of gender inequality cannot be understated. The ability of co-operatives to contribute to closing this global gender gap deserves increased attention. There is a need to better understand how co-operative enterprises (could) meet women's needs as users, members, and workers. This research is foundational in championing the need for greater investment in co-operative enterprises as a means of meeting the gender equality and women's empowerment goals laid out in the 2030 Agenda for Sustainable Development and to ensure the integration of women's empowerment and gender equality considerations in co-operatives.

Almost 20 years have passed since the fourth World Conference on Women in 1995 in Beijing, during which governments adopted a global platform for action on gender equality and women's empowerment. The on-going discussions on the need to advance on gender equality and women's empowerment targets have led to the UN Assembly adopting these priorities as cross-cutting throughout the 2030 Agenda for Sustainable Development in September 2015 and specifically, Sustainable Development Goal 5 to achieve gender equality and empower all women and girls. This adoption of gender equality and women's empowerment priorities signals the global recognition that improving the lives of women and girls are both important development goals in themselves and key to the success of all the other goals to achieve sustainable development.

Based upon values such as self-help, equality, and equity, and principles of voluntary and open membership and democratic member control, co-operative enterprises are placed in a unique position to ensure and promote gender equality and women's empowerment and to contribute to the achievement of the goals and targets laid out in the 2030 Agenda for Sustainable Development.

The overarching goal of this research is to discuss the connections between co-operatives and gender equality and women's empowerment in the context of the 2030 Agenda for Sustainable Development. This practical and action-oriented research seeks to:

- Assess the contributions of co-operatives to gender equality and women's empowerment, with a particular focus on the agricultural, financial, and consumer sectors;
- Highlight the contributions of co-operatives to gender equality and women's empowerment in the context of the 2030 Agenda for Sustainable

Development and specifically Goal 5 to achieve gender equality and empower all women and girls; and

- Identify ways in which co-operatives can further contribute to gender equality and women's empowerment with concrete action-oriented recommendations.

The first section of this report provides the background for the study including a review of the Phase I research findings, defines the key terms used in the report, and outlines the methodology and limitations. The next section reviews the literature, from online organisational and academic sources, on co-operatives and women in relation to gender equality and women's empowerment. Building on the themes from the literature review, the following section, a sectoral analysis, looks at data on women's empowerment and gender equality in three overarching co-operative sectors (agriculture, finance, and consumer). A review of practical publications on women's empowerment and gender equality in the form of training guides and / or manuals highlights the current training resources in circulation. Finally, the literature review findings are captured into action-oriented recommendations.

Background

Despite women's empowerment and gender equality being a fixture on the development agenda since the mid-1970s with the introduction of Women in Development (WID)¹, gender statistics from the United Nations and the World Economic Forum tell us that there is still a lot of work to be done before women will begin to have equal footing with their male peers in the labour market. According to UN Women's recent statistics on the progress of the world's women, only 50 per cent of women, compared to 77 per cent of men, are employed and of those employed women, they receive 10 to 30 per cent less in wages than their male counterparts (UN Women, 2015). Women also face occupational segregation, both by being over-represented in services, housework, and agricultural work and by encountering the "glass ceiling" – in which men and women have the same occupation, but men enjoy more responsibilities, better pay, and higher status regardless of skills or experience (ILO, 2012b). In rural areas, especially in developing countries, women comprise approximately 43 per cent of the agricultural labour force, and are considered to be just as efficient farmers as men, but women have typically lower production output due to barriers in accessing information, resources, labour, and financial support (FAO, 2011). Women are also more likely to: be shift workers, undertake unpaid domestic work, contribute unpaid "care" work, and serve as family workers, especially in agriculture. Women also have less access to education, have less mobility, have less access to financial institutions, and are viewed as dependents (ILO, 2012b). The gender gaps in all these areas are even wider in North Africa, the Middle East, South Asia, and Sub-Saharan Africa (World Economic Forum, 2014).

Worldwide there are also over 140 regions that have legislation that impedes women's participation in the workforce (UN Women, 2015). The World Economic Forum's Global Gender Gap Report, which looks at economic participation, educational attainment, health and survival, and political empowerment, found that none of the 200 countries studied had closed the gender gap. At one end of the spectrum, the Nordic countries had closed over 80 per cent of it and at the other end, Yemen had only reached just over 50 per cent (World Economic Forum, 2014).

Effectively addressing the global gender equality gap entails engaging in strategies that will provide support for women's economic participation in conjunction with educational attainment, political participation, and opportunities for social mobility, and inclusion of women's voices and representation within all levels of society. The co-operative structure based on such values as equity, equality, democracy, fairness, and solidarity are necessary foundations for

¹ Women in Development (WID) emerged in the 1970s as one of the first calls for issues pertaining to women in developing contexts to be addressed and emphasised in international development programming.

achieving gender equality. With millions of co-operatives all around the globe, there is great potential for co-operatives to implement and uphold policies and practices that assist in closing the global gender gap. However, data collected on women and co-operatives and women-run co-operatives is patchy at best (Rawlings and Shaw, 2016). A broader survey of co-operatives around the world is necessary to get a baseline indication of how well co-operatives are supporting gender equality and what steps can be taken to improve upon existing practices and policies.

Phase I

This study, Phase II of Co-operatives and Women's Empowerment, builds on the findings and primary data from the ILO Phase I report, *Advancing Gender Equality: The Co-operative Way*, a joint initiative of the ILO Co-operatives Unit (COOP) and its Gender, Equality, and Diversity Branch (GED), and the International Co-operative Alliance (Alliance) (ILO, 2015). In 2015, Phase I surveyed nearly 600 co-operative members to ascertain the impact of co-operatives on gender equality through access to employment, improved working conditions, and social benefits (Schincariol McMurtry and McMurtry, 2015). The findings of this initial research indicated that respondents (75 per cent) felt that women's participation in co-operatives has increased over the last 20 years. The study also indicated that access to employment is being indirectly facilitated by co-operatives in fields such as housing, healthcare, childcare, and eldercare, which provide women with affordable and accessible services that enable them to work, thus eliminating impediments to accessing the labour market and providing employment opportunities. The data gathered suggested that there is growing attention to gender issues, movements of women into leadership roles, and increasing development of women-owned co-operatives. At the same time results posited that socio-cultural and policy issues were some of the most significant barriers for co-operatives in regards to gender equality and that co-operatives needed to increase their efforts to: put women in leadership roles; develop internal policies and practices for gender equality; and cooperate with other co-operatives, non-state actors including civil society organisations, the private sector, the research community, and government institutions on the issue. Phase II of the study looks across the literature to identify how co-operatives globally are addressing the issues raised in Phase I of the study (ILO, 2015).

Phase I: Research findings

In a survey conducted in 2015, 75 per cent of respondents noted that women's participation in co-operatives has increased over the past 20 years. Additionally, access to employment is being indirectly facilitated by co-operatives in fields such as housing, healthcare, childcare, and eldercare, which provide women with affordable and accessible services that allow them to work. Data gathered from the respondents also revealed that there seemed to be growing attention to gender issues, movement of women into leadership roles, and the increasing development of women-owned co-operatives.

Overall the respondents indicated that:

1. Co-operatives have an increasingly positive impact on women's economic and social empowerment, enabling women's inclusion in the labour force and formal economy;
2. Co-operatives can enhance their ability to empower women by collaborating with civil society and gaining a voice in policy-making processes;
3. Co-operatives can continue to develop policies that support women from within.

Adapted from: http://www.ilo.org/empent/units/co-operatives/WCMS_379095/lang--en/index.htm

Key terms

This study is looking primarily at businesses that are structured as co-operatives and uses the International Co-operative Alliance's (Alliance) definition of the term *co-operative* as a frame of reference:

"A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others. The co-operative principles are guidelines by which co-operatives put their values into practice" (Alliance, 2015b).

Within the study, the terms *gender equality* and *women's empowerment* are used to describe practices, policies, and other enabling factors that increase women's ability to access and benefit from employment (Kabeer, 1999a). The term *gender equality* refers to an ideal state in which women are receiving and gaining access to the same benefits (stable employment,

income, safe working conditions, leadership roles, and social mobility) as men (Kabeer, 2005). It is important to note that while most of the literature takes a more dichotomous approach to gender definition, the Alliance published Guidance Notes on the Co-operative Principles, which present a more fluid understanding of gender identity and how gender as a normative framework impacts women and people who identify within the lesbian, gay, bisexual, transgender, queer, questioning, asexual, allies spectrum². *Women's empowerment* refers to a resulting condition in which women gain skills, knowledge, confidence, resources, and other means to increase their agency and potential to live healthy, independent lives, and decrease their vulnerability to structural inequities (Ibid).

The seven Co-operative Principles are:

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training, and information
6. Co-operation among co-operatives
7. Concern for community

² "In this 21st century the binary concept of sex and gender as singularly male or female is no longer sufficient to reflect the gender realities of all people. Gender is not just about men and women. It is about how people identify themselves and includes people who are transgender or have chosen gender re-assignment. The 1st Principle of non-discrimination on grounds of gender extends to all persons" as noted in the Guidance Notes on the Co-operative Principles (Alliance, 2015).

Methodology

The Phase II research as reflected in this report includes a literature review, sectoral analyses, conclusions, action-oriented recommendations, and a table of practical publications produced by or for co-operatives on gender equality and women's empowerment.

The data collected for the study was assessed against a conceptual framework based on the 2030 Agenda for Sustainable Development, formerly the Post-2015 Development Agenda negotiations. The 2030 Agenda, adopted by the UN on September 27, 2015, includes Goal 5 (Achieve gender equality and empower all women and girls) as a discrete goal, and has woven targets for the improvement of the lives of women and girls throughout the Sustainable Development Goals.

Realizing gender equality and the empowerment of women and girls will make a crucial contribution to progress across all the Goals and targets. The achievement of full human potential and of sustainable development is not possible if one half of humanity continues to be denied its full human rights and opportunities. Women and girls must enjoy equal access to quality education, economic resources and political participation as well as equal opportunities with men and boys for employment, leadership and decision-making at all levels. We will work for a significant increase in investments to close the gender gap and strengthen support for institutions in relation to gender equality and the empowerment of women at the global, regional and national levels. All forms of discrimination and violence against women and girls will be eliminated, including through the engagement of men and boys. The systematic mainstreaming of a gender perspective in the implementation of the Agenda is crucial (United Nations General Assembly, 2015).

The findings were reviewed in terms of how co-operatives have supported women in gaining access to economic resources and quality education, increasing women's political participation, and their role in providing equal opportunities for women and girls to access employment, leadership, and decision-making at all levels. The study looked at secondary data that provided insight into how co-operatives have supported women's empowerment across arenas, including the co-operative itself, the household, the community, and within broader arenas that include state and federal levels of engagement. Within these arenas, the following have all been considered:

- women's empowerment and equality in terms of economic rights and access (e.g., control over own income, ownership of land);
- social and cultural rights (e.g., access to education and freedom of movement);
- legal rights (e.g., knowledge of legal rights);

- political participation (e.g., from knowledge of system, to access, to participation as voter and as political representative, or participation in policy making processes by reflecting their views); and
- psychological well-being (e.g., self-esteem, self-efficacy, awareness of injustices, and ability to mobilise to support women collectively) (Malhotra and Schuler, 2005).

The collection of relevant literature was accomplished through a comprehensive search using search engines to gather documents from co-operative academics and practitioners. The literature includes scholarly journal articles, technical reports, and newsletters from co-operatives and institutions such as the ILO, as well as case studies and other online materials from reputable sources written by researchers, practitioners, and co-operators. The scope of the literature review and sectoral analysis is global and international drawing on resources/documentation from institutional, academic, and organisational settings.

International Co-operative Alliance (Alliance) member sites were searched for research publications, newsletters, and manuals relating to gender equality and women's empowerment. The data was primarily derived from English sources; however, resources from French and Spanish language sources were also reviewed, as well as sources from other language groups (e.g., Danish, Swedish, Chinese, among others) to ensure a greater breadth of data.

Where possible, the researchers provided descriptive reporting on indicators based on disaggregated data, such as the percentage of women among founders, members, workers, and leaders. Through the research, other indicators that helped to describe how equality and empowerment for women are enabled through co-operatives emerged and were reported on. The case studies in the sectoral analysis help to build a picture of how gender equality is being addressed within co-operatives as well as how women's empowerment is being supported through women's co-operatives. The examples highlighted were found through the literature review and sectoral analysis searches. Key findings in the literature, the sectoral analysis, and the practical publications analysis provided the basis for the action-oriented recommendations.³

³ The researchers accessed the following databases: EBSCO, Project Muse, ProQuest, JSTOR, and Scopus from University of Toronto and Saint Mary's University (Halifax, Canada) libraries to source material for the literature review and sectoral analysis. These were especially helpful for locating documents for the literature review, and were a source for some compendium materials. The researchers employed an iterative approach to analysis in order to identify themes, patterns, and trends emerging from the literature review and the sectoral analysis. These patterns and trends evolved into an emergent coding system using keywords derived from some of the seminal pieces of literature. These keywords were used in NVivo, a computer-assisted qualitative data analysis software program, to sort, categorise, and group the literature.

Limitations of the study

Due to the scope of the study, the researchers were only able to access literature available in online formats and through institutional databases. This literature review is primarily from English language documents. The researchers included some French and Spanish literature where possible. Other potentially useful documents in languages other than English, French, or Spanish may have been inaccessible due to language and/or translation constraints. It is also beyond the scope of this research study to compare co-operative enterprise literature on gender equality and women's empowerment to other organisational structure literature on gender equality and women's empowerment. This literature review only looked at publications that identified the organisations or enterprises as co-operatives; other types of organisations that may behave like co-operatives but did not refer to themselves as co-operatives were beyond the scope of this study.

The analysis of the types of practical publications that co-operatives are producing and using to train members and leaders on issues related to women's empowerment and gender equality was completed via the creation of a matrix. The practical publications (manuals, guidebooks, and other documents on women's empowerment and gender equality) were also collected via the university databases, but the researchers found that the primary source of these documents was through web-based searches of organisational and institutional websites. The table, created in a Microsoft Excel spread sheet program, included basic information about the practical publications (e.g., creator, year, institution, place, and description) along with variables that address key themes from the literature (e.g., motivation for addressing gender equality, goals, audience, purpose, and objectives).

The researchers' approach was to use an emergent framework to code the documents. Informed by the research objectives and the initial collection of documents, a set of words and phrases were created and added through a process of reading and coding the literature and documents. NVivo supported this through tagging or coding for these words or phrases. Two of the overarching categories for coding were *women's empowerment* and *women's co-operatives*. Each of these broad categories were further broken down into two areas: statistical indicators (e.g., employment and education statistics) and qualitative and narrative descriptions that provided contextual information on less tangible notions, such as job satisfaction, self-esteem, and efficacy.

Over 200 documents were collected and pre-sorted in Zotero, an online reference storage software program that housed the references and provided links to all online documents. Within a shared Zotero folder, the researchers created a tagging system to begin the process of high-level analysis and general categorising of documents. Zotero also helped the researchers to avoid duplication, to reach saturation, and with categorisation to begin the iterative approach to analysis.

A literature review: Gender equality and women's empowerment

This section focuses on a review of the literature that discusses the relationship between co-operatives and gender equality and/or women's empowerment. The goals of this section are: 1) to present the scope of literature related to co-operatives, gender equality, and women's empowerment; 2) to highlight the themes that emerge; and 3) to discuss strengths, gaps, and opportunities that emerge from the body of literature as a whole.

It is important to note that women around the world experience gender-based constraints differently depending on the specificities of their contexts and that this is reflected in the research studies that were found. Discussed in this section are examples from all points of the globe. It is not the intention to conflate women's individual experiences into one universal experience, nor to claim a universality of experiences in a country or a co-operative. Women's empowerment and gender equality are reflected differently for each co-operative and this is captured in the literature and research conducted. The following are issues and themes that emerged time and again across the literature.

Scope of the literature

The volume of literature available on women and co-operatives focussing on the concepts of gender equality and women's empowerment is scant despite the number of scholarly articles and organisational documents on co-operatives. The largest section of the literature on co-operatives and gender equality and/or women's empowerment tends to be found in the form of case studies on women-only or women's co-operatives; much less of the literature focuses on women's contributions in mixed co-operatives. In a recent literature review, Rawlings and Shaw point out that there is little empirical research investigating women and co-operatives, and in particular, women in leadership (2016). This is also a conclusion of this literature review. As will be presented, there are gaps in the collective understanding of women and co-operatives, as well as in the extent and nature of the research needed to better support gender equality and women's empowerment through co-operatives. However, despite the lack of volume, breadth, and depth of research on women and co-operatives, the body of literature that does exist gives us a better understanding of the context for women and co-operatives globally. The following describes what the literature on women and co-operatives looks like as a whole.

There is a divide within the literature between academic articles and organisational documents. The academic articles are published within anthropology, development, sociology, and business journals. That scholars can publish their research on women and co-operatives in such a wide array of disciplines speaks to the diverse nature of co-operatives' activities. The organisational documents are mostly found on the websites of international organisations such as the ILO, CoopAfrica (an ILO technical cooperation program), FAO, UN Women, and the Alliance, as well as on other websites belonging to international foundations supporting women, co-operatives and/or employment and labour practices. That these organisations are researching and publishing on the relationship between women and co-operatives reflects both the determination to understand more about the lived realities of women involved with co-operatives and an intention to inform policy and action that will increase opportunities for women in the co-operative sector. Of the 200 publications in Zotero, approximately 65 were selected based on relevance, specifically their direct connection with the subjects. These have become the core publications that were coded through NVivo for detailed scrutiny using the lens of gender equality and empowerment. It is from these 65 publications that the following data has been extracted.

“...there are gaps in the collective understanding of women and co-operatives, as well as in the extent and nature of the research needed to better support gender equality and women’s empowerment through co-operatives.”

“That scholars can publish their research on women and co-operatives in such a wide array of disciplines speaks to the diverse nature of co-operatives’ activities.”

From the body of literature, as a whole, the types of publications include journal articles, organisational reports, policies, and case studies, with the most frequently encountered publications being case studies (Babalola, Bajimi and Isitor, 2015; Burchi and Vicari, 2014; Clugston, 2014; Gebremichael, 2014; Peterson, 2014; Ruppel, 2013 Bonnan-White et al, 2013; Russell-DuVarney, 2013; Tesfay and Tedele, 2013; Datta and Gailey, 2012;

Ganem-Cuenca, 2011; Ramnarain, 2011; Stephen, 2005). Case studies refer to publications addressing one co-operative, a co-operative sector, or a region with a number of co-operatives. Examples of some of the types of co-operatives within the case studies sourced include: women’s fishing co-operatives; co-operatives for midwives and domestic workers; co-operatives that produce honey, textiles, fair trade coffee, and sugar; and multipurpose women's co-operatives. Almost all publications have recommendations included in their conclusions. These recommendations often have a policy focus, typically towards internal co-operative policy or government policy.

In terms of sectors and their support for women’s empowerment and gender equality, this literature review found agriculture to be the most researched sector,

followed by the financial and social sectors. Regarding types of co-operatives, many publications describe what are ultimately worker co-operative(s) (e.g. Sobering et al, 2014), but for unknown reasons, do not explicitly use the term worker co-operative. Additionally, agricultural co-operatives are not always labelled as producer co-operatives and are often not legally registered as co-operatives. Instead, they are incorporated as associations, federations, or unions. There are many publications that discuss the co-operative model and the overall sector generally, specifically, and all together, but there is a scarcity of data on the labour and employment dimensions of co-operatives in general and on the gender differences in particular. While many publications focus on the agricultural sector, there are even more publications focussing on rural as opposed to urban spaces. There is also growing attention to the peri-urban and suburban areas where co-operatives have been formed.

Only a few publications have carried out comparison studies between the co-operative organisational structure and another co-operative or other organisational structures (e.g., investor-owned company, public sector, trade unions, or non-profit organisations). For example, in Esim and Omeira's article on rural women and co-operatives in the Arab States, they discuss the different roles and comparative advantages of trade unions and co-operatives in a range of sectors (Esim and Omeira, 2009, p 21). A key recommendation emerging from Esim and Omeira's study was that the workers in the informal or rural economies should have their choice of the most suitable form rather than having one form imposed upon them. Their choices will depend on what is most viable, cost-effective, and suitable in their legal, institutional, and cultural context, but also within the specificities of their priority needs (Ibid). Comparative research between co-operatives can help to gain an understanding of possible strategies for overcoming challenges, and comparative research between organisational structures can help to gain an understanding of best practices on how the co-operative structure can make a difference for women's empowerment and gender equality. In terms of the body of literature, there is a lack of research on comparing co-operative enterprises to other organisational structures more generally, and specifically in regards to comparisons focusing on how they support women's empowerment and gender equality.

The countries that are represented in the literature are predominantly less developed⁴ nations. Most of the case studies are on co-operatives, gender equality, and women's empowerment in developing and emerging nations in Latin America (e.g. Nicaragua, Brazil, Guatemala, Paraguay, and Mexico), Africa (e.g. Zambia, Uganda, Nigeria, Ethiopia, Morocco, and Kenya), and Asia (e.g. Nepal, Indonesia, Philippines, occupied Palestinian territory, Kuwait, Lebanon, and India) as well as Turkey. There are some publications representing research done in developed nations including USA, UK, Norway, France, Spain, Italy, and Canada, but fewer than those focussing on developing nations. As will be discussed, these North American and European case studies generally focus on

⁴ The level of development in a nation refers to levels of education, life expectancy, and income.

leadership, careers, and work/family balance, differing from the case studies from developing nations that focus on access to employment, employment conditions, and gender relations. There are also a few publications that discuss women and co-operatives or women's co-operatives in general without a specific country focus.

Overall there is an emphasis on international development in the publications, elaborating on fair trade opportunities, issues around international funding and donor relations, and discussions about working with conflicting motivations, or the goals of local co-operative women and/or versus those of funding agencies (Momsen, 2012). As one article states, "it is critical to recognize how local conditions and the inherent diversity among women affect implementation of development projects" (White, 2013, p 344). Publications of this nature ask the question, how can international development agencies and bodies best support gender equality and women's empowerment leveraging co-operatives? Sometimes the authors are asking this question from a critical angle problematising international development practices. Other authors are merely looking to answer this question. For example, according to Dilley, in her research looking at fair trade coffee co-operatives in Nicaragua, "Fair Trade can make an impact on women and it must be analyzed through a gendered lens" (2012, p 89).

Emerging trends from the literature review

This section of the literature review explores the significant trends that emerged from reviewing the academic and organisational publications. The first trend considers whether co-operatives are and can be a good organisational structure for encouraging and supporting gender equality and women's empowerment. The second trend is the emergence of literature on women and co-operatives and on women's co-operatives. The third trend reflects the challenges in pursuing gender equality and women's empowerment within and through co-operatives. The challenges have been sorted using clusters that have emerged – policy, operations, women's capacity, and research needs. The fourth and final trend is leadership of women in co-operatives.

Are co-operatives a good organisational structure for encouraging and supporting gender equality and women's empowerment?

As discussed above, there are real examples through case studies of women's empowerment and gender equality being tackled through co-operatives. However, overwhelmingly, there is a perception that co-operatives should achieve gender equality and women's empowerment purely because of the co-operative principles or because it is a belief held about co-operatives or by the co-operative founder-members. The following is a quote from a leaflet that embodies this notion. This quote could have been pulled from any number of different publications.

“Due to the values, including equality and equity, solidarity, social responsibility, and caring for others, upon which they are based and principles that they embody – voluntary and open membership, democratic member control, member economic participation, member education, and concern for the community - their very mandate places co-operatives in a unique position to ensure and promote gender equality” (Majurin, 2010, p 1).

As will be presented in upcoming sections, one way to provide more evidence to the impact of a co-operative on women’s empowerment and gender equality is to track gender-disaggregated data from the co-operative or to implement various indexes for gender evaluation. With gender-disaggregated data, analysis can be done with a gender equality lens, and this would help to shift the nature of some articles from “boosterism” to empirical findings regarding women’s empowerment and gender equality.

This belief in the inherently empowering and fair nature of co-operatives for women can play out in different ways. For example, Dohmworth argues that there is mixed evidence for the empowering effect of participation in co-operatives on women (2014). There is no definitive connection between participation and empowerment for women in developing countries involved in co-operatives, because co-operatives often reflect the same power relations of the society they exist within. This replication of power relations happens in co-operatives in the developed world as well. Nevertheless, there is some evidence that positive empowerment outcomes can occur for women, such as women in leadership positions in male-dominated fields (e.g. finance), women member’s voices being heard at membership meetings, or the diversity of women’s needs being heard by the Board or management (as stated in Rawlings and Shaw, 2016). From the research on the Sustainable Development Goals and co-operatives, led by the ILO and the Alliance, Wanyama provides an overview of co-operatives and gender equality:

“the increasing membership of women in co-operatives and their participation in co-operative leadership is arguably contributing to bridging the gap between women and men in access to resources and participation in decision-making. Nevertheless, a number of challenges remain in the path of co-operatives in realizing gender equality” (2014, p 24).

Challenges will be outlined in detail later in this section.

Many publications make claims about co-operatives’ abilities to contribute to the improvement of women’s lives. For example,

“In addition to improving incomes, co-operatives also make significant contributions to poverty alleviation through provision of non-financial services. For instance, evidence from Tanzania and Sri Lanka shows that co-operatives make a particular contribution in terms of skill development and education; gender equality and the empowerment of women; help when members suffer illness or other setbacks such as bereavement, and help to improve members’ shelter and living standards. They also take

their central role in communities seriously, particularly in terms of solving common problems in the community and the creation of ‘good citizens’” (Birchall and Simmons, 2009).

Other publications discuss how women involved in co-operatives can help to supplement the family income, which women ultimately use to help their kids go to school or access higher education, and more generally with other social aspects (White, 2013). Another article talks about the importance of the flexible work environment and structure that women have in using the co-operative model (Peterson, 2014). There are also examples of the importance of co-operatives in combatting the effects of globalisation on women (Stephen, 2005) and a growing interest in existing co-operatives and developing new co-operatives that respond to the need to shift from an informal economy to a formal economy for work that is done by women (Esim and Omeira, 2009).

As will be further identified in this literature review, the research also shows that co-operatives do not inherently profess to support gender equality and women’s empowerment. As Lodhia states,

“it is clearly visible from the data that though co-operatives principles do not distinguish between men and women, the opportunity attained by men and women in co-operatives are still not similar. Women do not get equal opportunities as men get in co-operatives” (2009, p 5).

The emergence of women’s co-operatives and women and co-operatives as two different topics

The next most significant trend is the emergence of literature on both women’s co-operatives, as in co-operatives created for and by women, and women and co-operatives, as in women’s participation within mixed-sex co-operatives. With the take-up of the co-operative structure by women globally, a rise in the number of women’s co-operatives over the last 20 years has been observed. This differs from the enduring presence of gender equality and women’s empowerment issues within co-operatives of mixed-sex, in general, and in specific sectors and geographic regions. For the purposes of this literature review, this is labelled women and co-operatives.

The recently published Guidance Notes on the Co-operative Principles outline the rationale for discretionary use of exclusion of membership in women’s co-operatives:

“Such co-operatives, where membership is only open to women, do not breach the 1st Principle where they are established to overcome gender discrimination and disadvantage. They can help create opportunities for women in training on co-operative business and management, the building of capital, and help overcome lack of gender equality in cultures where women are traditionally excluded from entrepreneurial and/or leadership positions and activities. In these circumstances, women only co-operatives enable women to gain the skills and experience necessary to participate in larger co-operatives. Where restricting membership is a direct response to

wider gender discrimination and disadvantage women face in society, restricting membership to women only does not breach this 1st Principle” (Alliance, 2015).

It has also been noted that women's co-operatives and mixed-sex co-operatives have gendered differences, in that women's co-operatives tend to be "smaller in terms of capital, membership, and volume of business; often concentrated in women-dominated (and in some cases low-value) sectors; and generally less well connected to co-operative unions, federations and other support structures” (Majurin, 2012).

The volume of publications for both women's co-operatives and women and co-operatives is similar. The literature on women in development in general saw growth since the 1990s. During this same period, the Washington Consensus⁵ brought with it a reaction against communal, collective action including that of co-operatives. This topic gained attention in the global research sphere with the rise of women's studies, equality issues, and development issues. The interest in women's co-operatives as a topic of study has also increased, which is testament to the increased take-up of women's co-operatives as a structure for formal economic organising around the world, especially in developing contexts.

The following highlights some of the findings that emerged for each of these topics within the literature.

Women and co-operatives

As previously stated, publications about women and co-operatives cover issues of gender equality and women's empowerment within mixed co-operatives. Publications discuss women and co-operatives from countries and regions around the world (e.g. Ampaire, Machethe and Birachi, 2013; Sapovadia and Patel, 2013; Buang and Momsen, 2012).

Articles about women and co-operatives often do not specify the organisational structure that is used. For example, sometimes they are referring not to co-operatives, but to collective work organised along co-operative principles that is not formally incorporated as a co-operative in their country, such as the case in Cohn et al's work in Paraguay, which describes the co-operative aspects of women's work and their participation in community management (2003). In relation to this, the care provision through co-operatives research has revealed strong findings that co-operative management skills and know-how, as well as issues around financing, are major impediments to the survival and growth of

⁵ The Washington Consensus refers to a set of ten policies that were developed in the late 1980s to address economic crises in developing countries. The policies were developed by the US Government in collaboration with, among other institutions, the World Bank, the International Monetary Fund, and the US Treasury Department. The ten policy areas included: fiscal discipline; public expenditure priorities; tax reform; financial liberalisation; exchange rates; trade liberalisation; increasing foreign investment; privatisation; deregulation; secure intellectual property rights; and reduced role for the state. The Washington Consensus is considered to be a strongly market-based approach (WHO, 2015).

these informal co-operative structures (ILO, 2016). Sometimes they are talking about using co-operative values, but again not as an incorporated co-operative. Often the authors are studying formal co-operatives. For example, Burchi and Vicari states,

“Genuine co-operatives work as a means of exercising collective human agency as individuals come together to pursue goals that they value and have reason to value. Within these co-operatives, members have the right to self-determination, work together, share common interests and values, participate in decision-making and finally take decisions in a “democratic” way. It follows that participation is a core element of genuine co-operatives, which not only enlarges members’ well-being outcomes but, thanks to the process of participating, can have a spill-over effect on other domains such as household decision-making” (2014, p 344).

The lack of specificity within the language on organisational structure can be frustrating when attempting to find concrete evidence on women’s co-operatives or how gender equality and women’s empowerment is being tackled within the co-operative movement. At the same time, the fact that an organisation’s structure is not always explicitly mentioned does speak to the transient, fluid, applicable, and accessible nature of the Co-operative Principles across a continuum of informal to formal. Additionally, there is an emerging literature from countries like Iran that indicate that women’s participation in co-operatives is much higher than their participation in the overall labour force (Centre for Strategic Statistics & Information, 2015).

“The lack of specificity within the language on organisational structure can be frustrating when attempting to find concrete evidence on women’s co-operatives or how gender equality and women’s empowerment is being tackled within the co-operative movement.”

Overall, as stated, the literature presents mixed results on whether gender equality and women’s empowerment through co-operatives has been successful. Many publications definitively state that there has been improvement or could be improvement if policies, programs and/or new cultural norms were put in place to support gender equality and women’s empowerment. This is stated with and without evidence backing these conclusions. All publications have suggested ways to make conditions better for women through co-operatives.

Women’s co-operatives

The women’s co-operative literature reflects the growing interest in co-operatives founded, designed and run by women, for women (Ibourk and Amaghous, 2014; Russell-DuVarney, 2013; Sapovadia and Patel, 2013; Eccarius-Kelly, 2006; Duguid, Durutas and Wodziki, forthcoming). Overwhelmingly these co-operatives are intended to support women’s access to the labour market. As stated by the ILO, “women-only co-operatives may help overcome social and cultural constraints which might otherwise limit women’s participation in the workforce

and can be particularly relevant in gender segregated contexts” (ILO COOP, 2014, p 2).

Women’s co-operatives can be a supportive, gender-specific organisational framework providing a safe environment for women to challenge patriarchal social norms related to decision-making and leadership (Russell-DuVarney, 2013). By using the women’s co-operative structure, women can be empowered economically. According to Datta and Gailey, “the personal accounts of sister members reveal that this collective form of entrepreneurship has empowered them in three ways: economic security, development of entrepreneurial behavior, and increased contributions to the family” (2012, p. 569). However, according to the literature, women’s co-operatives may also run up against stereotypes and discrimination tactics. For example, women-only co-operatives may be stigmatised and treated as suspect and illegitimate, making them especially vulnerable to failure. Oerton (1996), who interviewed 15 women working in 15 different all-women coops, found that workers in these organisations are often negatively stereotyped (Sobering et al, 2014). Additionally, the ‘small-is-beautiful’ syndrome applies here, in that women-only co-operatives are only eligible for microfinance or are small-income generating enterprises, thus there is little recognition or addressing of growth issues, needs, and concerns.

Women’s co-operatives are often strategies in response to patriarchal labour market institutions, like agricultural or financial co-operatives, where women may not be or feel welcome and heard. Making spaces that allow women to exercise their democratic decision-making without being discriminated against is critical to women’s success in making inroads towards dismantling patriarchal structures. While the body of literature overwhelmingly shows that women’s co-operatives are not a panacea for solving women’s empowerment or gender equality issues, there are some extremely successful examples of women’s co-operatives (see case studies in the Sectoral Analysis section of this report). But many are struggling to get traction in terms of financial, human, and social support from members, employees, the government, men, and the general public.

“Making spaces that allow women to exercise their democratic decision-making without being discriminated against is critical to women’s success...towards dismantling patriarchal structures”

The *women's co-operatives* literature addresses the following topics:

- Access to labour market and employment opportunities that are created with other women
- Combatting social, cultural, and religious norms that are oppressive to women
- Expanding the role of women beyond domestic and reproductive roles
- Better conditions of work including decent work, equal pay, and social protection
- Social development such as empowerment, leadership, and self-esteem building
- Lack of formal education and training for women to succeed in business
- Transition from working in the informal economy to the formal economy
- Certain sectors of work such as domestic work and care services are highlighted
- Opportunities that come with a woman's ability to be independent
- Democratic nature of co-operatives allows for women to practice participation, engage in decision-making

Challenges related to gender equality and women's empowerment in co-operatives

Every publication presented some challenges for women and co-operatives with regards to gender equality and women's empowerment. Not every publication talked about all of the challenges. The following are the challenges that most commonly emerged. The findings have been clustered to reflect challenges to women's empowerment in the areas of economic rights and access to finance; social, cultural, and legal rights; and organisational participation. Women's challenges are found across arenas, including the co-operative itself, the household, the community, and within broader arenas that include state and federal levels of engagement. Quotes from publications are included here to illustrate how these challenges are being discussed in the literature. Two larger areas, those of additional research and leadership, are addressed in a subsequent section.

Women's economic rights and access

Women experience a lack of funding (financing and capital) throughout all stages in the life cycle of co-operatives (e.g., start up, operational, and expansion). A major issue is that the conditions of credit are often disadvantageous to women. Majurin, who was investigating the African context, noted the barriers to women

accessing credit, including, “lack of collateral, complicated administrative procedures, unsuitable loan sizes or interest rates” that limit women workers' "investment and productive capacit(ies)...as well as their ability to finance other basic and strategic needs” (2010, p3).

A broader issue within the co-operative sector that created general funding issues affecting women's economic opportunities and access to employment is related to outside sources of funding and management of funders' expectations. Fulfilling the requirements and priorities of foreign funding sources can pull away from upholding gender equality and supporting women's empowerment. Additionally, instead of co-operative independence, women's co-operatives often become dependent on donor and funding agencies.

Women's ability to found and manage co-operatives is related to barriers to women's access to economic participation in general, including the high costs of doing business (e.g. start-up expenses, acquiring equipment, and adequate space in markets) and women's capacity to navigate the business world due to lack of access to knowledge, training, and education (e.g. low managerial and operational experience, lack of knowledge about Fair Trade). Due to lack of access to financing and knowledge, women are less likely to have access to markets, to be able to address issues that arise when shifting from informal to formal economy, and to be able to address the tensions between market demand and quality of goods or services. Women's lack of business acumen, such as technical knowledge, and skills in marketing, management, and operations, result in low productivity and competitiveness.

Women are particularly over-represented in the informal economy, doing both paid and unpaid labour in the form of care work, domestic help, and on family farms (ILO, 2012b; Majurin, 2010). These informal labour conditions increase women's vulnerability, as workers have "low levels of collective organisation, low bargaining power, inadequate working conditions, as well as low access to business inputs” (Majurin, 2010, p 4). Women around the globe working in the informal economy are often excluded in labour laws and are therefore not allowed to form trade unions. In countries where workers (including domestic, home-based, and waste pickers) can organise, some unions have established co-operatives for their members. "These co-operatives aim to provide job placement services as well as financial services, training and policy advocacy with their members" (ILO, 2014c).

“Co-operatives are increasingly providing a way for domestic workers to organize together and to help protect their working environments” (ILO, 2014a, p 2).

However, in many parts of the world, including the majority of Arab countries, informal workers such as domestic workers are barred from establishing trade unions, leaving these workers little recourse for accessing fair and safe employment (ILO, 2015b, p 1).

Women's social, cultural, and legal rights

Many of the challenges discussed in the literature that affected women's participation in co-operatives spoke to the reflection of social and cultural norms in the policies and laws of each country. Challenges of this nature varied greatly depending on the country and cultural context, but were ever present. The lack of gender equality for women in their lives is typically based on oppressive and unequal cultural norms and biases that see women's main role to be domestic and reproductive. Because of these biased cultural norms, women suffer from oppression, discrimination, and human rights violations and remain in a position of inequality because their lived realities are not taken into consideration by policy-makers and other decision-makers. In the Palestinian context,

“women’s situation is worsened by patriarchal norms and rigid gender stereotypes regarding their role, which hinders their full participation in co-operatives. When social traditions do not constrain their participation, women may still be discouraged from participating actively as members or leaders within the co-operative. In fact, women’s co-operative board members are mostly inactive or relegated to positions such as Board Secretary or Treasurer, as they are considered “culturally acceptable for women” but not conducive to decision making” (ILO, 2015b, p 3).

In some contexts women are impeded by restrictions on their ability to seek and access employment outside of the home. At the same time, women do the bulk of the household workload which is unpaid and unrecognised (as work and in terms of its contribution to the economy) and because of household responsibilities, have limited time to contribute to paid work.

“Traditional conceptions of the roles of women and men, and their expected behavioural patterns, are leading to a lower participation of women in economic and public leadership activities” (Wanyama, 2014, p 25).

Women are often limited to work in what is considered "women's realm", limiting them to care and domestic work, and are hindered from fully participating in the formal work economy due to lack of childcare for families and women being viewed as primary caregivers. Like many women around the globe Palestinian women, for example, experience limitations by the aforementioned factors:

“women’s additional productive tasks do not lead to a lessening or sharing of tasks in the household with the male counterparts. Therefore, women continue to perform their roles in child rearing, family care and household maintenance – all in addition to their new roles in the informal or formal sector economy” (ILO, 2014c, p 3).

Discriminatory policies and practices against women, such as a lack of state policies for advancing gender equality or empowering women and legal restrictions on women’s access to productive resources in general (finances/capital, land and other property), are strong barriers to women's participation in the workforce. Women in Africa, for example, produce 80 per cent of food, but receive only 7 per cent of agricultural inputs and services, less than

10 per cent of the credit offered to small-scale farmers, and own only 1 per cent of the land (Majurin, 2010, p. 2).

The ILO (2015b) documents how in the occupied Palestinian territory women have a combination of low education levels, low income, and minimal access to financing. The laws are also discriminatory against women, some regions not allowing women to inherit land.

“Even in women-only co-operatives, women generally lack the financial and physical resources to contribute to the growth of their co-operatives in the long run” (ILO, 2015b, p. 3).

One of the major factors, external to co-operatives, that adversely affect women is the fact that larger numbers of women suffer from extreme poverty compared to men. Report after report has found that when women earn money they are more likely than men to spend it on food, education and health – exactly the things which help to raise families out of poverty – whilst men tend to spend it on themselves or their businesses. The rules on membership and the opportunities for women to benefit from and contribute to co-operatives are slowly improving, but meanwhile women and girls who work in agriculture largely remain powerless and uneducated labourers, with the dual task of working the land and running the household (FAO, 2011; Rawlings and Shaw, 2016).

Other external factors that affect women's ability to access fair employment include a lack of support or goodwill towards women who are collectively organising to overcome the challenges in the labour market; a lack of attention towards women's needs from all levels of government (municipal, regional, and federal); and a lack of attention and concrete support from coordinating agents or authorities (UN, governments, professional bodies, associations, etc.) to promote women and co-operatives specifically.

Many of the challenges highlighted from the literature pointed to women members, employees, founders, and directors needing to enhance key skills and knowledge. These capacity challenges spoke to women's ability to start, manage, and grow co-operatives effectively. Women's lack of capacity in these areas is directly related to their lack of access to and attainment of education and training, causing women to have higher levels of illiteracy and generally lower levels of education than men in rural and informal settings, placing women at a distinct disadvantage to their male counterparts. In many countries, women have lower levels of literacy, and limited access to education, skills development, productive inputs (including land and credit), and information, which both directly and indirectly hinder their ability to form or even join and use the services of co-operatives (Wanyama, 2014, p 25). Women's lack of business acumen such as technical knowledge, and skills in marketing, management, and operations, results in low productivity and an inability to compete. Women have often not had access to training and have little knowledge of how to run a business or a co-operative and therefore do not necessarily know about and understand co-operative structures and the Co-operative Principles.

Training offered by development agencies or universities needs to have the local context reflected and a gender lens in order to effectively address the needs of women in their lived realities. For many, entrepreneurship is often little more than a buzzword, not sufficient to address many of the constraints women face (Ibourk and Amaghous, 2014). The entrepreneurial push involves risk, desire for independence, monetary incentives, and flexibility, some of which women have, some of which they do not. The entrepreneurial work that women do is often not recognised because entrepreneurship does not inherently have a gender lens.

“Too often, entrepreneurial efforts by women have gone unnoticed, and their contributions have been underappreciated. In part, this is because women’s business ventures, particularly those in less developed countries, function more in the informal rather than formal economy” (Batta and Gailey, 2012).

Women's organisational participation

Gender relations exist within co-operatives, creating gendered power relations and hierarchies that discriminate against women members. The attitudes and the influence of leaders often reflect negatively on women. While some co-operative boards in developing countries have implemented a female quota, there are only a handful of women on these boards, one or two at most, and these few women:

“...cannot influence the decision-making and have not been able to change the whole working system. The need for equal representation and networking remains unattained in most of the countries” (Lodhia, 2009).

A lack of gender mainstreaming through policies and by-laws is supported by overall gender biases within “households, communities, and co-operatives themselves that favor educated male household heads and land owners over resource-poor women” (Woldu et al, 2013).

Because of women's lack of access to financial resources and education and training, they are less able to contribute knowledge and funds to the co-operative. Often women are unable to fully participate in the functioning and governance of a co-operative due to their role in the family, gender bias in the co-operative, and a lack of education and training. In the occupied Palestinian territory, the ILO identified a number of hindrances to women's participation:

“women’s participation can be seen as largely superficial in co-operatives where male members register and pay membership fees on behalf of the women members of their families (wives, daughters, sisters) in order to maximize their ownership share and financial returns from the co-operative by bypassing ownership rules. In addition, a large number of mixed co-operatives encourage participation of women only in order to attract external donor support, rather than work towards real integration” (ILO, 2009b, p 4).

The literature found that women were not being heard in governance or debates within co-operatives. Women in co-operatives had few opportunities for career advancement and a lack of access to education and training with co-operatives. Women were in turn marginalised in leadership because of lack of training and

education. A key issue is that co-operative by-laws are gender blind and do not offer opportunities for women members or employees. As Majurin states,

“achieving active and equal participation of women – being able to influence decision-making and shape the co-operative’s agenda as leaders, or being able to access benefits such as services or education as members, for instance – which is not shown by statistics, is an even greater challenge, although the democratic nature of the co-operative does mean women members, like men, can have a stronger voice in the co-operative’s matters than in other types of enterprise” (2010, p 7).

Co-operatives that do not adhere to the Co-operative Principles create an environment that is not conducive to gender equality. Operational issues related to the successful development, management, and operation of co-operatives were presented in the literature. These operational challenges affected women’s co-operatives as well women in co-operatives in terms of gender equality and women’s empowerment.

Research needs

Another cluster of challenges that emerged from the literature are research needs. As has been presented thus far, there are many examples of thorough research studies with thoughtful findings; however, challenges have been identified as the lack of data, metrics, and over-arching research strategy.

Lack of sex-disaggregated data

The regular collection of sex-disaggregated data within co-operatives and by co-operatives on a range of issues, including numbers, status (member, employment status, position), job type (full-time/part-time, volunteer), and quality of job (contract, benefits, etc.), should be encouraged and disseminated widely (ILO, 2014). Sex-aggregated data collection will help to “show the wide gap between the positions of men and women in co-operatives through statistics” (Lodhia, 2009, p 3). The data will help make visible patterns related to services that can allow co-operatives to “change policies or repackage services to ensure both women and men are maximizing the benefits they receive and the contributions they make to the co-operative” (Clugston, 2014). Among the larger data-collecting institutions and mechanisms, the World Co-operative Monitor asks two questions – how many women members does your co-operative have and how many women employees does your co-operative have. These are good starting points for data collection on gender division of labour in co-operatives; however, additional questions on board composite and leadership will provide a more expansive picture of women’s participation in co-operatives.

Leadership

Complementary to this literature review on gender equality and women’s empowerment through co-operatives, Rawlings and Shaw (2016) have conducted a literature review of leadership, women, and co-operatives. This is timely, as leadership is indeed one of the main themes that emerged from the wider body of literature on co-operatives and women.

Rawlings and Shaw have demarcated the literature into developed and developing countries. While the differences between developed and developing nations in terms of women leadership in co-operatives are not always so different, there are nuances represented in the research. The following themes suggest that there has not been extensive research conducted into leadership, women, and co-operatives because, similar to the wider body of literature, there is little (researched and published) that empirically captures the lay of the land for women and leadership in co-operatives.

To begin, for both developing and developed nations, studies have concluded that due to household responsibilities, limited (mainly part-time) employment, along with heavy workloads there is little opportunity for women to advance up the ladder (Rawlings and Shaw, 2016). Women often do not have enough time, nor the level of self-esteem necessary to take on leadership positions. A study in Ireland on why women did not take on leadership positions in credit unions found that women felt uneasy about taking on important roles because they did not feel they had the knowledge to lead (McKillop et al, 2003).

The following presents some highlights from particular studies conducted in developed nations.⁶ In England, women's participation at board level is around twice the level in comparison to leading investor-owned companies (Birchall, 2013). At the same time Co-operatives UK has an initiative – the 2020 Co-operative Women's Challenge – to address the under-representation of women in the movement (Nedoszytko, 2012). In Norway, a board with a balance of women meant decisions were more rounded and balanced (Matsa and Miller, 2013). A study conducted in Italy suggests that co-operatives with many women tend to balance better work and family pressures (Poggio, 2009). And in the US, an ongoing study found that agriculture co-operatives have a low representation of women, whereas in arts and crafts, education, and grocery co-operatives, representation was higher (Hueth and Reynolds, 2014).

This type of case and country study research is important in understanding the landscape of women and co-operatives; however, as Rawlings and Shaw attest, not enough research has been done to provide conclusive evidence of improvement, and in fact there is suggestion of continuing and significant gender gaps and barriers to women participating in leadership positions.

Leadership is reflected differently in the developing and developed worlds. In the developing world studies show that women are under-represented in leadership positions, especially in agricultural co-operatives (Rawlings and Shaw, 2016). The ILO survey (Majurin, 2012) reported an average women's presence on boards of 17 per cent, though this masked considerable variation between countries as the numbers range from 7 per cent in Tanzania to 34 per cent in Uganda. By contrast, there was a far better representation of women on the boards of the financial co-operatives surveyed, with women making up almost half of the membership of boards. Another study revealed that in the coffee co-

⁶ The Rawlings and Shaw literature review was helpful in identifying many of these leadership studies.

operatives of northern Tanzania: “The co-operative business is a man’s business in Tanzania. Both men and women participate from the beginning. But when it comes to reaping, it belongs to men. Women made up a fifth of the membership but very few were in leadership positions” (Rawlings and Shaw, 2016).

As Majurin points out, in three East African countries – Kenya, Tanzania, and Uganda – the persistence of negative cultural attitudes towards women’s leadership can be seen clearly in the fact that women tend to be less well-represented in elected positions, such as members of the board, than as members of staff in managerial positions (2012). In an ILO study of Latin American co-operatives, a similar pattern to that seen in other regions is revealed. Women remain under-represented in the decision-making bodies of co-operatives despite comprising over half of the membership (Mogrovejo et al, 2012). A 2006 study by the International Co-operative Alliance Regional Office for Asia and the Pacific (Alliance Asia and Pacific) collected gender disaggregated data, in order to map progress and gaps in participation of women in co-operative leadership and membership. The study aimed to establish a standard system for generating, analysing, and using gender-disaggregated data, to assist co-operatives in collecting this data and to publish regular reports (Hirway and Lodhia, 2007). They concluded, despite the low response rate, that women were still heavily under-represented at leadership levels, although there were variations between countries (Hirway and Lodhia, 2007).

There have been some interesting developments recently in terms of mandating women into leadership positions. For example, as Rawlings and Shaw point out, in Kenya a new state constitution came into effect in 2012. This requires women to make up one third of all elected bodies. As there are about 10,000 co-operatives in Kenya, this will mean a minimum of 15,000 women joining co-operative boards for the first time. At first glance this sounds like a great improvement for women. However, given that women tend to be less educated than men, and that culturally they are used to taking a subservient role, there are fears that women will not have the skills, knowledge, and confidence to engage in board activities. They may obtain a board position, but not be able to fulfil its requirements. This could ultimately be disastrous, both for the women involved and for the reputation of women as leaders. If this move is to have a positive effect, it must be accompanied by widespread training (Rawlings and Shaw, 2016).

“there are fears that women will not have the skills, knowledge and confidence to engage in board activities”

While all the above challenges and realities persist for women and co-operatives, there is research that suggests co-operatives, mixed or women’s co-operatives, do contribute positively to women’s leadership skills and attainment of leadership positions (Tsfay and Tadele, 2013; Buang and Momsen, 2012).

Strengths, gaps, and opportunities

The body of literature on co-operatives and women regarding gender equality and women's empowerment reveals that reaching back to 1990, researchers are finding similar, if not exactly the same issues, for women regarding gender equality and women's empowerment in society and co-operatives. While the issues for women and co-operatives may not have changed, the rate/levels of improvement do indicate areas that are strengthening, which areas still need improvement, and the areas that present opportunities to achieve greater levels of women's empowerment and gender equality.

Strengths

With the growth in the number of women's co-operatives around the world, there is a stream of studies looking specifically at women's co-operatives that is embraced within the women and co-operatives topic. An extensive selection of case studies is available on individual co-operatives, what they are doing for women, and their challenges. An abundance of information is available on the challenges that women in co-operatives face regarding gender equality and women's empowerment. In general, there is some academic interest in women and co-operatives, but the bulk of the publishing on this topic has been by UN agencies like the ILO and FAO.

Gaps or weaknesses

Gaps or weaknesses in the literature on women and co-operatives include such areas as: the amount of research available on women and co-operatives; the lack of empirically-based studies; the need for critical reflection on entrepreneurialism as it relates to women; the scarcity of co-operative to co-operative comparison or comparisons to other organisational structures in relation to women; the deficiency of academic research on women and co-operatives in key areas; and lack of sex-disaggregated data. Not unlike the research on co-operatives in general, the research on women and co-operatives is difficult to locate, widely dispersed, and found in diverse resources. Despite there being great numbers of case studies, overall there are very few empirically-based research studies conducted to explore how women's co-operatives or women and co-operatives are improving gender equality or supporting women's empowerment. For example, the other sectors or organisational structures have

“Without disaggregated gender data that is routinely collected based on indicators reflecting women's empowerment and gender equality...it is difficult to grasp the complete empowering or equitable picture of the individual co-operative, sector, geographical jurisdiction or the co-operative movement as a whole”

used indices, standardised tools, indicators, and/or social or economic yardsticks to concretely measure impact in terms of gender equality or women's empowerment. Co-operatives and/or co-operative researchers have not done this as of yet. The research does not critically reflect on the insurgence of entrepreneurialism, including the language and assumptions that come with it, and how this may not be applicable for women, nor is a gender lens placed on entrepreneurship with any frequency. The research comparing co-operatives to co-operatives in terms of gender equality or women's empowerment is scant and research comparing co-operatives to other organisational structures is almost non-existent. Academic interest in the role of co-operatives in gender equality and women's empowerment in key disciplines such as business or economics is insufficient. One of the greatest gaps is the dearth of universal and/or standardised data about women and co-operatives. Without routinely collecting disaggregated gender data based on indicators reflecting women's empowerment and gender equality – even the basics such as number of female board members, number of female members, number of female employees, or number of females in leadership positions – it is difficult to grasp the complete empowering or equitable picture of the individual co-operative, sector, geographical jurisdiction or the co-operative movement as a whole. Without disaggregated gender data there can be no baseline from which to gauge success or areas that need improvement, no forecasting towards a more gender equal future, and no benchmarking trends.

Opportunities

Given the strengths and the gaps discussed above, the following outlines some ideas for increasing our understanding of gender equality and women's empowerment in co-operatives today and ultimately, improving the lives of women around the world through co-operative enterprising.

Many international organisations have good databases of reports, and academic literature can be accessed through universities. However, it would be helpful if there were a clearinghouse for publications on women and co-operatives to support easy and efficient access to the research completed. This could be complemented with a searchable database and links to electronic versions of the research. This could be updated yearly. For example, if the World Co-operative Monitor and other co-operative data collection efforts collected more gender specific indicators it would be a good start to improving the data available.

In addition to the World Co-operative Monitor expanding to include more gender specific data, if co-operative federations, apex associations, and tertiary, secondary and primary co-operatives collected and analysed sex-disaggregated data about their co-operatives it would greatly support their understanding of gender equality and women's empowerment as well as researchers' ability to study it. Co-operative studies researchers and/or researchers from other disciplines (e.g. economics, business administration, labour studies, etc.) could use other metrics, frameworks, and methodologies to study and frame gender equality and women's empowerment in co-operatives. More empirical studies conducted in co-operatives on gender equality and women's empowerment

would assist in building a more accurate picture of women and co-operatives. Many publications present the positive impacts of co-operatives for women without a lot of substantive evidence backing them up.

Studies have captured the challenges for women in co-operatives and women's co-operatives and have made recommendations towards redressing inequities. An opportunity exists for researchers, practitioners, and policy-makers to digest and discuss how women or co-operatives have developed solutions to gender equality problems and/or how they have developed strategies to best support women's empowerment. Further research comparing organisational structures to co-operatives and/or co-operatives to co-operatives on their support for women's empowerment and gender equality could develop a better understanding of gender equality and women's empowerment in co-operatives in terms of all of the clusters – policy, operations, capacity building, and research. Finally, a critical study conducted on co-operatives regarding gender awareness presents an opportunity to critically assess those with large and small gaps and to support their adoption of a culture of gender equality and women's empowerment.

Sectoral analysis

This section highlights three key overarching areas that co-operatives commonly work in around the world – agriculture, finance, and consumer. These three broad co-operative sectors bring a range of opportunities and challenges in terms of the ability of individual co-operatives to support women’s empowerment and gender equality. This brief sectoral analysis explores each of the overarching sectors to get a sense of how they support women’s empowerment and gender equality through the areas of economic rights and access to finance; social, cultural, and legal rights; and organisational participation and leadership. For each sector, indicators are presented, e.g., percentage of women among members, workers, and leaders, and where they were found in the literature. Embedded into the sectoral analyses are discussions on rural issues and the informal economy. Also included in this section are case study examples of co-operatives within each sector that are working towards gender equality and women’s empowerment. These case studies provide real life examples of how co-operatives across sectors are creating opportunities for women to access economic and social empowerment, and experience gender equality.

Women and agricultural co-operatives

The majority of people experiencing poverty are located in rural areas in developing countries. Agriculture is the mainstay of most of the economy in developing countries (FAO, 2011). “Women supply 43 per cent of all agricultural labour in low- and middle-income countries” (FAO, 2015) and upwards of 70 per cent in developing countries (Fairtrade International, 2015). The challenges to supporting women in agriculture come up repeatedly in the literature, particularly around women farmers’ access to land, and their limited access to inputs, seeds, credits, and extension services.

A recent (October 2015) report from UN Women, UNEP, United Nations Development Program (UNDP), and the World Bank Group recognises the crucial role that closing the gender gap in Malawi, Tanzania, and Uganda will play in boosting productivity, economic growth, and vitality in these areas. Closing the gender gap could potentially lift close to half a million people living in rural areas in these countries out of poverty (FAO, 2011). In 2014, during the UN’s International Co-operative Day, the World Farmer’s Organisation’s President, Peter Kendall, emphasised the “impact that agricultural co-operatives have on sustainable development around the world, and their key role in eradicating hunger and achieving food security” (World Farmers’ Organisation, 2014). The Food and Agriculture Organization of the United Nations (FAO) endorses support for women’s co-operatives as means to assist women to,

“grow their social capital, improve self-esteem and self-reliance, acquire a

greater voice in decision-making, and collectively negotiate better contract terms, prices and access to a wide range of resources and services including: agricultural resources and assets; markets to commercialize their produce; credit, capital and other financial services; and social services” (FAO, 2012a).

Economic rights and access to finance

Women farmers in developing countries have less education, less access to resources (e.g. seeds, fertilizers and farm equipment, land, and other labour saving devices) and less access to transportation and therefore less access to markets. They also grow crops that are smaller and have less value on the market. Due to multiple and complex reasons, women also have less access to male family labour (FAO, 2011; UN Women et al, 2015). The challenges to women farmers from these African countries are similar to rural women farmers from many countries in the developing world.

Women tend to be more involved in agricultural co-operatives within the contexts of the developing world in rural areas and face greater challenges than their male counterparts. They are frequently small-scale, informal, and unpaid contributing family farmers. The 50 per cent (just over) of women involved in agriculture in Asia and Africa and approximately 20 per cent in Latin America (UN Women, Fact & Figures, 2015) account for approximately 43 per cent of the global agricultural labour force (FAO, 2011). Women support their households by producing more than half of all food worldwide, despite increasing competition over the natural resource base, which is being depleted by climate change and unsustainable practices (Grassi, Landberg and Huyer, 2015).

Social, cultural, and legal rights

On average less than 20 per cent of landholders are women (FAO 2011, p 37); however, statistics for landownership, particularly in African countries, are blurred by categories of jointly-owned (husband and wife), family owned, community owned, and so on. Men typically have only 10 per cent higher sole land ownership (Doss, 2014). Women’s rights to family or jointly owned lands after their male co-owner dies may be limited (Ibid). Gender differences in access to land and credit affect the relative ability of female and male farmers and entrepreneurs to invest, operate to scale, and benefit from new economic opportunities (FAO, 2012b).

Organisational participation and leadership

Research shows that women’s participation in agricultural co-operatives is rising. In Uganda, women’s participation is increasing faster than male participation (Wanyama, 2014, p 4). However co-operative leadership opportunities for women are still disproportionately low. A survey of 55 area co-operative enterprises (ACEs) in Uganda found a more pronounced increase in women’s participation in agricultural co-operatives (between 2007 and 2010) than in men’s (132 per cent and 94 per cent, respectively). In Ethiopia, only 18 per cent of co-operative members are women, and Alliance data from Kenya show that women

comprise 40 per cent of employees in agricultural co-operatives, only 26 per cent of members, and a mere 9 per cent of management (Wanyama, 2014). In Latin America, statistics (Alliance, 2011) from Paraguay show that overall participation in agricultural co-operatives (including hunting, livestock, and forestry) has 17.2 per cent women (Alliance, 2012). In Guatemala, 22.8 per cent of agricultural co-operative members are women (Alliance, 2010). In Chile, 31.9 per cent of agricultural co-operative members are women (Alliance, 2014). In Venezuela, women made up only 6.1 per cent of all agricultural co-operative members (Alliance, 2004).

In India, 54 per cent⁷ of the Self Employed Women's Association's (SEWA) 1.3 million members are small and marginalised women farmers who are also all members of the SEWA co-operative bank, the Shri Mahila SEWA Bank Ltd. (Madan, 2010). SEWA assists the farmers with everything from learning about composting and water conservation to assisting with access to markets and financial assistance. In Central Asia, data on women's agricultural co-operatives is much less readily available; however, there are accounts of projects such as the FAO's Integrated Dairy Scheme co-operative for women in Herat, Afghanistan (FAO et al, 2015). This project succeeded in improving women's socio-economic status within the household and community by enabling 1,540 rural women to benefit from earning a regular small income (ibid). As in other parts of the world, one of the biggest challenges to Central Asian women is the issue of land rights. Organisations such as UNIFEM are assisting women in these regions by pushing for legislation to change the laws that govern land reform in countries such as Tajikistan and Kyrgyzstan (Chen et al, 2005).

In the majority of the world, female farmers—who contribute tremendously to the agricultural sector—are marginalised from participating and benefiting from such groups compared to men (Woldu et al, 2013). A study by Garnevska et al (2011) suggested that in Northern China women were doing most of the farming while the men worked elsewhere as migrants; however, it was the men who attended the co-operative meetings and took part in the decision-making (p 76). Gender inequality in this region was illustrated by women's limited access to education and their concomitant low literacy rates.

At the global governance level, institutions are aware of the great potential for poverty reduction that comes with supporting women farmers (FAO, 2011; OECD, 2012) and in 2006 the World Bank put forward the recommendation to “support women's groups to facilitate the formation of farmers' co-operatives” (World Bank, 2006, p 13). The FAO recommends the following: policy interventions to help close the gender gap; the need for more investment in labour-saving and productivity-enhancing technologies and infrastructure to free up women's time; and facilitating women's participation in rural labour markets

⁷ The other 46% of SEWA's members are informal economy workers (street vendors, waste pickers, home-based workers, etc.).

(FAO, 2011).⁸

Women in agricultural co-operatives case studies

Integrated Dairy Services – Afghanistan Dairy Co-operatives

Integrated Dairy Services (IDS) are based on the formation of smallholder farmer co-operatives, organised at the village level, which together form a dairy union at the provincial level. The IDS model consists of a dairy value chain – managed by the union as an enterprise – that encompasses milk production, collection, processing, and marketing of pasteurized milk and dairy products.

The IDS was not designed with a gender strategy, but was based on the knowledge of the roles and responsibilities of women and men in Afghanistan's livestock sector. The approach ensured that IDS had a strong empowering effect on women. Indeed, women milk producer-members are able to retain, manage, and spend almost 90 percent of proceeds from milk sales. The co-operatives in conjunction with the union structure offer an opportunity for women to sell their milk at the village level and receive a weekly cash income from sales.

The IDS training and extension services support women farmers in improving their cattle breeds and in feeding and increasing the number of dairy cows they own, which substantially raises their income. A woman who sells 15 litres/day at the Balkh Livestock Development Union (BLDU), for example, can generate a monthly income of US\$140, a significant income in rural Afghanistan. An additional benefit to women is that better-fed cattle produce more dung, which is used as fertilizer for crops and, most important, as a replacement for firewood, reducing the pressure on wood consumption and the workload and risks for women.

Training under the IDS co-operative structure appears to be crucial to women's empowerment since, in addition to improved cattle management, they learn valuable skills that enable them to better take care of themselves and their families. Consequently, their bargaining power in the household and the community has improved, as has their ability to spend money on what they consider priority needs, such as more education for children, improved nutrition and access to health services for the family. Thanks to training, women also improved their social standing and their freedom of movement; some of them

⁸ The FAO recommends the following measures at the policy level: Governments and international organisations should: increase understanding of the importance of equitable gender relations within households and co-operatives; facilitate and increase rural women's access to, control over and management of productive resources and agricultural services; diversify employment and income-generating opportunities for rural women; implement policies that foresee quotas or targets for women's participation; and promote and facilitate collective action. At the co-operative level, governments and international organisations should assist co-operatives in: increasing and creating opportunities for rural women to participate in mixed and women-only co-operatives; facilitating women's leadership in producer organisations and co-operatives; linking women to markets; strengthening gender roles and relations; and putting in place measures such as graduated membership fees (FAO 2012a).

participated in exchange visits organised by IDS to other co-operatives, thus widening their horizons. Furthermore, some women participate in the public sphere and others are even involved in politics at village and district level. This may have a strong long-term impact, leading in time to rural communities with more balanced gender roles and gender dynamics.

The IDS is considered the country's largest and most successful co-operative. Currently organised in separate unions at the provincial level, they have the potential to unite under a national federation. From a gender perspective, this might spark greater women's empowerment, especially as female farmers in the IDS start to become involved as registered union members and participate in decision-making.

(Adapted from FAO et al, 2015: <http://www.fao.org/3/a-i4585e.pdf>)

Flores del Café (Coffee Flowers) Women's Movement and Cafenica – Nicaragua

The Flores del Café Women's Movement (MMFC) emerged from a women's group within a coffee co-operative. This later became the 'Flores del Café Alliance' of female producers from primary-level co-operatives. Their aim is to share experiences and explore new ways for working together.

Flores del Café provides the space for women to exchange experiences, share learning, advocate internally in their co-operatives, and improve their socio-economic conditions. Women build their capacity, strengthen their leadership, develop their abilities and skills, and fill directive, managerial, and administrative positions in the organisations they are part of.

The Flores del Cafe Movement has its own strengthening strategy and women's agenda, which are recognised at national and international levels and form the building blocks for an organisational-training model for women cooperators.

Cafenica is a non-profit association consisting of ten co-operatives. Its commitment to promote strengthening and development opportunities for women is combined with the efforts already made by its member organisations to promote the rights of female members in primary-level co-operatives. It creates a space for women in the coffee organisations to share their experiences both within and beyond the co-operatives, it supports and promotes female leadership, and raises awareness of both the challenges faced by women as well as their achievements, as female producers and as entrepreneurs. In this way, it strengthens the 'Flores del Café' Women's Movement and ensures it is an integral part of the coffee organisations.

Cafenica member co-operatives also develop various projects that work to specifically benefit women. These projects cover topics such as financing policies to increase access to land, legalisation of land titles, and self-esteem training, to name a few.

(Adapted from Cafenica's website: <http://cafenica.net/en/gender/>)

Women and financial co-operatives

The very nature of participating in financial co-operatives addresses economic rights and access to finance. Therefore this section will look at any aspects of women's social, cultural, and legal rights, and organisational participation and leadership, that financial co-operatives support.

Social, cultural, and legal rights

Women, especially in developing country contexts and impoverished and vulnerable sectors of developed countries, face social, cultural, and legal barriers to accessing finance. Constraints on land ownership and income exist because women's work is primarily informal or domestic, so women are often ineligible for credit and other financial services. Financial co-operatives and SACCOs⁹ directly address this gender gap by creating programs and services that enable women to access much needed financial inputs.

Organisational participation and leadership

The financial co-operative sector literature indicates that there has been consistent growth in women members of saving and credit co-operatives (SACCOs) (ILO, 2015; Wanyama, 2014). The increase in women's participation may be attributed to supporting initiatives that placed a special focus on women, such as the Organization for Rural Development (ORUDE) from Uganda that worked with the ILO to implement Sub-County Savings and Lending Co-operatives (SUSALECOs) that would assist 500 members from 20 women's economic groups to form lending co-operatives (Mshiu, 2015). For example, data from Tanzania indicates that women's membership in SACCOs more than quadrupled between 2005 and 2010, increasing from some 86,000 to more than 375,000 members, bringing women's share in SACCO membership to over 43 per cent (Majurin, 2012). In South Africa, women make up 60 per cent of the SACCO members. Women agricultural co-operative members are often also members of SACCOs, an important support for women farmers. In Paraguay 97.9 per cent of all women co-operative members participate in financial co-operatives (Alliance, 2012). In Chile, more women (54.3 per cent) than men (47.8 per cent) participate in financial co-operatives (Alliance, 2014). Guatemalan women make up 55.6 per cent of the financial co-operatives members (Alliance, 2010). While women's participation in financial co-operatives is increasing globally, their opportunities for leadership positions in financial co-operatives are still lacking.

“data from Tanzania indicates that women's membership in SACCOs more than quadrupled between 2005 and 2010”

In the occupied Palestinian territory, despite a history of low women's

⁹ A SACCO is a Savings and Credit Cooperative, a financial institution set up and run by its members who have a common goal or bond. SACCO is a term predominantly used in African countries.

participation in co-operatives, changes are beginning to take shape in favour of women. For instance, the Union of Co-operative Associations for Savings and Credit, registered in 2005, has more women members than men. The vision of the union is to build a better future for Palestinian women living in rural areas based on co-operative principles (Al Madmouj, 2012).

Women's leadership in financial co-operatives is nowhere near gender parity although some examples of strong women's leadership exist. In Canada's largest credit union, Vancity, six out of ten board members, including the chair and vice chair, are women, and the CEO is also a woman. Vancity's level of women's leadership is, however, an anomaly in Canada. As recently as June 2015, the Credit Union Central of Canada joined the "30% Club," a campaign to increase the number of women on boards and in executive positions across credit unions to 30 per cent (Phelps, 2015). In 2013 the International Co-operative and Mutual Insurance Federation (ICMIF) carried out a survey into women's leadership among its members. Of the 214 member organisations, ICMIF found that twenty (13.6 per cent) had women CEOs. At the board level the picture further improved, with 25 per cent of ICMIF members surveyed having three or more women on their boards – again comparing favourably with the mainstream insurance sector.¹⁰ Country statistics from Paraguay show that while women have a high rate of participation in financial co-operatives, only 31 per cent of them are in leadership positions. In terms of women's leadership, the studies (Majurin, 2012, Wanyama, 2014) have shown that women's presence on financial co-operative boards ranges from 24 per cent (Kenya) to 65 per cent (Tanzania), with a regional average of 44 per cent.

The literature reveals a general rise in women's participation in financial co-operatives along with women's access to financial resources, which is critically important to their economic futures. High percentages of women are also participating in micro credit schemes and smaller savings co-operatives, and in smaller rural areas in Africa, SACCOS are supporting women in agriculture co-operatives with small amounts of money (Alliance, 2015a; ILO COOP Africa, 2012; FAO, 2012a). This growing participation of women in financial co-operatives at the micro level has not translated into more participation and leadership by women in the larger financial co-operatives. Leadership positions for women in financial co-operatives continue to be lacking, barring women from fully participating in important decision-making processes.

Women in financial co-operatives case studies

Vancity Credit Union – Canada

Vancity is Canada's largest community credit union, with \$18.6 billion in assets, 59 branches and more than 509,000 members on the west coast of Canada. It is a credit union open to anyone who lives in this region. Vancity lives and breathes

¹⁰ For more information, see <http://www.icmif.org>.

the values of cooperation, equality, and social justice through values-based banking.

From its early days, Vancity has been promoting women. The very first loan was to a young woman for \$100—a bold decision back in 1946 when lending money to women was relatively uncommon. Even if she had an income, banks deemed it too unstable because she was expected to quit work to have children and pursue an at-home career. Over the years Vancity has continued to support women: offering mortgages without a male co-signer in 1961, adding strong female voices to the board in the 1980s, and valuing the effective female leadership they boast today. For example, Vancity has more women in management positions than the industry average: 65 per cent of management, 41 per cent of senior management, and 66 per cent of Vancity's Board of Directors are women.

Vancity has progressive policies around giving loans and helping to finance women entrepreneurs. For example, 36 per cent of women entrepreneurs are in the region Vancity operates – the second highest rate in Canada. Women entrepreneurs are one of the fastest growing segments of the Canadian economy and represent a growing economic force. Vancity looks for ways to help women entrepreneurs leverage financing to build capacity, opportunities, and economic independence.

Vancity recognises and truly appreciates the important voice, perspective, and role that women play in building communities and economies.

(Adapted from Vancity's website: <https://www.vancity.com/>)

Community Savings and Investment Promotion Co-operative Union (COMSIP) – Malawi

COMSIP co-operatives have been experiencing a steady growth in recent years. Currently they have a total of 1,949 individual members. The Union's mission is to “deliver flexible savings and investment products and services to economically empower Malawians to improve their livelihoods through member owned savings and investment co-operatives.”

COMSIP co-operative members experience several benefits through their membership, such as having the opportunity to access loans at a lower interest rate than that required by microfinance institutions, to buy farming inputs, and to set up a new business. They have also had the possibility to improve their family's well-being through buying food, improving their shelter, and sending their children to school. Financial literacy and management training are also available.

COMSIP co-operatives are established in rural and peri-urban areas where traditional savings and credit co-operatives (SACCOs) are usually not active. Members belong to the same community and experience similar levels of poverty. They are usually involved in subsistence farming and small individual businesses. Members buy shares and deposit savings in their co-operative and in return they can access loans and other services provided by the COMSIP co-operative union.

Services provided to affiliated COMSIP co-operatives are mainly aimed at capacity building, especially related to the development of savings' capacities, training in business management, and value addition to products and services.

It has been evidenced in Malawi that the more women involved in credit unions, the more credit unions are sustainable. Women members have proven to be more committed and loyal than their fellow male co-operators. It appears to be a crucial strategy for the Malawian co-operative movement, making it possible to both strengthen the co-operative business and increase household wellbeing and women's empowerment – all of which are crucial development goals.

Where COMSIP's capacity building has been effective and members have generated profitable businesses, the membership has been more committed to the co-operative. Furthermore, successful members have been a driver for membership growth, since people from the community are more motivated to join the co-operative when they see successful experiences. In this respect, an important driver of membership growth has been the participation of women. Women who engage with COMSIP co-operatives usually invest loans in their own small businesses. Their engagement with the co-operative has significantly increased household wellbeing, and many women members report a change in household relations, with husbands becoming more favourable to women's participation in the co-operative. Women's participation is also leading to increased representation in decision-making positions. In the Union board, women constitute over 30 per cent of the membership.

(Adapted from Vicari, 2013 and Vicari and Borda-Rodriguez, 2014: <https://coopseurope.coop/development/sites/default/files/building-resilience-in-malawian-co-operative-movement.pdf>)

Women and consumer co-operatives

For the purposes of this study the term *consumer co-operatives* covers a range services, from health and home care, to retail, travel, and other services. The term *consumer co-operative* can also include worker, producer, and multi-stakeholder types of co-operatives. For the purposes of this sectoral analysis consumer co-operative will predominantly refer to the umbrella term for the sector, but will also sometimes refer to the co-operative form.

Economic rights and access to finance

Within the consumer co-operative sector the major trends emerging regarding women's participation, empowerment, and equality concern the vast numbers of women who are co-operative members for buying purposes, for example, in Japan, where consumer co-operative members are overwhelmingly women (95 per cent), and the opportunities that women-only co-operatives provide for women in countries in which women's freedoms are constrained, for example, Palestinian women making up 59 per cent of the handicraft co-operative members in the West Bank (ILO, 2009b). These types of co-operatives can offer protection to women working in highly vulnerable sectors within developed and developing countries (e.g. domestic workers and textile workers). In developing

countries, women's co-operatives often produce handicrafts and textiles, industries that are labour intensive, low yielding, and often low in economic benefits to women.

Statistics gathered from Central and South America show women in Paraguay accounting for 22.7 per cent of service co-operatives' members, 50.7 per cent of housing co-operative members, and 14.8 per cent of all health co-operative members. In the overarching category of service co-operatives (service, production, and special services) in Guatemala, women made up 70.6 per cent of the members (Alliance, 2012). In Venezuela, women make up 61.8 per cent of the commercial/hotel co-operatives and 10.8 per cent of social services co-operatives (Alliance, 2004). In developed countries, women's co-operatives can translate into much higher economic yields. In Italy, according to ANCPL-Legacoop, the presence of women in worker co-operatives in the fashion industry is 95 per cent. An example of this is the co-operative Stienta CAPA (Rovigo), with approximately 100 member-workers and an annual turnover of more than three million Euros (Luengo, 2011).

In Brazil, women's textile co-operatives have joined forces to take on larger contracts. Justa Trama is a network of Brazilian co-operatives, businesses, and local artisans who banded together to be able to control the whole supply chain to produce their products. These actions have curtailed the exploitative nature of investor-owned corporations in this textile industry and have increased Justa Trama's productivity and profits. The collective now has contracts with European buyers (Fox, 2010). This type of action is known as co-operative integration and allows co-operatives and other like-minded businesses and organisations to work in solidarity with one another.

Social, cultural, and legal rights

Co-operatives assist women in countries in which women are traditionally unable to participate in the work force by introducing and enforcing a gender equitable value system. For example, in the Arab States and Sri Lanka, women-only co-operatives are being formed to further women's access to economic opportunities and increase social inclusion (Wanyama, 2014). Membership in Palestinian co-operatives has traditionally been male dominated – out of the 461 registered in 2009 in the West Bank, only 101 have women members (ILO, 2009b). Most of the women's co-operatives were established after 2000 as a result of externally motivated factors, including donors' funding priorities toward co-operative development. These co-operatives are predominantly financial and handicrafts co-operatives. The majority of co-operatives in the Occupied Palestinian Territories are agricultural co-operatives, with women making up only 5 per cent of the membership, and the rest of the co-operatives are classified as service co-operatives (handicrafts and services) with women accounting for 23 per cent of the consumer co-operative membership (only 6 per cent of services) (ILO, 2009b).

Domestic workers are some of the most marginalised workers around the world. More than 80 per cent of the estimated 50 million domestic workers worldwide

are women. (ILO, 2014a). In the Middle East, more than 2 million domestic workers work within a particularly isolating environment. Most of them are migrants, tied to individual sponsors under the *kafala* system; typically “live-in” with no say in their contractual arrangements or working conditions. Restricted freedom of movement and cultural and linguistic barriers all compound their isolation, limiting their social interaction and integration (ILO, 2014a). Co-operatives and co-operative-like structures can help increase domestic workers’ ability to gain safe, secure working conditions and fair wages, as is the case with New York worker co-operative *Sí Se Puede* that advocates for fair wages for house cleaners (*Sí Se Puede*, 2013).

Organisational participation and leadership

Within the women-dominated consumer co-operative sector, women are more likely to have leadership opportunities, such is the case with Seikatsu Club Consumer Co-operative in Japan, which has over 80 per cent women board members – but this is not necessarily a given. Many consumer co-operatives are mixed and continue to be predominantly driven by male decision-making while women constitute the workforce. The literature also shows that there were certain areas of leadership that have more women participating. For example, it was noted in Paraguay, that while women’s co-operative leadership was under parity, gender parity was almost achieved in the education committees of co-operatives.

Women in consumer co-operatives case studies

Tomurcuk kooperatifi -- Care Co-operatives for Developmentally Delayed Children – Turkey

Women’s co-operatives in Turkey have been on the rise in the past two decades. They emerged as a direct response to women’s issues as well as crisis, such as the Izmit earthquake in 1999. They directly involve women as the creators, designers, workers, managers, and governors of their own enterprises. Turkish women have chosen the co-operative model because it allows them to inhabit all of these roles.

There are a number of motivations for women to found women’s co-operatives. First and most importantly, they help provide local women with employment opportunities that would give them a chance to attain some level of economic freedom and to stop exploitation of home-based workers. The second reason, which is related to income generation, is to empower women. A third motivation is to produce goods and services for a number of targeted audiences including for the public, tourists, and the community (e.g. pastries, olive oil, milk, and handicrafts), for women in the community (e.g., training, hubs for networking, and childcare), and for children (e.g. early childhood learning centres). Often specific goods or services are offered because founder-members have noticed a gap in the community resources or a niche market.

Co-operatives like Tomurcuk are a perfect example of women converging on an issue and collaborating to take advantage of a gap in services or an opportunity. There was a need in the community for an early childhood learning centre specifically for developmentally delayed children. Mothers in the community

came together to pool their limited resources – human and financial – to create a centre where their children could benefit from the best possible nurturing, learning, and care environment. They turned to the co-operative model because it allowed them the flexibility of membership, ability to access funding, and expression of grassroots activism through social and economic organising. The government provides limited funding for the support of learning centres dedicated to the advancement and care of children with learning challenges, which the mothers and centre staff have been able to capitalise on.

Women's co-operatives are different from other types of co-operatives in Turkey in a number of ways. They are grassroots organisations, employing a bottom-up approach to start-up, operations, management, governance, and membership. Like other co-operatives, they are driven by their membership, but are specifically made for women, by women. The Tomurcuk kooperatifi is an example of women's grassroots organising in the economic sphere for social purposes.

<http://www.tomurcukkooperatifi.org/>

(Adapted from Duguid, Durutas and Wodzici, forthcoming)

Beyond Care Childcare Co-operative – USA

Due to a lack of labour laws that apply to homecare workers, nannies (a majority of whom are immigrant newcomers) are a frequently exploited labour force. The Beyond Care Childcare Co-operative in Sunset Park, Brooklyn, New York was established to create a safe and profitable working environment for women who had previously experienced wage theft and isolation while working in private homes. Through the co-operative the women get better jobs, fair wages, and flexibility in their work. Their contracts have respectful hours, vacation time, and benefits that they would not have as individuals. The Center for Family Life's Co-operative Development Program helped establish the Beyond Care Childcare Co-operative in 2008. The Center has assisted with other co-operatives in the area, including their first successful co-operative, Sí Se Puede! in 2006, for domestic workers. Sí Se Puede! has gone on to help other groups establish co-operatives.

The founding members, 19 immigrant women from the Sunset Park, Brooklyn neighbourhood, went through an eight-week co-operative training program that taught the women about running a business and childcare. They received further training on nannying and nutrition through the Cornell University Labor Institute, as well as an ESL curriculum that was especially designed for the Beyond Care Childcare Co-operative. The Beyond Care Childcare Co-operative has expanded to 42 members.

At the Beyond Care Childcare Co-operative all the publicity for the co-operative is done collectively. Each member is required to do three hours of marketing work per month. The women hand out flyers, write blogs, go to street fairs, and engage in other methods of outreach to find new clients. This collective work brings in more potential employment, and all members of the co-operative have equal access to any interviews and jobs.

One Beyond Care Childcare Co-operative member spoke about how her life had changed: “My life has changed completely. Before I worked 8 – 10 hours in a supermarket for minimum wage. Now I can earn in two days what I used to in a week. It’s been fabulous. I’ve grown and learned more and more...I think big now. I think about the future. Maybe when I retire I will start my own daycare, and I can help other people form co-operatives and think big about the future.”

Along with receiving business, childcare, and language training, the Beyond Care Childcare Co-operative members also participate in advocacy work supporting bills that would help support worker co-operatives and in high-level councils and tribunals to advance the work of co-operatives.

<http://beyondcare.coop/>

(Adapted from: Beyond Care Coop website, A Co-op Story, the Beyond Care Childcare Co-operative from The Laura Flanders Show, and Bransburg, 2011)

Summary of and findings from the sectoral analysis

From this brief analysis of three major co-operative sectors it can be seen that while different issues affect women within each of the co-operative sectors, there are overarching and interrelated factors that inhibit women in all sectors, including: lack of access to financial resources; lack of leadership opportunities; lack of access to means of production, land, and labour; and more generally being disadvantaged in the labour market due to systemic discrimination and barriers towards women that result in women being over-represented in the informal, low paying, and unpaid sectors of the economy (e.g., domestic work, handicraft production, childcare, homecare, and unpaid agricultural work).

Within the agricultural co-operative sector, women's share in membership remains small, yet they are a large part of the labour force, as both family workers and waged workers, making them the majority within the agricultural labour force in many countries. Challenges to women in agriculture include: access to land, and their limited access to inputs, seeds, credits, financial support, and extension services. This unequal access to credit puts women farmers at an enormous disadvantage with regards to their ability to invest, operate to scale, and benefit from new economic opportunities. Agricultural co-operatives can therefore help close the gender gap by advocating for reforms to policies and legislation that prevent women from owning or accessing land; increase women's capacity through business and management training enabling women to participate in decision-making and in management-level work; and increase women's access to agricultural inputs and other assets, e.g. knowledge, information, etc., through cooperation among co-operatives. There is a great potential for poverty reduction through supporting women farmers who – with policy changes that increase understanding of the importance of equitable gender relations and facilitate women's access to resources, and assistance from co-operatives that create opportunities for women's participation, women's leadership and training, and access to markets (FAO, 2012a) – can increase agricultural production.

Women's participation in financial co-operatives is on the rise, giving women more access to financial resources. Quite often women involved in agricultural or other co-operatives are also members of financial co-operatives or SACCOs, but women's involvement in financial co-operatives overall is still at the lower end of the spectrum of participation. As in other co-operative sectors, leadership positions and decision-making roles for women in financial co-operatives continue to fall under gender parity.

The consumer co-operative sector provides opportunities and supports some of the most vulnerable women, but at the same time continues to struggle with creating more economic opportunities for women in areas that are typically undervalued – domestic services, handicrafts, and childcare. These consumer co-operatives are often a way for women to access less expensive food or services, or to earn a small income through textile and handicraft production. Women are still on the outskirts of co-operative industries with larger economic

potential unless they are able to integrate across supply chains as in the case of Brazil's Justa Trama. Consumer co-operatives, because they have more women-only co-operatives within these less economically powerful sectors (e.g., domestic work and childcare), tend to offer more leadership opportunities for women.

Practical publications

This section looks at the types of practical publications, including manuals, guidebooks, and other documents on women's empowerment and gender equality that co-operatives are producing and using to inform and train members and leaders (See Appendix A). The goals of this section are to: 1) gain a better understanding of the amount and types of gender equality and women's empowerment training materials that are available to co-operatives and, 2) if possible, to assess the outcomes from the trainings. The practical publications have been entered into a table along with key information about the type of publication and its audience and goals (See Appendix A). Due to the limitations of language, the researchers were better able to access practical publications in English, French, and Spanish; however, all co-operative websites in all languages available were translated using Google Translate in order to search for the key terms of "women", "gender", "gender equality", and "women's empowerment". The second goal, to assess the outcomes from the trainings, also proved challenging as co-operatives were more likely to share that they had completed trainings or were offering trainings, but little was revealed in relation to how these trainings may have affected the organisation and its members.

A broad search of the literature available online, including thorough searches of all International Co-operative Alliance member sites (with the exception of sites not in English, French, or Spanish), university and institutional databases, and expansive Internet searches, did not result in a great number of practical publications. There were a total of 18 documents that fell within the scope of this research study. Of the 18 documents, 10 were classified as training manuals and curriculum and the other 8 were classified as guides. The training manuals and curriculum typically were laid out in learning modules, designed for workshops and facilitated learning. The guides could be used both as learning tools for workshops or seminars, but were also designed for individual learning. The target audiences ranged from government and international development agencies to the leadership and staff within organisations (who would be trained as trainers of other members), to board members, and to women members specifically. Three of the manuals and guides were designed for members of agricultural co-operatives and farming communities and one was specifically about women's access to finances. The practical publications were mostly in English (11), but there were also Spanish guides (4) available and one French manual. The publications were produced between 1998 and 2015 with the oldest being the French manual by ACOPAM and the newest by the Alliance. Most of the publications were from 2008 or later.

There were two practical publications that came up repeatedly, one was the *Leadership Training Manual for Women Leaders in Co-operatives (ILO, 2005)* and the other was the *Resource Guide for Advanced Training of Co-operatives*

on *Entrepreneurship Development of Women and Gender Equality* (Alliance, 2015).¹¹ In addition, another popular resource is My.COOP which offers online training for managing agricultural co-operatives through the ILO and partners (ITC-ILO, 2012.; FAO et al, 2012). The manuals from high-level institutions, such as the first two by the International Labour Office and the International Co-operative Alliance Asia and Pacific appear to be disseminated widely among co-operative organisations and adapted for local contexts. The ILO has published another document entitled *Business Formation Guide*, which aims to support women and men to use the organisational structure that is appropriate for them (Majurin, 2008). The FAO also has published over the years SEAGA (Socio-economic and gender analysis), which is done in partnership with the ILO, World Bank, and UNDP. One such practical publication is *The Field Level Handbook* (2001), which contains extensive information intended for development agents who work with local communities to support the development of their community.

Other popular sources of practical publications were from larger co-operatives out of Spain, including *Manual de Liderazgo Para Las Mujeres* (Concepción Isabel Romero Prieto/CENECOOP R.L., 2006), *Guía para la elaboración de planes de igualdad en las cooperativas de trabajo* (COCETA, 2008), *Igualdad y RSE: Guía para las cooperativas* (AMECOOP, 2009), and *Guía para la implantación de medidas de igualdad en las cooperativas* (Elkar Ikertegia S. Coop, 2009). These guides deal with a range of gender equality issues and practices from implementing overarching gender policy through organisational leadership to training members on gender equality labour practices.

There were a number of gender equality and gender mainstreaming guides that – although not developed by the co-operative sector, nor specifically intended for the co-operative sector – are nevertheless strong potential resources for co-operative members. UKAid, GIZ (German Department for International Development), and BMZ (German Federal Ministry of Economic Cooperation and Development) (2012) collaborated on the toolkit *Promoting Women's Financial Inclusion*, which is directed at government level projects and international development agencies. This toolkit makes frequent reference to women and co-operatives and women's co-operatives as a means to promote women's financial inclusion. The WIEGO guide (WIEGO, 2010) is intended for informal workers (predominantly women) to assist them in organising their work, which may or may not involve forming a co-operative. The CARE training manual (CARE, 2014) provides more of a general gender equality learning module (although developed for the Indian context) and the UNDP guide (UNDP, 2007) is for those working with energy and the environment. Either of these guides could inform gender equality training in the co-operative context. Finally, ACDI/VOCI's farmers' curriculum (ACDI/VOCA, 2010), while specific to Kenya, provides a

¹¹ The *Resource Guide for Advanced Training of Co-operatives on Entrepreneurship Development of Women and Gender Equality* produced by the Alliance Asia and Pacific office is intended to be an update of the 2005 ILO publication.

learning framework for gender equality in agriculture that could be adapted by agricultural co-operatives in different national contexts.

The goals of the training manuals and guides range from the general aim of raising awareness and understanding about gender equality among co-operative members, e.g. “to promote gender equality in worker co-operatives” (COCETA, 2008), to more specific outcomes, such as “developing entrepreneurial skills and attitudes among women farmers” (FAO et al., 2004). Some of the practical publications were also context specific, e.g. the FAO training manual (2004) developed for women farmers in Thailand and the ACDI/VOCI (2010) curriculum designed for farmers in Kenya. The commonality among all the practical publications was to ensure that participants and learners gained a deeper understanding and sensitivity towards gender within their organisations, were able to use tools that assisted them in analysing situations from a gender perspective, and could develop gender equality policies and practices for their organisations.

While very few co-operatives posted practical publications on their websites, many mentioned participation of members in gender equality trainings in their newsletters, annual reports, and upcoming events sections of their websites. Gender equality was frequently mentioned as part of a discrete policy adopted by the co-operative and most often under the umbrella of the broader co-operative values and principles.

“The commonality...was to ensure that participants and learners gained a deeper understanding and sensitivity towards gender within their organisations”

Summary of and findings from the survey of practical publications

The most common finding was that most co-operatives only mention gender equality in connection to the overarching Co-operative Principles. Co-operatives are more likely to post announcements that they have held a training (workshop, seminar, or conference), but less likely to post a resource or share results from those trainings on their websites.

There were relatively few in-depth training manuals in circulation, although of course such practical publications may and do exist and are buried within the confines of projects and other institutional documents or are only available in hard copy. The two manuals (English-language, also available in other languages) that appeared most in searches were from the ILO (2005) and the Alliance (2015c), the latter building on attempts to update the ILO’s 2005 manual. A system for tracking the up-take of these training resources and for evaluating outcomes – immediate, short-term, and long-term – would help assess the value of the resources to the wider co-operative community and help determine ongoing training and learning needs with regards to gender equality within the sector.

Even though few resources specific to co-operatives were accessible through the online search, many non-co-operative-based gender equality and gender mainstreaming learning materials were found that could either be used in lieu of co-operative-based materials or used to develop learning materials for co-operative contexts.

Summary of findings and action oriented recommendations

This study of co-operatives' contributions towards women's empowerment and gender equality looked at a wide array of literature from the academic and organisational spheres of research as well as at publications of a more practical nature. Through the process of analysing these documents a number of key findings came to the fore. This section highlights the salient issues that are repeated within the literature and offers action-oriented recommendations related to the key findings. The findings and the recommendations are presented based on clusters that have also emerged – policy, operations, women's capacity, and research needs – and integrate the findings and recommendations from Phase I of this study. An action-oriented recommendations table follows the discussion on findings and recommendations, which includes the target audience, as well as short-, medium- and long-term timeframes. Please see Appendix B.

Policy and legislation

As stated in the Phase I study and reiterated in the literature, co-operatives are supporting gender equality and women's empowerment; however, the potential to extend and expand this support is present. External challenges including state policies and laws, and social and cultural norms create barriers to women's full engagement in co-operatives or gender equality being actualised.

1. Recommendation: To work to overcome cultural and structural barriers for women.

Supporting women farmers can potentially succeed in significantly reducing poverty. Currently, women's unequal access to resources such as land and credit puts them at an enormous disadvantage with regards to their ability to invest, operate to scale, and benefit from new economic opportunities. Government support for women farmers at the federal, state, and municipal levels can address challenges to women in agriculture accessing land agricultural inputs: seeds, credits, financial support, and extension services.

2. Recommendation: To create enabling environments that allow women farmers to create their own co-operatives.

3. Recommendation: To advocate on behalf of women in countries in which land laws and the practice of distributing agricultural-related resources discriminate against women.

Operations

Many co-operatives only mention gender equality in connection to the overarching Co-operative Principles.

- 1. Recommendation: Co-operatives can work to address gender equality and women's empowerment by setting gender equality strategies or gender equality plans of action. Tracking and measurement mechanisms need to be in place to capture progress on commitments to action.**

Women in emerging and marginalised co-operatives, especially in the majority world, but also within newcomer, racialised, and other potentially vulnerable populations in developed contexts, are less likely to have financial and technical support for enterprises.

- 2. Recommendation: To provide women in emerging and marginalised co-operatives with financial and technical support.**

Women's participation in financial co-operatives is on the rise, giving women more access to financial resources. At the same time, leadership positions and decision-making roles for women in financial co-operatives continue to be far under gender parity.

- 3. Recommendation: The co-operative sector's institutional leaders will model gender parity and require members to meet and exceed co-operative/industry standards through policies and awareness-raising.**
- 4. Recommendation: To assist women in under-valued areas of the consumer co-operative sector to gain more control over production and increased access to economic benefits by supporting women's co-operative integration across supply chains.**

The consumer co-operative sector provides support and potential viable employment to some of the most vulnerable women; however, these economic opportunities tend to be in the most undervalued and exploited sectors – domestic services, handicrafts, and childcare.

- 5. Recommendation: To support the development of women's co-operatives. This includes start-up funding; training on co-operative business governance, management and operations; and awareness building for the potential supportive infrastructure (e.g. financial sector, public officials, lawyers, accountants, funders, and women's organisations).**

Women's capacities

Women in emerging and marginalised co-operatives, especially in the majority world, but also within newcomer, minority, and other potentially vulnerable

populations in developed contexts are, in comparison to their male counterparts, more likely to have less access to: education; training in business or management; and supports in the form of tools and resources. Relatedly, women in these contexts have lower self-esteem and lower perceived self-efficacy in relation to achieving their employment goals.

- 1. Recommendation: To develop and implement gender equality strategies, tools, and resources more broadly to facilitate the equal participation of women throughout the co-operative movement.**

While women have been able to shift into some leadership positions within co-operatives, especially with the rise of women's co-operatives, studies show that women are still poorly represented within co-operative leadership positions and decision-making structures.

- 2. Recommendation: Continue to support women's co-operatives including leadership training in governance, management, and operations.**
- 3. Recommendation: Support policies, programmes, and active interventions to support women to be in leadership positions in co-operatives and for their voices to be heard within the co-operative.**

There are relatively few in-depth training manuals in circulation. The two most popular English-language manuals (also available in other languages) were from the ILO (2005) and the Alliance (2015c). A system for tracking the up-take of these training resources and for evaluating outcomes – immediate, short-term, and long-term – would help assess the value of the resources to the wider co-operative community and help determine ongoing training and learning needs with regards to gender equality within the sector.

- 4. Recommendation: The distribution and implementation of training manuals and guides need to be better tracked and evaluated.**

There are many non-co-operative-based gender equality and gender mainstreaming learning materials that could either be used in lieu of co-operative-based materials or used to develop learning materials for co-operative contexts.

- 5. Recommendation: Adapt non-co-operative gender equality and gender mainstreaming learning materials to make them co-operative specific for the purposes of establishing and running new co-operatives and growing existing co-operatives.**

Co-operatives are more likely to post announcements on their website that they have held a training (workshop, seminar, or conference), but less likely to post a resource or share results from those trainings.

- 6. Recommendation: Co-operative members need to be encouraged to post the results of and feedback on their trainings both on their own websites and possibly to a centralised repository, which would include**

practical publications, support for developing and designing individualised learning strategies, and the capacity for learning to be shared and tracked. This will support accessibility for all co-operatives. Further primary data collection and analytical research can build on the shared data enabling the on-going assessment of gender equality and women's empowerment needs of co-operatives.

Research needs

The literature on co-operatives and women is diverse in terms of discipline, intended audience, and the resource location. It is diverse in terms of sector and type of co-operative and investigations into urban and rural areas. However, the literature directly on the topic of co-operatives and women is not extensive, saturated in some areas (e.g. case studies and challenges), and in need of further exploration to fill the gap in terms of understanding co-operatives, women's empowerment, and gender equality. While the research institutions play the main role for many of these recommendations, there are actions that other target audiences can take up.

There is a lack of academic interest in the role of co-operatives in gender equality and women's empowerment in key disciplines such as labour studies, business administration, and economics. This coincides with the omission of co-operatives as economic entities, businesses, and enterprises in this literature in general.

1. Recommendation: To engage in further research directly related to co-operatives and their support for gender equality and women's economic empowerment.

There is a lack of universal and/or standardised data about women and co-operatives. Without routinely collected sex-disaggregated data based on indicators reflecting women's empowerment and gender equality – even the basics, such as number of female board members, number of female members, number of females employees, or number of females in leadership positions – it is difficult to grasp the complete picture of the individual co-operative, sector, geographical jurisdiction, or the co-operative movement as mechanisms for supporting women's agency, empowerment, and gender equality. Additional gender indicators such as time use, paid and unpaid work, and wage differences are also valuable to understanding co-operatives' role in gender equality and women's empowerment. Without disaggregated gender data there can be no baseline from which to gauge success or areas that need improvement, no forecasting towards a gender equal future, and no benchmarking trends towards improved gender equality and women's empowerment.

2. Recommendation: To collect annual, standardised disaggregated data about women and co-operatives around the globe.

Despite there being great numbers of case studies, overall there are very few empirically-based research studies looking into how women's co-operatives or

women and co-operatives are improving gender equality or supporting women's empowerment. Other sectors or organisational structures have used indexes, standardised tools, indicators and/or social or economic yardsticks to concretely measure the impact in terms of gender equality or women's empowerment. Co-operatives and/or co-operative researchers have not done this as of yet. As such, there is an overall gap in the understanding of women's empowerment and gender equality issues within the co-operative sector.

- 3. Recommendation: Develop a set of indices, standardised tools, indicators and/or social or economic yardsticks, based on the challenges faced by women in the co-operative sector, to concretely measure impact in terms of gender equality or women's empowerment.**

There is an abundance of information on the challenges that co-operatives and women face regarding gender equality and women's empowerment. The challenges most often encountered are: lack of gender equality in society; lack of gender equality within co-operatives; financial issues, including access to own and family finances; lack of training/capacity on and inclusion in business management and operations; lack of women's capacity with regards to opportunities for education or training; state policies such as land ownership and inheritance laws that exclude women; and external factors such as extreme poverty.

As the findings of the first phase of the research shows, the number of women turning to the co-operative model to found and operationalise women's co-operatives around the world is growing. Although there are no hard numbers for the total number of women's co-operatives, nor indicators for women's empowerment being collected specifically for women's co-operatives, there is a stream of case studies looking at individual and small clusters of women's co-operatives typically within individualised micro-contexts.

- 4. Recommendation: That a study be conducted specifically looking at the emerging women's co-operative sector around the world in order to obtain overall numbers of women participating, information about profiling women's co-operatives, women members, employees, salaries, and patronage. In addition, the collection of standardised indicators from women's co-operatives on women's empowerment and impact, would assist greatly in understanding the broader picture of how co-operatives support women.**

The research comparing co-operatives to co-operatives in terms of gender equality or women's empowerment is scant. The research comparing co-operatives to other organisational structures is almost non-existent. This type of research is critical to generating recognition of and for co-operatives and for understanding the co-operative difference.

The case studies are from academia and organisations and often focus on individual co-operatives, but also whole sectors and geographical regions. The majority of case studies are about women and co-operatives in the developing

world. All case studies address impact and challenges for women and co-operatives in some manner.

5. Recommendation: That research is conducted to compare co-operatives to co-operatives and to other organisational structures specifically looking at standardised indicators for gender equality and women's empowerment.

Looking across these key findings, it can be surmised that given the right environment and support, co-operatives can play a major role in promoting and achieving gender equality and women's empowerment. Examples of co-operatives with good gender equality policies do exist, but the literature shows that women are still feeling the impact of gender inequality in terms of participation, leadership, and access. Women's co-operatives face a similar situation in that many of them are supportive of women's empowerment, but societal challenges of gender norms in particular contexts can erode or undermine progressive gender practices within co-operatives.

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Appendix A

Practical Publications Index

Resource	Year	Author	Type	Language	Audience	Goal
Genre et organisation paysanne	1998	ACOPAM - Associatif et Coopératif aux Initiatives de Développement à la Base - Bureau international du Travail	Manuel du formateur	French	Entire technical staff responsible for supporting implementation and consolidation of farmer organisations. To train men and women in farmers' groups.	In completing the manual "Gender and peasant organisation" participants will improve their knowledge and understanding of issues related to approach "Gender and Development" (GAD) and will be able to use tools of gender analysis; will be able to support the establishment and strengthening of farmers' organisations as part of an approach to GAD
Promoting rural women's co-operative businesses in Thailand	2004	FAO & Smita Premchander and V. Prameela in collaboration with Wim Polman	Training Kit	English	Rural women farmers	The training kit on rural women's co-operative enterprises focuses on developing entrepreneurial skills and attitudes among women farmers
GET Ahead for Women in Enterprise Training Package and Resource Kit	2004	ILO Bauer, Finnegan, Haspels, Deelen, Seltik & Majurin	Training Package	English, Chinese, Khmer, Laotian, & Vietnamese	ILO Partner Organisations	Promote enterprise development among women in poverty who want to start or already engaged in a small-scale business
Leadership Training Manual for Women Leaders of Co-operatives	2005	International Labour Office	Training Manual	English	Women-and men-trainers of primary, secondary and tertiary co-operatives who conduct or want to conduct training activities on gender sensitivity and accountability and on leadership capacity building of women in co-operatives	Gender sensitivity and accountability, and leadership capacity building of women in co-operatives
Manual de Liderazgo Para Las Mujeres / Leadership Manual for Women	2006	Concepción Isabel Romero Prieto / CENECOOP R.L.	Training Manual	Spanish	Managers and executives	Understand the impact of construction of gender in formation of stereotypes, which impede integral development of women. Develop the skills necessary for exercising effective leadership. Identify stereotypes based on social construction of gender. Recognise different women, develop guidelines for empowerment of women. Optimise

Resource	Year	Author	Type	Language	Audience	Goal
						and strengthen leadership skills of female leadership
Guía para la elaboración de planes de igualdad en las cooperativas de trabajo	2008	COCETA	Guide	Spanish	Co-operative leaders	The guide was developed to help promote gender equality in worker co-operatives
Igualdad y RSE: Guía para las cooperativas	2009	AMECOOP	Guide	Spanish	Women and men in co-operatives; women entrepreneurs with a co-operative business project; and women and men who wish to contribute to implementing the principle of equality in their companies and society	Sensitise co-operatives in the province of Seville offering information, guidelines, and strategies for identifying and resolving conflicts arising from unequal gender relations in the workplace and business environment and highlighting the added value of integration of CSR into doing business
Guía para la implantación de medidas de igualdad en las cooperativas	2009	Elkar Ikertegia S. Coop	Guide	Spanish	Co-operatives	Guide the implementation of measures of gender equality in co-operatives arising from legislative changes. This guide is not only aimed at those co-operatives having few women members and workers and aims to balance the composition of gender but also seeks a deeper analysis of the situation of equality between men and women
Savings and Credit Co-operative Organization (SACCO) Training Manual	2013	USAID/Pwani Project	Training Manual	English	Savings and Credit Co-operative Organization (SACCO) members, board members and the SACCO management team	Financial literacy training for SACCO members, board members and management teams
Resource guide for advanced training of co-operatives on entrepreneurship development of women and gender equality	2015	International Co-operative Alliance ICA	Resource Guide	English	Trainers to train the women and men participants composed of trainers / Education Committee members; middle level managers; and Board of Directors (BOD) of co-operatives in Asia-Pacific Region	Develop a pool of master trainers and implementation of effective strategies to achieve gender equality at all levels especially at leadership positions through capacity building of women and men co-operative leaders and managers. Enhanced awareness of women and men leaders and members of co-operatives and benefits

Resource	Year	Author	Type	Language	Audience	Goal
						of equal participation of women as human resources in the development of co-operative business; build-up gender sensitive leaders and members and coop institution; build-up the capacity of current and potential women leaders of co-operatives by equipping them with knowledge and skills on: effective and gender responsive co-operative enterprise management; coping with challenges and personal development.
My.COOP - Managing Your Agricultural Co-operative	2012	ILO	Guide with links to online modules	English	Agricultural co-operative members	Focuses more generally on managing an agricultural co-operative, but can be modified to focus on gender and agricultural co-operatives.
Gender Mainstreaming: A Key Driver of Development in Environment & Energy	2007	UNDP	Training Manual	English	UNDP staff and other development practitioners working in energy and environment	Demystify gender mainstreaming for environment and energy practitioners and their colleagues and make the case for gender considerations
We Are Workers Too! Organizing Home-based Workers in the Global Economy	2010	WIEGO Women in Informal Employment Globalizing and Organizing	Manual	English	Anyone involved in helping home-based workers organise for a better future	To be the first stepping-stone towards helping home-based workers organise themselves
Farming as a Family Business Brings Women into the Equation	2010	ACDI/VOCA	Curriculum	English	Male and female farmers in rural Kenya	Promotes women's participation as agents and beneficiaries of agricultural production
CARE Gender, Equity, and Diversity Training Materials: Module 4: Gender Training	2014	CARE	Training Manual	English	Based on Indian context and primarily for CARE staff	Promote a better understanding of gender within the organisation
Leveraging the Co-operative Advantage for Women's Empowerment	2015	ILO COOP	Three day elective	English	Development practitioners	Demonstrate why co-operatives are often a preferred choice among women who come together to produce and access much needed services (financing, marketing, education,

Resource	Year	Author	Type	Language	Audience	Goal
and Gender Equality						health). Show how co-operatives, as group-based enterprises, bring the benefits of economies of scale to their members, and enhanced status and voice in the community and society and deliver on Sustainable Development Goals (SDG 5 and 8 among others).
Promoting women's financial inclusion	2012	UKAid, GIZ, BMZ	Toolkit	English	This toolkit is aimed at staff in governments, donor agencies and NGOs, who want information about how to design and implement programmes to enhance the financial inclusion of women. This might be as part of a broader programme of financial inclusion designed for the population as a whole, or as part of a range of activities designed to improve gender equality and the economic life-chances of women. In both cases, knowledge about the different approaches taken by past projects and their impacts and lessons, will be of value. This toolkit uses lessons drawn from past projects on improving financial inclusion, together with more general research literature, to discuss how such programmes can be effectively designed, implemented and monitored.	This toolkit offers a practical guide to developing and monitoring financial services to enhance women's financial inclusion as one tool for the economic empowerment of women.

Appendix B

Action-oriented recommendations table

Recommendations	Key stakeholders*
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	Governments, policy makers	Co-operative movement and farmers' based organisations	Development organisations	Civil society	Private sector	Research institutions
Policy/Legislation						
1. To work to overcome cultural and structural barriers for women.	Short term: To review legislation governing co-operatives to ensure that they are favourable to women.	Medium term: To facilitate strategic planning to support co-operatives, women and stakeholders.	Long term: To support the wide take up of co-operatives by those interested.	Long term: To advocate for appropriate policies and programs.		Medium term: To provide substantive findings on impact of co-operatives in overcoming cultural and structural barriers for women.
2. To create enabling environments that allow women farmers to create their own co-operatives.	Medium term: To review legislation governing the creation of agriculture co-operatives to ensure that they are favourable to women farmers.	Medium term: To compile examples of legislation favourable to women farmers forming co-operatives, and make them publicly available.	Short term: To educate women farmers about the co-operative business model.	Short term: To provide coop content in entrepreneurial and business development and training programs.	Long term: To create partnerships with women farmers and women-led co-operatives to take advantage of value-added opportunities.	Medium term: To conduct research into how enabling frameworks impact women, communities, families and the economy.
3. To advocate on behalf of women in countries in which land laws and the practice of distributing agricultural-related resources are discriminatory towards women.		Short term: Co-operatives in countries with discriminatory practices contact national and local government authorities to raise awareness of issue.	Long term: To educate women about their rights as laws evolve.	Short term: To include this recommendation in advocacy work.		Long term: To ensure research into women and co-operatives is disseminated to the government and stakeholders.
Operational						
1. To develop gender equality strategies or gender equality plans of action that will address gender equality and women's empowerment.	Short term: To review policies and programs that affect co-operatives with a gender lens.	Short term: To put in place gender equality strategies and/or plans of action and begin their implementation. Medium term: To put in place reporting and measurement systems.	Medium term: To provide advice on how to develop gender equality strategies and/or action plans.	Short term: To make available sample gender equality strategies or plans of actions.	Medium term: To share reporting and measurement tools and systems for assessing and evaluation.	Long term: To investigate the impact different strategies and plans have on gender equality and women's empowerment.
2. To provide women in	Medium term: To	Short term: To	Medium term: To	Medium term: To	Medium term: To	Short term: To

emerging and marginalized co-operatives with financial and technical support.	make available funding and technical support.	<p>identify relevant co-operatives in need of assistance.</p> <p>Medium term: To partner with emerging and marginalized co-operatives to provide women co-operators with financial and technical support.</p> <p>Long term: To pool resources to invest in support for women in emerging and marginalized co-operatives.</p>	create financial and technical programs to support women in emerging and marginalized co-operatives.	create financial and technical programs to support women in emerging and marginalized co-operatives.	partner with co-operatives.	provide best practices based on empirical study of the most appropriate and supportive financial and technical supports for women and co-operatives.
3. To model gender parity and require members to meet co-operative /industry standards through policies and awareness-raising.	Medium term: To enable good gender equality and women's empowerment policies through the passing of legislation.	<p>Medium term: To inform members about gender parity.</p> <p>Long term: To celebrate and participate in global celebrations of equality (e.g. International Women's Day)</p>	Short term: To highlight examples of policies and programs that are empowering for women and promote gender equality.	Short term: To have policies and programs that are empowering for women and promote gender equality.	Short term: To model and replicate good women's empowerment and gender equality policies and programs	Short term: To provide examples of best practices from around the world of co-operatives with excellent women's empowerment and gender equality policies.
4. To assist women in under-valued areas of the consumer co-operative sector to gain more control over production and increased access to economic benefits by supporting women's co-operative integration across supply chains.	Medium term: To partner with consumer co-operatives to boost the integration of women.	<p>Short term: To partner with and develop women's co-operatives.</p> <p>Short term: To support women to develop a coop to expand the value-chain</p>	Short term: To develop programs that help women's co-operatives expand their line of business or business operations.	Short term: To help women's co-operatives gain the business acumen to expand their business.	Medium term: To partner with women's co-operatives to find and secure win/win business opportunities.	Medium term: To research the effect of women's co-operatives and provide profiles.
5. To support the development of women's co-operatives.	Medium term: To create or improve legislation to allow the establishment	Short term: To create space within the co-operative movement for women's voices	Short term: To ensure women's co-operatives can access programs.	Short term: To work with women's co-operatives to supply needed goods and	Short term: To work with women's co-operatives to	Long term: To research women's co-operatives in terms of the impact on the

	and further development of women's co-operatives.	to be heard from the grassroots.	Medium term: To partner with women's co-operatives to provide technical support.	services.	supply needed goods and services.	individual member, families and communities.
Capacity Building						
1. To develop and implement gender equality strategies, tools, and resources more broadly to facilitate the equal participation of women.		<p>Medium term: To dedicate specific human resources staff to developing and implementing gender equality within their businesses.</p> <p>Long term: To partner with external experts to develop tools and resources for co-operatives to use.</p>	Short term: To provide funding and programs to help co-operatives to adapt/adopt and implement gender equality tools and resources.	Short term: To provide expertise where applicable and appropriate on strong gender policies to support the adaptation to co-operatives.	Short term: To provide expertise where applicable and appropriate on strong gender policies to support the adaptation to co-operatives.	Medium term: To research co-operative policies looking specifically at gender equality, to create a scorecard for ranking each policy for gender equality, and to create a scorecard to assess co-operatives' policies for gender equality.
2. To continue to support women's co-operatives including leadership training in governance, management and operations.	Medium term: To offer programs to co-operatives, women's co-operatives and women starting co-operatives that support management, governance and operations.	<p>Medium term: To develop and distribute a training program for women's co-operatives.</p> <p>Long term: To mentor women's co-operatives to provide the necessary capacity building.</p>	Short term: To share best practices of programs that train women regarding leadership, management and operations skills.	Short term: To share best practices of programs that train women regarding leadership, management and operations skills.	Short term: To share best practices of programs that train women regarding leadership, management and operations skills.	Medium term: To research the sharing of best practices of programs for women.
3. To support policies, programmes and active interventions to support women to be in leadership positions in co-operatives and for their voices to be heard within the co-operative.		<p>Short term: To proactively use policies, social media, bylaws, and champions to ensure more women in leadership positions and Board positions.</p> <p>Long term: To</p>	Short term: To provide supports for co-operatives to be able to do this.	Short term: To provide supports for co-operatives to be able to do this.		Short term: To provide best practices.

		commit to model gender parity at the top leadership levels.				
4. To track and evaluate the distribution and implementation of training manuals and guides.		Short term: To put in place future evaluation metrics for their existing resources. Long term: To integrate distribution and implementation tracking into future publications and make those results available in annual reports.	Short term: To provide supports for co-operatives to be able to do this.			Short term: To support effects to track and evaluate implementation of training manuals and guides.
5. To adapt non-co-operative learning materials to make them co-operative specific for the purposes of establishing and running new co-operatives and growing existing co-operatives.		Medium term: The Alliance regional offices can adapt learning materials from their region to be culturally and co-operative specific.	Short term: To provide supports for co-operatives to be able to adapt non-co-operative learning materials.	Short term: To provide supports for co-operatives to be able to adapt non-co-operative learning materials.	Short term: To share learning materials with co-operatives.	
6. To post the results of and feedback on trainings to encourage accessibility and sharing with other co-operatives.		Long term: To undertake this recommendation systemically. Long term: To disseminate such data to its co-operative network.	Short term: To provide supports for co-operatives to be able to do this.	Short term: To provide supports for co-operatives to be able to do this.		
Research						
1. To engage in further research directly related to co-operatives and their support for gender equality and women's economic empowerment	Short term: To fund research of this nature.	Short term: To fund research of this nature.	Short term: To fund research of this nature.	Short term: To fund research of this nature.		Short term: To develop a research strategy including stakeholders' perspectives. Short term: To prioritise research

						projects. Medium term: to conduct research projects according to the strategy and prioritisation.
2. To collect annual, standardised disaggregated data about women and co-operatives around the globe.	Short term: To fund research of this nature.	Short term: To start to collect gender-based head count data about their co-operative. Medium term: The World Co-operative Monitor to expand its questionnaire to include more gender-specific questions. Long term: To implement gender-based impact questions regarding equality and empowerment.	Short term: To fund research of this nature.	Short term: To fund research of this nature.		Short term: To design and implement data collection of this nature. Medium term: To analyse and report on this data to discover trends, patterns, benchmarks and forecasting opportunities.
3. To develop a set of indices, standardised tools, indicators and/or social or economic yardsticks, based on the challenges faced by women in the co-operative sector, to concretely measure the impact in terms of gender equality or women's empowerment.	Short term: To fund research of this nature.	Short term: To implement the tool and provide feedback.	Short term: To fund research of this nature.	Short term: To fund research of this nature.		Short term: To develop a set of indices, standardised tools, indicators and/or social or economic yardsticks, based on the challenges faced by women in the co-operative sector, to concretely measure the impact in terms of gender equality or women's empowerment.
4. To conduct a study specifically looking at the emerging women's co-	Short term: To fund research of this nature.	Medium term: To implement the findings and	Short term: To fund research of this nature.	Short term: To fund research of this nature.		Short term: To conduct a study specifically looking at

operative sector around the world.		recommendations of the study.				the emerging women's co-operative sector around the world.
5. To conduct research that compares co-operatives to co-operatives and to other organisational structures specifically looking at standardised indicators for gender equality and women's empowerment.	Short term: To fund research of this nature.	Medium Term: To partner with co-operative researchers to conduct this research.	Short term: To fund research of this nature.	Short term: To fund research of this nature.		Short term: To conduct research that compares co-operatives to co-operatives and to other organisational structures specifically looking at standardised indicators for gender equality and women's empowerment.

*Governments, policy makers (national and local levels)

Co-operative movement and farmers' organisations (national, regional and international)

Development organisations (international, national and local)

Civil society (trade unions, women's organisations, community organisations, etc.)

Research institutions (universities, co-operative colleges, etc.)