



From Accumulation to the Collective: Empowerment through Cooperativism in Türkiye - A Narrative Analysis

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Abstract

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> November 2025 Volume:22

Issue:6 DOI: 10.26466/opusjsr.1789842

This narrative analysis examines how individual empowerment processes evolve into collectivisation through a woman's life story and explores the potential of women's cooperatives from a feminist social work perspective. Based on an in-depth interview conducted within a feminist methodological framework, the analysis identifies three core themes: accumulation, collectivisation, and relearning through new experiences. The findings show that despite academic success and economic independence, the narrator encountered gender roles and patriarchal pressures that shaped her empowerment trajectory. Growing awareness of these constraints enabled a shift from individual empowerment toward collective solidarity. While women's cooperatives function as social structures that can strengthen agency through solidarity and experience sharing, they may also produce disempowering dynamics when partnership awareness is weak and knowledge sharing is resisted. Overall, the analysis highlights the critical role of women's cooperatives in linking individual empowerment to broader processes of collective learning and social transformation.

Keywords: feminist social work, empowerment, women's cooperatives, collectivisation, narrative anal-

Öz

Bu olgu sunumu, bir kadının yaşam öyküsünden hareketle bireysel güçlenme süreçlerinin kolektifleşmeye nasıl evrildiğini ve kadın kooperatiflerinin feminist sosyal hizmet perspektifi açısından taşıdığı potansiyeli incelemektedir. Çalışma, feminist metodolojiye dayalı derinlemesine görüşme yoluyla yürütülmüş; analiz sonucunda birikim süreci, kolektifleşme deneyimi ve yeni deneyimlerle yeniden öğrenme olmak üzere üç ana tema ortaya çıkmıştır. Bulgular, öznenin akademik başarı ve ekonomik bağımsızlığa rağmen toplumsal cinsiyet rolleri ve patriyarkal baskılarla karşılaştığını, bu baskılara yönelik farkındalığının ise bireysel güçlenmeden kolektif dayanışmaya uzanan bir dönüşüm sürecini tetiklediğini göstermektedir. Kooperatifler, kadınlar arasında dayanışma ve deneyim paylaşımı yoluyla failliği güçlendiren sosyal yapılar olarak öne çıkmakla birlikte, ortaklık bilincinin zayıflığı ve bilgi paylaşımına yönelik dirençler nedeniyle zaman zaman güçsüzleştirici deneyimlere de sahne olabilmektedir. Çalışma, kadın kooperatiflerinin bireysel güçlenmeden toplumsal dönüşüme uzanan süreçte birlikte öğrenme ve dayanışma pratikleri geliştirmeleri bakımından kritik bir role sahip olduğunu ortaya koymaktadır.

Citation:

Kara, H. H. & Cankurtaran, Ö. (2025). From accumulation to the collective: Empowerment through cooperativism in Türkiye - A narrative analysis. OPUS- Journal of Society Research, 22(6), 1394-1408.

Anahtar Kelimeler: feminist sosyal hizmet, güçlenme, kadın kooperatifleri, kolektifleşme, olgu su-





Introduction

The inequalities women face in social life are reproduced not only economically but also through violence, discrimination, and oppression. Many women in Türkiye experience domestic violence (KSGM, 2015), social pressure, and patriarchal control (İlkkaracan & Gülçür, 1996), regardless of education (Başkan & Alkan, 2023). The prevalence of femicide (Platform to Stop Femicide, 2025) and gender-based violence threatens women's safety, disempowering them and highlighting the need for spaces where they can protect themselves, find support, and build collective power. In this sense, women's cooperatives are valuable not only for economic independence but also as safe spaces fostering solidarity and self-protection

The feminist social work approach seeks to reveal patriarchal pressures by centring women's experiences and creating collective resistance spaces (Dominelli, 2017). It focuses on supporting women's empowerment against violence and oppression and contributing to social transformation. Empowerment goes beyond economic freedom or participation in decision-making (Thompson, 2016); it includes protection from violence, resilience, and secure control over one's life (Dominelli, 2021). Lee (2001, p. 34) describes empowerment in three complementary dimensions: strengthening self-esteem, developing critical understanding of one's social-political context, and acquiring resources and strategies for individual and collective goals.

Similarly, Rowlands (1997) defines three empowerment levels: personal (self-confidence and self-determination), relational (transforming power within family and community), and collective (organising for social and political change). Kabeer (1999) also frames empowerment around resources, agency, and achievements: resources build self-construction; agency enables awareness and decision-making; achievements involve individual and collective outcomes.

Cooperatives thus become key tools for collective action and structural transformation. Women's empowerment in cooperatives extends beyond economics to social relations. Cooperatives enable collective spaces that develop structural policies grounded in women's experiences

(Değirmenci, 2023, p.214). Following Kabeer's (1999) framework, cooperatives expand women's access to resources, increase agency, and foster achievements that drive structural transformation. Their social networks help women learn from each other and resist patriarchal pressures. Cooperative experiences thus embody feminist social work processes of self-realisation, collective resistance, and oppression prevention.

Given the prevalence of violence and isolation in Türkiye, cooperatives serve as refuges and empowerment spaces. Economic independence is vital not only for income but also for breaking cycles of violence (Warren et al., 2019). Studies show that financially independent women are more likely to leave violent relationships, and solidarity networks strengthen resistance (Adar & Dedeoğlu, 2023). From a feminist social work perspective, cooperatives can thus be seen as practices supporting both individual empowerment and social justice.

Research Objective

The general aim of this research is to reveal how the process of cooperativisation is interpreted in terms of individual empowerment and feminist solidarity through a woman's life story and her experience of establishing a women's cooperative, and to discuss the potential of women's cooperatives as alternative forms of organisation and solidarity from the perspective of feminist social work. In line with this aim, answers were sought to the following sub-questions:

- How has narrator's life story been shaped by which experiences and conditions?
- What are narrator's motivations for establishing a women's cooperative, and what experiences did she have during this process?
- How does the cooperative experience contribute to the empowerment of the narrator?

Method

This study adopts narrative analysis within a qualitative research framework, which conceptualises

knowledge as socially constructed through interpretation and interaction (Creswell, 2013; Merriam, 2018). Narrative approaches enable in-depth examination of lived experiences within specific contexts by foregrounding subjective meanings and linking them to broader social structures (Sena, 2023).

The research is grounded in feminist methodology, which centres women's experiences, reduces hierarchical researcher–participant relations, and makes power relations visible (Harding, 2004; Lauve-Moon et al., 2020). This approach critically examines how patriarchal structures shape women's lives and requires reflexivity regarding researcher positionality (Çakır & Akgökçe, 1996). Accordingly, the narrator's account is treated as a primary source of knowledge.

The study analyses the life story of a woman who founded a women's cooperative through empowerment and feminist social work lenses. Although based on a single interview, it offers contextual insight into individual and collective empowerment processes.

Trustworthiness

This research is limited in terms of generalizability, as it is based on a single case. The findings are shaped solely by the experiences and narratives of the narrator under examination. Furthermore, the narrator's individual motivations and sense of responsibility are at the forefront of the study; this reflects a narrative produced from a specific subjective position regarding the cooperative process and does not fully represent the empowerment experiences of different women. In this context, focusing on a single case may have led to certain experiences being open to generalization in the interpretation of the findings, with structural dynamics and contextual factors taking a back seat. Therefore, the findings should be evaluated in the context of a deep understanding of a specific experience rather than universal patterns related to women's cooperatives. In the future, a comparative analysis of these findings through more case-based research from different women's cooperatives will contribute to addressing women's empowerment processes from a broader and more critical perspective.

Data Generation Process

The data generation process was conducted through in-depth interview. The narrator was included in the study because her life story clearly reflects her commitment to collective empowerment, and she actively shared her journey of self-actualisation with other women. A semi-structured interview form was used to guide the researcher during the interview. This form was prepared based on feminist social work, empowerment, and cooperativism literature. The interview questions were prepared based on feminist social work (Dominelli, 2017) and the empowerment theoretical framework (Thompson, 2016).

The researcher's 12 years of experience in the field of local development and field observations influenced the creation of the questionnaire. The interview was conducted in the office of the brand where the narrator served as cooperative president and lasted 90 minutes. With the narrator's consent, the interview was audio recorded and later transcribed.

Data Analysis

The analysis was based on a single in-depth interview and employed reflexive thematic analysis following Braun and Clarke's (2006) six-phase framework. Given the single-narrative dataset, the process focused on close reading and detailed engagement with the participant's account. The transcript was read repeatedly and inductively coded in MAXQDA (v. 24.11.0) to capture key experiences and patterns, which were then organised into preliminary themes by examining relationships across the narrative.

These themes were reviewed against the full interview, refined, and clearly defined before being integrated into a coherent analytic account. Throughout the process, MAXQDA supported systematic documentation of coding and theme development, enhancing transparency. Guided by a feminist social work and empowerment framework, the analysis moved beyond description to

interpret the narrator's experiences within broader contexts of gender inequality and patriarchal structures (Harding, 2004).

Ethical Dimension

The ethical evaluation of the research was conducted in line with the principles of the feminist social work approach. The narrator was provided with detailed information about the purpose, scope, and use of the research, and informed consent was obtained. In addition, the study received formal ethical approval from the Hacettepe University Social and Humanities Research Ethics Committee (Approval No: 00004250165 and Dated: 02/06/2025), ensuring compliance with institutional and national research standards.

The Researcher's Position

In this narrative analysis, the researcher's position is grounded in feminist social work and empower-ment-oriented practice rather than detached observation. Feminist social work views knowledge as relational and co-produced, requiring reflexive attention to power relations and positionality (Dominelli, 2017). Accordingly, the interview was conducted as a dialogical and collaborative process that centred the narrator's lived experience as a valid source of knowledge.

Consistent with Thompson's (2016) empowerment perspective, the narrator was positioned as an active agent in meaning-making. This reflexive stance aligns with feminist social work's commitment to reducing hierarchical research relations and framing research as an ethical practice contributing to empowerment and social transformation (Dominelli, 2021).

Limitations

This study is limited by its focus on a single narrative, reflecting the specific experiences and interpretations of one narrator. This perspective foregrounds her particular meaning-making, motivations, and sense of responsibility within the cooperative, potentially amplifying certain themes while obscuring others. Furthermore, the narrator's individual

perspective should be considered as reflecting a personal interpretation of cooperative life and not fully encompassing the experiences of different women. Accordingly, the findings should be understood as context-specific rather than representative. Future multi-narrative or multi-case research would enable a more comprehensive and comparative understanding of women's empowerment processes.

Women's Cooperatives in Türkiye: Institutional Context

In Türkiye, women's cooperatives operate primarily within two institutional frameworks: Women's Entrepreneurship, Production and Business Cooperatives under the Ministry of Trade, and Agricultural Development Cooperatives with predominantly female membership supervised by the Ministry of Agriculture and Forestry. Together, these cooperatives constitute the institutional landscape of women's cooperativism, with approximately 1,200 active organisations, mainly in labour-intensive sectors such as food production, handicrafts, textiles, and local services (Ministry of Commerce, 2025).

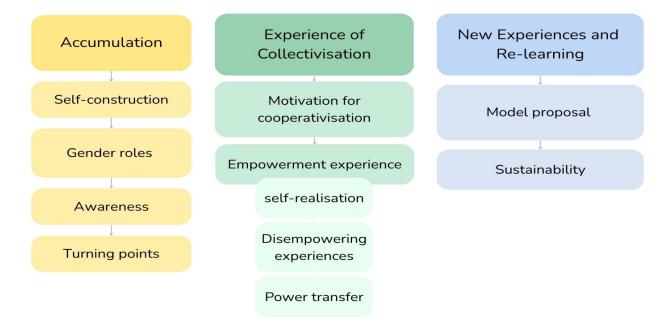
Research on women's cooperatives in Türkiye remains limited and largely embedded within broader discussions of employment and social policy, often emphasising income generation and labour market inclusion where women's access to formal employment is constrained (Buğra & Yakut-Çakar, 2010). As highlighted by Aşık Akdemir (2019), empowerment is frequently assumed rather than critically examined, with limited attention to women's lived experiences and collective meaning-making. Addressing this gap, the present study adopts a narrative approach to examine how empowerment is constructed through cooperative participation.

Findings and Discussion

The narrator is a woman who is actively involved in a women's cooperative operating in a region of Türkiye. The narrator is a 58-year-old woman with a bachelor's degree who is considered successful by her family and strives to meet family expectations with their support. She met her husband during her education and married him after a long period of friendship. She retired after working for a long time in the public and private sectors and is the mother of two children. After her children started their bachelor's degrees and became adults, she decided to separate from her husband and made radical changes in her life.

Figure 1. Theme Map

The narrator's life story is examined through self-construction, the influence of gender roles, awareness processes, and turning points in a multi-layered accumulation process that extends from the education she received in a middle-class family environment to the structural barriers she encountered in her working life, the constraints imposed by family responsibilities, and her decision to divorce.



In line with the objectives of my research, the questions I posed led me to identify three main themes: The Accumulation Process, The Experience of Collectivisation, and New Experiences and Re-learning.

Theme 1: Accumulation

In women's life stories, individual empowerment processes are often shaped by the experiences they have accumulated in the past, the gender roles assigned to them, and the strategies they have developed in response to these roles. Rowlands (1998) and Kabeer (1999) emphasise that empowerment is not merely a momentary gain but a process that progresses through the transformative effect of experiences acquired throughout life. In this context, the narrator's life story is examined within the framework of accumulation, one of the themes.

During this accumulation process, the narrator first achieved individual empowerment and then, as her awareness of the power relations around her increased, began to question them. With this awareness, she not only rebuilt her own identity but also laid the foundations for collective organisation. Thus, "accumulation" is considered a critical stage that prepares the ground for both individual awareness and the collective process that will develop in the future.

Self-Construction

The narrator was born in Ankara as one of four daughters in a middle-class family and completed her education in state schools before entering the Department of International Relations at Ankara University, marking the beginning of her self-realisation through education. After graduating, she married and had two sons, and worked in the banking sector for 13 years, eventually becoming a chief economist. However, the privatisation of banks in 2002 interrupted her career trajectory. Despite having the qualifications to pursue higher positions in the private sector, she chose a lower-risk position in the public sector to secure her family's financial stability, while her husband took more career risks. She explains this decision as follows:

"I couldn't take that risk. Because I thought, what if we both lost our jobs? What would I do with two children? Would I go back to my family? What would we do? How would we survive? Out of that fear, I joined the civil service."

This statement illustrates how the narrator internalised gendered expectations that position women as responsible for security and caregiving, while men are expected to take risks and pursue success. As Walby (2016) notes, patriarchy functions as a structural mechanism that reproduces inequality in the division of labour. Over time, the narrator's experience of male-dominated work environments and ineffective organisational processes contributed to growing awareness, accompanied by dilemmas and obstacles in her ongoing process of self-realisation.

Gender Roles

Gender roles constitute a central structuring force in women's life courses, shaping their positions within family life, employment, and collective organisations. Drawing on Lorber's (1994) 1399onceptualization of gender as a social institution, this sub-theme examines how divorce perceptions, family norms, authority relations, and cooperative practices emerge in the narrator's accumulation process. The narrator describes the end of a 27-year relationship as a "fate" shaped by deeply embedded family codes:

"In the family I grew up in, divorce was like the end of the world. As if the whole world would collapse. The children would be miserable. You would be miserable too. That's how it was taught."

Despite her education and history of resistance, this fatalistic framing reflects internalised patriarchy, consistent with Rowlands' (1998) discussion of empowerment constraints. The narrator equates leaving with "being miserable," prioritising the socially imposed responsibility of maintaining family continuity and framing divorce as a social rather than an individual decision.

Within the cooperative context, and drawing on Kabeer's (1999) resources—agency—outcomes model, the narrative indicates limited development of women's agency in early stages, as decision-making remained influenced by male spouses and women bore the consequences. Gendered authority relations were reproduced in collective settings, where women struggled to recognise female leadership while male authority was more readily accepted:

"You are our partners, not your husbands. However, in cooperatives, husbands interfere too much. Women find it very difficult to accept female authority. If there is a man, they listen to whatever he says. Or they form cliques among themselves."

The narrator further highlights how women's submission to male authority is culturally reinforced:

"If a man claims you as his own, you don't face many difficulties in society. But if a woman claims you as her own, it doesn't provide the same advantage."

These accounts demonstrate that gender roles are internalised not only at the individual level but also within collective practices, sustaining hierarchy and inequality even in ostensibly egalitarian structures.

Awareness

The narrator experiences an internal conflict while describing the conditioning of "good school-good job-good income" brought about by youth and upbringing. A critical turning point in her life emerges with an experience where she "came face to

face with death". This experience led the narrator to ask the following question:

"If I had died the next day... Am I satisfied with myself? Did I live as I am?"

This existential questioning produced a divergence between the old values and new desires, as she later reflected:

"If you had died the next day... You lived for the first 48 years. Was it a life? Are you satisfied with yourself? Did you live as you are? ... Either I will be myself or..."

The narrator expresses that she no longer wishes to spend her life fulfilling the roles of "good wife," "good mother," and "good daughter," choosing instead to prioritise her inner motivations and true self. From a feminist perspective, female agency refers to women as active subjects capable of questioning and transforming the patriarchal limits placed on their lives rather than passively accepting them (Walby, 2016). Having gained strength, the narrator began to question surrounding power relations with greater awareness, demonstrating her growing consciousness and empowerment during this process.

Turning Points

Turning points represent critical moments of rupture in women's life stories that significantly shape empowerment processes and levels of awareness. These moments may emerge through education, professional life, family relations, or existential experiences. In the narrator's case, such turning points initiated a trajectory toward self-actualisation, understood here in line with Maslow's (1943) hierarchy of needs as the 1400ealization of one's potential and the construction of a meaningful life aligned with personal values.

The narrator identifies her educational trajectory—particularly her success in the university entrance examination and admission to Ankara University's Faculty of Political Sciences—as an early turning point. Despite her interest in fine arts, her family's conditioning of "good school—good job—good

money" determined her choices. Quickly entering the workforce after university, she took exams for many public institutions and achieved successful results, but was eliminated due to incompetent practices in the interview:

"You take the English exam, you come first, you come second. I entered the Treasury, I entered the Capital Markets Board, I entered the Central Bank. (...) The English exams are always like that. You pass the science exams. There is no oral exam. (...) We are now concerned about the caste system in India. What system is this? This is the nepotism system".

These experiences led the narrator to experience disappointment as a result of encountering incompetence and to develop a critical awareness of working life.

For the narrator, the decision to divorce was not only the end of a marriage but also part of an existential transformation. In particular, an experience where she came face to face with death led her to question his life:

"If you had died the next day... You lived for the first 48 years. Was it a life? Are you satisfied with yourself? Did you live as you are? ... Either I will be myself or..."

This experience led the narrator to question her life shaped by social expectations—being a good wife, mother, and daughter—and to embark on a quest for selfhood. The emotions following this period marked a turning point, pushing her to seek not only basic needs but also creativity, authenticity, autonomy, and meaning (Maslow, 1943). Within her empowerment process, the need for self-actualisation drove her to move beyond individual fulfilment, aiming to transform her personal journey into collective benefit despite gender inequalities.

Throughout this accumulation process, she strongly criticised the nepotism and incompetence system in Türkiye, which she described as one that destroys people's labour and dreams. The tragic outcomes faced by her colleagues, such as cancer and suicide attempts, deepened this critique. These

observations showed that personal turning points arise not only from individual crises but also from structural problems, guiding her towards collective tools for structural transformation.

Theme 2: The Experience of Collectivisation

In the participant's narrative, the movement from individual accumulation toward engagement with a cooperative mark a distinct shift in how empowerment is experienced. Rather than signalling a generalised process, this transition reflects the narrator's own effort to translate her accumulated life experiences into a collective setting. From her perspective, participation in the cooperative created opportunities to share personal struggles, exchange knowledge, and engage in collective practices that were experienced as qualitatively different from individual economic activity.

Within this narrative, collectivisation is described not merely as economic cooperation but as a process through which learning, mutual support, and a sense of shared responsibility emerged through everyday interactions. The narrator recounts how her personal empowerment trajectory became intertwined with collective practices inside the cooperative, allowing her to situate individual experiences within a broader relational context. Interpreted through feminist social work and empowerment literature, such experiences resonate with conceptualisations of collectivisation as a relational and context-dependent process that may enable solidarity, critical awareness, and shared agency, without assuming that these outcomes are inherent to all women's cooperatives (Batliwala, 1994; Rowlands, 1997; Kabeer, 1999).

Motivation for Cooperativisation

The narrator encountered inequalities created by merit issues in employment processes during the accumulation process and stated that this had become a permanent "wound" for them. Therefore, the dream of establishing an employment system where individuals could provide for themselves through their own labour and without needing anyone's mediation formed the basis of the narrator's motivation for cooperativisation:

"Employment is actually a wound from my own story. When entering public service, you know very well that you have no connections to rely on. ... But I needed a tool. A system where people can earn their own bread without needing anyone's connections. Cooperatives are the best tool for this."

With this in mind, she decided to channel her accumulated knowledge into cooperativism, a structure capable of facilitating structural transformation. She first initiated efforts to encourage women's participation in the workforce at the local level. She used her expertise in project writing as a tool and prepared a project for a traditional product that was in danger of disappearing, drawing on her awareness of her own culture. The participation of women in the training sessions 1401rganized within this project was one of the turning points in the process. While the men preferred industrial-type production and did not continue the training, the women's perseverance and aptitude for collective production led to the emergence of a collective enterprise idea:

"The women in that course didn't want to give up... Then they said, 'Let's do something together.' That's how the idea of a women's cooperative came about."

Drawing on her own experiences, the narrator viewed the cooperative as an instrument of structural transformation, aiming to create a model where women could be employed without being bound by patriarchal structures.

Empowerment Experience

The sub-theme of empowerment experience addresses the process of developing an alternative empowerment mechanism based on women's own life experiences. The narrator's personal struggles led to her gaining individual awareness and, in this process, she was directed towards trying new paths. While trying new paths, she witnessed the powerlessness of the women she set out with. The narrator resolved these witnessed powerlessness

issues using her own power transfer methods, carried out processes to empower women, and realised herself through these experiences. In this context, "self-actualisation" encompasses not only individual satisfaction but also the capacity to produce collective benefit (Maslow, 1943; Kabeer, 1999).

Self-Actualisation

After many years in public institutions, the narrator began to question her professional experiences and framed her search for meaning through the concept of self-actualisation, understood as creating a system aligned with her own values. This awareness led her to view self-actualisation not merely as individual success but as a process through which personal empowerment could generate social transformation via collective structures. Within this framework, the cooperative emerged as the space where individual fulfilment intersected with collective empowerment.

The idea of establishing a cooperative developed around craft-based production, which the narrator described as a "lifelong quality" enabling women to build independent identities through their own talents, without dependency on others. She illustrated this goal through the example of women recognised individually by the Ministry of Culture and Tourism:

"Even if they didn't do anything, the Ministry of Culture invited them to events without any connection to the cooperative. With their own identities. That was my goal. They can leave me, they can stay with me, but they have something lifelong in their hands."

The narrator identifies strengthening the cooperative through project writing while simultaneously supporting women's professional identities as a key turning point in her life. From the perspective of Kabeer's (1999) resources—agency—achievements framework, her empowerment becomes visible in the transformation of her accumulated knowledge and experience into shared resources that foster women's agency and create

pathways for collective empowerment within patriarchal structures.

Disempowering Experiences

Women's experiences in the cooperative process are not uniformly empowering; misconceptions, divergent expectations, and structural shortcomings may instead produce disempowering effects. The narrator highlights that women's initial distancing from the cooperative stemmed from a limited understanding of cooperativism as solely an economic arrangement, rather than a social and collective one. She explains women's difficulty in grasping cooperative partnership as follows:

"You have the cooperative fixed in your mind, but each woman who says she wants to be a member has something different in her mind, an expectation. For example, one person sees the cooperative as an established company and thinks of herself as an employee. They are not aware that they are the employers of the partnership. No matter how much you explain, they only understand as much as they can. They only focus on how much money they can earn. They wonder when we will become wealthy, or whether the state will provide us with support."

She stated that being a cooperative member means being an employer as a business owner, and that perceiving oneself as an employee within this structure is disempowering for women and undermines collective empowerment. She observed that, due to this lack of awareness, the cooperative president and board expected all solutions to emerge from a "worker reflex" instead of taking shared responsibility. This reflex, she explained, is rooted in gender roles positioning women as subordinate within the family (Mooser, 1993) and in the perception of women's labour as invisible and secondary in the home (Folbre, 1994). The narrator further notes that cooperatives established under local authority influence often reinforce this hierarchy, limiting the development of genuine partnership and collective responsibility.

Another example of a disempowering experience shared by the narrator is the resistance to sharing knowledge and skills. This perspective, initially an individual master craftsman attitude, has also been observed among women within the cooperative. On the other hand, sharing knowledge and skills in cooperatives is one of the most important elements of collective empowerment, and the narrator expressed that this process does not always work ideally with the following words:

"Something is happening here now. If people do not have a sense of collective work or a sense of sharing what they have learned with others, then after becoming masters, they too begin to take on the structure of the old traditional masters. That is, not teaching. That is, keeping the craft to myself."

This observation shows that the lack of knowledge sharing can function as an element that hinders collective empowerment, reinforces individual hierarchy, and can be disempowering. As Rowlands (1997) points out, empowerment occurs not only at the individual level but also at the relational and collective levels; the failure to share knowledge and experience weakens this collective dimension. Similarly, Freire (2003) emphasises that the unilateral hoarding of knowledge reproduces oppressive relationships. In this case, there is a risk that knowledge will be used as an instrument of power rather than solidarity between the skilled partners within the cooperative and other partners or women with the potential to join the cooperative.

The interview with the narrator showed that women's experiences in cooperatives are not limited to economic production, but also involve situations where gender roles are reproduced and questioned. The narrator's narrative includes:

"When you set up the cooperative, you say to the women, 'Are you a partner?' (...) no matter what we discussed, they would share even company secrets with their husbands and seek their approval. They would say, 'My husband said this, we should actually do that'. I warned them every time: You are my partners, not your husbands. We are all each other's partners, not our husbands or our children."

The narrator's statements show that women often define cooperative partnership through their husbands and that men's influence persists in decision-making processes. The narrator emphasises that this situation is a significant obstacle to women's entrepreneurship: She also mentions that women's difficulty in accepting female authority and their separation into groups leads to a weakening of collective power. Consulting men and the need for male authority demonstrate that patriarchal structures continue to be reproduced within collective structures, confirming Lorber's (1994) finding that gender inequality is a constructed and perpetuated structure.

Power Transfer

In the cooperative process, the narrator sees it as a fundamental responsibility to pass on her knowledge and experience to other women. The participant aims for the cooperative to be not only a place of production but also a mechanism for acquiring lifelong skills and strengthening personal identity:

"After those women come here and work diligently, they can say, 'I have a lifelong skill, something no one can take away from me.' That was my goal. They can leave me, they can stay with me, but they have something lifelong in their hands."

The narrator facilitates women's acquisition of professional skills through coordinated courses while supporting their personal development. This approach views power transfer not only as technical knowledge sharing but also as building self-confidence and identity, aiming to transfer accumulated knowledge to the collective for structural transformation.

In joint decision-making, a key cooperative principle, the narrator employed methods strengthening transparency and collective participation, ensuring all partners' involvement. Even on potentially conflicting issues like membership fees, it encouraged direct responsibility and collective accountability.

The narrator adapted its strategic planning experience to cooperative work, transforming it into an educational tool to raise members' awareness. After drafting a project, qualified personnel support was sought, but amid uncertainty, the narrator used gamified role-playing to discuss different actors' perspectives with members:

"I said, let's play a game. I put a piece of paper in front of everyone. One of you is the Ministry of Trade, one of you is our cooperative, one of you is other women's cooperatives... So our confused friend heard all the variations and was convinced."

In the gamification method used by the narrator, the assigned roles enabled the women to concretise the process and the decisions they made in a way that empowered them individually. As Freire (2003) emphasised in "democratising the teacher-learner relationship," the narrator structured the transfer of power as a process of collective learning and consciousness raising rather than a one-way transfer of information. This practice is an example of the narrator transferring the strategic planning knowledge she acquired in state institutions to cooperative members. The narrator used her accumulated knowledge as a means of power transfer. In her journey towards cooperativism, which she described as a "field for integrating experience" using her own accumulated knowledge, the narrator sought to transfer not only her technical knowledge but also her values, coping strategies, and rights-based and inclusive perspective within the framework of her beliefs to other women.

Theme 3: Re-learning through New Experiences

Under the theme of re-experiencing and re-learning, the narrator's process of rebuilding new paths by re-evaluating past experiences is examined. This involves reconstructing accumulated individual experiences within the cooperative's collective structure, seen as a "space for integrating experience."

With her growing awareness, the critical life experiences she encountered—consistent with transformative learning theory—led the narrator to question established thought patterns and develop new perspectives, contributing to her ongoing empowerment (Mezirow, 1991).

The participant's narrative suggests that the cooperative functioned as a space of relearning through collective experience With these new insights, subjects critically examine their assumptions, address cooperative sustainability and educational needs, and express efforts to build strong cooperatives through a proposed model. The narrator's reflective experiences reveal a learning process oscillating between continuity and transformation, reproducing Kabeer's (1999) triad of resources, agency, and achievements within empowerment.

Sustainability

The narrator emphasises that the most important factor for the long-term success of cooperatives is job creation, which also fulfils their own purpose. According to her, sustainability can be achieved not only through continuous production but also through members gaining awareness about cooperative management and seeing themselves as partners and employers.

"The most important thing is to create employment for them to ensure continuity. Let's say that over time, the person you created employment for has gained a certain awareness. They have formed ideas in their mind about how a cooperative works and what a cooperative manager is like. They have that responsibility, and then they should become a member."

The narrator suggests that women should first engage with the cooperative as workers and become members only after developing awareness and completing training. Learning is framed not merely as income generation but as organisational learning and the formation of participatory consciousness, ensuring responsible and committed membership and

the continuity of the cooperative. This approach aligns with Mezirow's (1991) reflective learning theory and Kabeer's (1999) notion of agency, as experience and critical reflection transform workers into conscious partners.

Model Proposal

As a result of the cooperative experience, the narrator has turned towards developing a more sustainable and functional organisational model through reflective thinking. They observed that the most significant flaw in existing cooperative structures is the failure to establish structures that combine "knowledge and labour" by bringing together people with different competencies. Within this framework, they expressed the proposed model as follows:

"One person is a purchasing marketer, one is highly skilled in e-commerce, and one is an expert in export support. When you establish such a team and begin working, you combine labour and expertise. Together, you can proceed more consciously."

In this new learning process shaped by the experiences of the narrator within the cooperative, the narrator emphasised that collective empowerment cannot be achieved through individual cooperatives alone, and that cooperatives must come together to form alliances for advocacy activities aimed at structural transformation. She stated that through these unions, public support, such as social security contributions and tax reductions, could be demanded more strongly, and advocacy activities towards collective empowerment could be carried out. She also argued that under the union structure, different women's cooperatives could establish and utilise shared facilities, benefiting from professional support such as shared accountants, lawyers, and managers.

"For example, if there were such a union, if it had its own lawyer, its own accountant who only looked after the affairs of those cooperatives, its own manager, and if these costs were shared... If you had such a union, you would be

really strong, and you would also provide employment."

According to the narrator, this model would enable cooperatives to avoid dependent structures shaped under the control of local governments and to strengthen themselves while maintaining their autonomy. Within this proposed model, the narrator translates Kabeer's (1999) conceptualisation of agency in the context of empowerment from an individual level to a collective one, transforming it into an institutional model proposal.

Conclusion and Recommendations

This presentation of the phenomenon reveals how individual empowerment processes evolve into collectivisation through a woman's life story and how women's cooperatives carry transformative potential within the context of a feminist social work perspective. Within the participant's narrative, growing awareness of gender roles, structural barriers, and patriarchal pressures is described as shaping a movement from individual empowerment toward collective solidarity. The stages, referred to in different ways in the empowerment literature but serving a common purpose (Lee, 2001; Rowlands, 1997; Kabeer, 1999), have materialised in the narrators' experiences. The narrator first constructed her identity by effectively using her resources, then took action by discovering her own agency through increased critical thinking and awareness, and finally turned to cooperativism as a collective experience to contribute to structural transformations.

In the participant's narrative, her effort to share the experiences accumulated throughout her life with other women through the cooperative reflects a desire to extend her individual empowerment into a form of collective benefit. This orientation emerges from the narrator's own understanding of cooperativism as a means of working collectively with other women. Within her account, the cooperative is described not only as an economic organisational arrangement but also as a setting in which she sought opportunities for shared learning, mutual support, and the exercise of agency through collective practice.

From the narrator's perspective, the choice of cooperativism is grounded in its perceived potential to offer collective protection against patriarchal pressures and to enable women's participation in social and, to a limited extent, political processes. She describes mobilising her own resources—such as project-writing experience, organisational and management skills, and an inclusive approach—in order to contribute to the establishment of a cooperative with other women. These efforts are narrated as part of her attempt to support women's social and economic empowerment within a collective framework, rather than as evidence of a universally transformative cooperative model.

At the same time, the findings also capture how cooperative participation may be experienced as disempowering within this narrative. The participant describes situations in which cooperative structures became closely aligned with local development policies, operated under municipal influence, or reproduced hierarchical relations. In her account, women's positioning as workers rather than partners, along with reluctance to share knowledge and experience, are perceived as factors that constrained agency and weakened the collective potential of the cooperative. These experiences underscore the ambivalent and context-dependent nature of empowerment as narrated by the participant, rather than suggesting a uniform outcome of cooperative participation.

These findings suggest that women's cooperatives should be approached not only as economic initiatives but as social policy instruments that require a feminist social work perspective. The narratives highlight the need for policies that centre women's experiences, strengthen empowerment processes, and address the reproduction of patriarchal relations within cooperative structures.

From this perspective, enhancing partnership awareness, supporting women's agency, and fostering collective capacities for structural transformation are essential policy priorities for ensuring the social and economic sustainability of women's cooperatives. Accordingly:

 Educational programmes focusing on cooperative partnership, self-esteem, and participatory management are needed, as the narrator's account revealed that many

- women perceived themselves as workers rather than co-owners and had limited awareness of shared responsibility and democratic decision-making within the cooperative.
- Mechanisms that encourage knowledge and skill sharing should be prioritised, since the narrator identified resistance to knowledge transfer and the reproduction of hierarchical relations among women as disempowering dynamics that weakened collective learning and solidarity.
- Professional advisory support (e.g., accounting, legal, marketing expertise) organised through women's cooperative unions emerges as a critical need in response to the narrator's experience of dependency on local administrations, which constrained women's autonomy and decision-making capacity.
- Collective organisation under federations or unions is suggested in light of the narrator's expressed difficulty in addressing structural constraints—such as policy influence, market access, and sustainability—at the level of a single cooperative.
- Support programmes designed according to feminist solidarity principles and longterm capacity building are recommended, reflecting the narrator's critique of shortterm, project-based incentives that prioritised immediate outputs over women's sustained empowerment and agency.
- Public institutions and policymakers are encouraged to recognise women's cooperatives as empowerment-oriented social structures, rather than merely employment-generating mechanisms, as the narrator's experience demonstrates that narrow economic framings risk reproducing hierarchical and disempowering arrangements.
- Supportive social service mechanisms, particularly care-related services, should be considered in policy design, as the narrator's account highlights how unpaid care responsibilities and gendered roles continued to shape women's participation and

limited their sustained engagement in cooperative work.

In conclusion, women's journeys from individual accumulation to cooperative engagement not only narrate personal stories but also reflect broader processes of social transformation. This narrative analysis demonstrates how cooperativism, viewed through a feminist social work perspective, can serve as a tool for both individual empowerment and social justice, illustrating the transfer of power through experiences of disempowerment and accumulated knowledge. Therefore, it is crucial to foster both academic and policy awareness to position women's cooperatives at the center of gender equality and sustainable development.

Declarations

Funding: No funding was received for conducting this study.

Conflicts of Interest: The authors declare no conflict of interest.

Ethical Approval: Ethical approval was obtained from the Hacettepe University Social and Humanities Research Ethics Committee (Approval No: 00004250165, Date: 02/06/2025). The study was conducted in accordance with institutional and national research ethics standards

Informed Consent: he narrator/participant was informed about the purpose, scope, and use of the research, and informed consent was obtained. Consent was also obtained for audio recording, and the interview was subsequently transcribed.

Data Availability: The dataset generated during this study (web-based survey responses) is not publicly available due to the confidentiality/anonymity commitments made to participants and the ethical approval conditions. De-identified data may be made available by the corresponding author upon reasonable request and in line with relevant ethical requirements/approvals.

AI Disclosure: The qualitative dataset (audio recording and transcript from a single in-depth interview) is not publicly available due to confidentiality commitments and ethical considerations. De-

identified excerpts and/or analytic materials may be made available by the corresponding author upon reasonable request, subject to ethics requirements.

Author Contributions: Author Contributions: Both authors contributed equally to all aspects of the study, including conceptualization, data analysis, interpretation, and manuscript preparation. Both authors have read and approved the final version of the manuscript.

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