

İstanbul İktisat Dergisi

Istanbul Journal of Economics

Submitted: 20.07.2025
Revision Requested: 07.08.2025
Last Revision Received: 16.08.2025
Accepted: 22.11.2025

Research Article

 Open Access

Investigation of the Financial Status of Women's Cooperatives: Qualitative Research in Isparta



Ayşe Gül Gök¹   & Mahmut Sami Öztürk¹ 

¹ Suleyman Demirel University, Faculty of Economics and Administrative Sciences, Department of Business Administration.

Abstract

The movement to empower women through cooperatives, which is considered an important step in achieving economic development goals, is developing in Turkey as well as around the world. This research aims to reveal the financial situation perceptions of women's cooperatives in Isparta. In this regard, within the scope of qualitative research, semi-structured interviews were conducted with 16 women cooperative members, and data were collected. The data obtained was analysed with the MAXQDA 2020 programme. As a result of the research, it was concluded that it became difficult for women's cooperatives to progress after the establishment phase because of the lack of equity capital, failure to achieve goals and objectives, and partners' expectations differed economically and socially. Organ activities in women's cooperatives are also seen as a legal obligation, and the formation of cooperative bodies is formed within the framework of necessity, not within the framework of efficiency and effectiveness. During field studies, it was observed that the management and partners who wanted to stop cooperative activities faced various difficulties due to reasons such as lack of capital, lack of education, access to the market, and inability to provide economic welfare.

Keywords

Women's Cooperatives · Financial Situation · MAXQDA

Jel Codes

R2, GO, C83



- “ Citation: Gök, A. G. & Öztürk, M. S. (2025). Investigation of the financial status of women's cooperatives: Qualitative research in Isparta. *İstanbul İktisat Dergisi–Istanbul Journal of Economics*, 75(2), 310-333. <https://doi.org/10.26650/ISTJECON2025-1519616>
- © This work is licensed under Creative Commons Attribution-NonCommercial 4.0 International License. 
- © 2025. Gök, A. G. & Öztürk, M. S.
- ✉ Corresponding author: Ayşe Gül Gök aysegulgokgok@gmail.com



Investigation of the Financial Status of Women's Cooperatives: Qualitative Research in Isparta

Cooperatives are defined as a model of enterprise that allows individuals to come together and achieve their economic, cultural, and social goals in a democratic manner (Emiroğlu, 2015). Known as a movement that emerged in the mid-19th century and developed by integrating into the global economy, cooperativism originated from the needs of small communities and has enabled the existence of many cooperatives operating in various sectors today (Hobson, 1935; Pedersen, 2002).

The history of cooperativism in Turkey dates back to the Ottoman Empire (Emiroğlu, 2015). The first cooperative movement during the Ottoman period was the “Homeland Funds (Memleket Sandıkları)” established by Mithat Pasha in 1863 (Erçin, 2002), which operated in the field of agricultural credit (İnan, 2008). During the Republic period, the cooperative movement was supported by Mustafa Kemal Atatürk, and significant steps were taken starting from 1920. The draft “Law on Cooperative Companies (Kooperatif Şirketler Kanun Layihasıdır)” prepared in 1920 represents the beginning of cooperativism in Turkey (Mülayim, 2010). The most productive period was 1935, when the “Law on Agricultural Sales Cooperatives and Associations” and the “Law on Agricultural Credit Cooperatives” were enacted under Law No. 2834 (Ministry of Commerce, 2016). The 1961 Constitution included a special article on cooperativism, and the cooperative movement spread to different fields. By 1969, with the enactment of the “Cooperative Law No. 1163,” all cooperatives in Turkey became subject to this law (Emiroğlu, 2015). The Law on Agricultural Credit Cooperatives and Associations was enacted in 1972. The 1982 Constitution also contains articles aimed at developing cooperativism (Özdemir & Başaran, 2003).

Today, cooperatives operate under the Ministry of Trade, the Ministry of Food, Agriculture and Livestock, and the Ministry of Environment, Urbanisation and Climate Change, and they are established in various fields such as production, housing, consumption, development, and supply-distribution. They are also formed in areas such as women’s cooperatives, agricultural sales, media, education, health, and transportation. Cooperativism is considered the third sector of the economy and is being developed with a strategic approach (Emiroğlu, 2019).

The cooperative model contributes to the social and economic development of communities, improvement of welfare levels, achievement of production-based growth, and development of a culture of democracy (Emiroğlu, 2015). Cooperatives are an important social policy tool in combating poverty (Taş & Kazar, 2019). In their studies, Karakuş (2022) and Sefer (2024) emphasise the importance of cooperatives in fighting poverty, reducing gender inequality, achieving economic benefits, promoting local development, and empowering women socially and economically worldwide. Accordingly, in the cooperative movement, which is a suitable model to increase women’s contributions to economic life and ensure their effective participation in social life, women’s cooperatives possess features such as mutual aid and cooperation, democratic participation in management, and people-centeredness. They also have structural characteristics that prioritise women’s expectations and needs, such as the development of social relationships, teamwork, and equal protection (Bastida, Pinto, Blanco & Cancelo, 2020).

Although there is no universally accepted definition of women’s cooperatives in the international literature, they are generally described as cooperatives established and operated by women (KEİG, 2015). Recently, women’s cooperatives have gained importance as a “development solution,” and there is a consensus that



they are an effective and functional model for women's development (Aksoy & Günay, 2018). In Turkey, women's cooperatives were first established in 1999. It is observed that more women's cooperatives were established in 2002. The most significant reason for this is that in 2001, the Foundation for the Support of Women's Work (KEDV), along with women's groups it worked with in Istanbul, the Marmara Earthquake Region, Diyarbakır and Mardin, identified the cooperative model as a suitable legal structure for the needs-based organisation of poor women and carried out activities in this direction (Akkaya, 2018).

In 2013, in response to the demands of women entrepreneurs to integrate the female workforce into the economy, increase women's employment, and develop and support women's cultural and social activities, the Ministry of Customs and Trade published a model article of association under the name "Women's Initiative Production and Business Cooperative (Kadın Girişimi Üretim ve İşletme Kooperatifi)". This led to the establishment of many new women's cooperatives (Başaran, Birinci, Şener, Özçağlar & Zeyrek, 2015). Women's cooperatives not only increase the inclusion of women in the economy but also enhance production activities (Akkaya, 2018). However, research indicates that many rapidly increasing women's cooperatives either close before starting operations or shortly after starting activities (Duguid, Durutaş & Wodzicki, 2015). Therefore, the continuity and development of women's cooperatives, which are seen as an important tool for increasing Turkey's sustainable development level, are crucial (Akkaya, 2018). However, it is observed that cooperatives other than women's cooperatives also face difficulties in accessing financial instruments. Indeed, a study conducted in Ethiopia found that small farmers had trouble obtaining credit, with issues such as the lack of interest-free loans, lengthy procedures, and repayment problems coming to the forefront (Mersha & Ayenew, 2018). Similarly, a study on the main factors hindering the development of agricultural credit consumer cooperatives in Russia emphasised that inadequacies in the existing legal framework, limited state support, and contradictions in financial markets were the key elements restricting the development of cooperatives (Yahina, Minnigaleeva, Shakiryanova, Svechnikov & Ivanova, 2021). Siddaraju (2012) found that cooperatives in India faced significant obstacles due to weak economic infrastructure, low member participation, financial sustainability issues, and managerial deficiencies. Furthermore, cooperative banks were unable to provide sufficient financing to low-income and rural populations because of resource shortages and institutional problems. These findings indicate that, alongside women's cooperatives, other types of cooperatives also encounter similar structural challenges in terms of financial sustainability and access to resources.

Nevertheless, women's cooperatives occupy a distinctive position, as they function not only as economic actors but also as institutions that enhance women's social visibility and assume a transformative role in sustainable local development. Accordingly, the examination of women's cooperatives is critical for comprehending both the dynamics of women's participation in economic life and their potential contribution to broader social development. In this regard, the aim of the present study is to investigate the general condition and financial perceptions of women's cooperatives in the province of Isparta. Additionally, the study is important as it provides a basis for comparison with studies to be conducted in other provinces.¹

Literature Review

The empowerment of women through cooperatives has attracted the attention of many researchers both in Turkey and internationally, with a particular focus on the economic, social, and organisational challenges these cooperatives face. Aldırmaz Akkaya (2018) emphasised that the most significant financial problem of

¹This study was produced from Ayşe Gül GÖK's doctoral's thesis titled "Examining the Current Situation of Women's Cooperatives in the Perspective of Internal Audit: Research in Isparta Province"

women's cooperatives is the lack of capital, identifying this as a structural barrier to sustainable growth. Similarly, Kazar (2019) found that although women's cooperatives contribute to poverty reduction, their role in alleviating women's poverty remains limited due to structural and financial constraints.

Difficulties are also evident in the institutionalisation processes and in achieving the strategic objectives of cooperatives. Demircan Yıldırım (2022), in a phenomenological study, revealed that women's cooperatives in the Western Mediterranean region contribute to women's employment and economic participation, yet continue to face institutionalisation and effectiveness problems. Şenlik (2022) further demonstrated that leadership styles play a decisive role in institutionalisation, highlighting the effectiveness of transformational leadership, whereas laissez-faire leadership, though prevalent in women's cooperatives, remains inadequate. In a similar vein, Uğur Çınar et al. (2024) revealed in their study in Türkiye that women's economic development goals within cooperatives are shaped not only by familial restrictions but also by government policies and social class differences.

Another critical dimension relates to limitations in education, marketing, and digitalisation. Kuruoğlu (2023) showed that women's cooperatives that effectively utilised digital marketing could increase their revenues by up to 50%; however, low educational levels, small-scale local markets, and age-related factors pose obstacles to digital transformation. Similarly, Erdoğan (2022) emphasised that cooperative incomes increase women's visibility and decision-making power within the household, yet structural barriers continue to restrict their capacity to generate sustainable welfare.

Wafae and Sara (2021), in their study on women's cooperatives in Morocco, revealed that women's empowerment depends largely on overcoming cultural, social, and structural barriers and improving access to education. Vakoufaris et al. (2007), examining women's cooperatives in rural Greece, found that these cooperatives make significant socioeconomic contributions; however, sustainable development requires the effective use of local resources. Chatzitheodoridis et al. (2017), it is emphasised that in the last two decades, due to the impact of rural development policies, there has been an increase in the number of women's cooperatives in the mountainous and less developed regions of Greece. This study examined the role and responses of small-scale women's cooperatives in the Florina region during periods of economic instability. The findings of the study show that cooperatives face viability problems, particularly due to the effects of economic instability and the lack of new members. However, the survey results targeting young people revealed a positive attitude towards participation in cooperatives, although the existence and activities of cooperatives are not well known.

In conclusion, the literature indicates that women's cooperatives are vital tools for empowering women and enhancing their participation in socioeconomic life. Nevertheless, persistent problems such as capital shortages, challenges in achieving strategic goals, lack of institutionalisation, limited education and market access, difficulties in gaining consumer trust, and inadequate supportive policies remain. These findings align with the financial and organisational challenges identified in this study on women's cooperatives in Isparta.

Material and Method

Method and Approach of the research

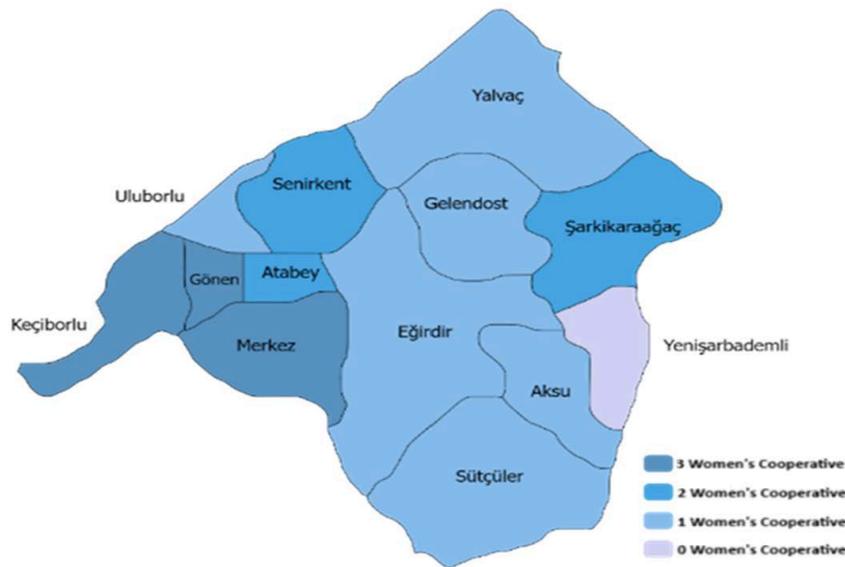
The study was conducted within the framework of qualitative research, which is one of the research methodologies. Chandra and Shang (2019) describe qualitative research as one of the most commonly used types of research and methodology in the social sciences that involves non-numerical data (or words). In

qualitative research, it is necessary to determine the approach, data, method of data collection, and type of data analysis. In this context, the phenomenological (hermeneutic) design was preferred in the qualitative research approach of the study. The phenomenological approach involves textual analysis, discourse analysis, and understanding the process with a focus on meaning and context (Chigbu, 2019). The basis of the phenomenological approach is the individual experience of the participant(s). In addition, data were obtained using the in-depth interview method, and descriptive analysis was preferred for data analysis. Before conducting the study, approval was obtained from the Ethics Committee for Scientific Research and Publication of Süleyman Demirel University with decision number 2021/0664.

Population and sample

The study population consists of women's cooperatives located in the Isparta province. The rationale for selecting Isparta province is the absence of a comprehensive study that specifically examines women's cooperatives in this region. Figure 1 presents information on the 20 women's cooperatives that constitute the study population, obtained from the Provincial Directorate of Trade and the Provincial Directorate of Agriculture and Forestry in January 2024.

Figure 1
Women's cooperatives



Of the 20 women's cooperatives located in Isparta province, only three are located in the city centre of Isparta. The remaining 17 women's cooperatives are located in the districts. There is no universally accepted formula for determining an appropriate sample size for qualitative research (Baltacı, 2018). Creswell (2013) posits that the sample size can range between 5 and 25 in his study. Bergh (2001) that the sample size in qualitative research should be at least 15. The primary objective of qualitative research is not to provide a quantitative representation of the sample, but rather to facilitate the clarification and deepening of understanding of a phenomenon (İslamoğlu & Alnıaçık, 2014). Consequently, researchers should determine the sample size by considering whether the information has reached saturation and is no longer repetitive (Wilson, 2014; Baltacı, 2018).

In the context of the study, eight cooperatives that had elected to liquidate, were in the process of liquidation, were inactive, or had declined to participate were excluded from the study. A pilot application was conducted in the remaining 12 women's cooperatives on the basis of criterion-based sampling. Consequently, the study questions were directed to the cooperative president, board members, audit committee members, and partners within the framework of criterion-based sampling. A total of 16 participants from five cooperatives responded to the questions, and the interviews were concluded when the responses reached the point of saturation.

Data Collection Tool and analysis

In-depth interviews are a data collection technique whereby information is gathered through one-on-one, face-to-face interviews that cover all aspects of the subject being studied. This often involves open-ended questions and detailed answers (Tekin, 2006). In the semi-structured interview format, a predefined set of questions is presented in the form of an interview guide. In order to ensure reliability, the semi-structured questions prepared within the framework of the literature review were revised based on feedback from experts and academics, and a pilot application was conducted. In depth interviews are a data collection technique through which information is obtained in a face-to-face and one-on-one manner, allowing the subject under investigation to be examined from all aspects (Tekin, 2006). In this study, this technique was implemented using a semi-structured interview format; in this format, pre-determined questions were presented to participants in the form of an interview guide.

During the process of developing the questionnaire, an extensive review of both national and international literature was conducted before data collection. Question sets used in qualitative studies focusing on women and women-oriented cooperatives were examined, and, accordingly, a set of questions suitable for the present research was developed.

The first section of the interview form included questions regarding general information, such as the year of establishment of the cooperatives, their field of activity, number of members, and administrative structure. The second section consisted of 10 open-ended questions designed to reveal women's perceptions of the financial situation of cooperatives, including issues such as capital structure, income expenditure status, public support, use of assets, degree of achievement of financial goals, and economic expectations of the members.

In order to ensure reliability, the questions prepared within the framework of the literature review were revised in line with the feedback of expert academics, and a pilot application was conducted. The aim of this approach was to enhance the transferability of the questions to the participants and strengthen the validity of the study. In its final form, the questionnaire consisting of general cooperative information and 10 questions on financial perceptions was administered in person between January 11 and 10 February 2024. Within this scope, the study was conducted with 16 participants, including cooperative members, presidents, vice presidents, board members, and audit committee members.

To ensure the validity and reliability of the research, participants were informed about the nature of the study before the interviews, and participation was based on voluntariness. With the consent of the participants, a voice recorder was used, and assurances were given that personal information would remain confidential. At the end of the interviews, participants were asked whether they wished to add any additional points, thereby finalising the process. In addition to the interview questions, field observations were conducted, and detailed notes were taken.

The audio recordings obtained from the in-depth interviews, which lasted between 30 minutes and 1.5 hours, were transcribed into approximately 80 pages of text. The transcripts were carefully reviewed in line with the research objectives, spelling errors were corrected, and all personal data were anonymized. Subsequently, the data were coded within the framework of descriptive analysis, and the original expressions of the participants were preserved and presented through direct quotations (Kümbetoğlu, 2017). Coding and data analysis were performed using the MAXQDA 2020 software. In this regard, a deductive thematic analysis approach was adopted in accordance with the framework developed based on the literature, and the themes and codes were structured accordingly (Saldana, 2019). The findings were visualised through code schemes, and the codes within the emerging themes were presented using code matrices.

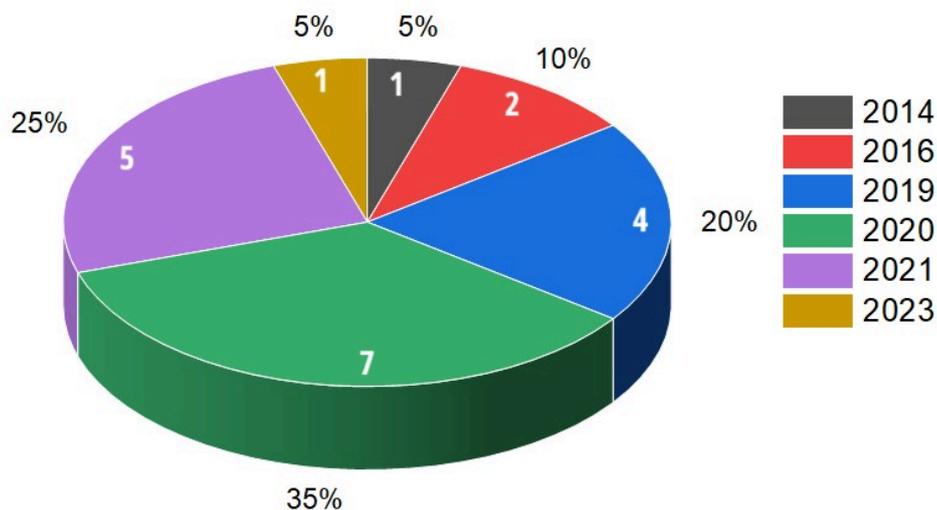
To enhance the transferability of the findings, the demographic characteristics of the participants, structural features of the cooperatives, and sociocultural context in which the research was conducted were presented in detail. In this way, it is expected that the findings obtained will provide a comparative framework for studies to be conducted in other women's cooperatives operating under similar conditions.

Information on Women's Cooperatives and Participant Profiles

Of the 20 women's cooperatives located in Isparta, four were established under the auspices of the Isparta Provincial Directorate of Agriculture and Forestry. The remaining 16 women's cooperatives were established under the auspices of the Isparta Directorate of Trade as "Women's Initiative Production and Business Cooperatives." The cooperatives are situated in the centre and districts of Isparta. A mere three women's cooperatives were established in the Isparta city centre. The remaining 17 women's cooperatives are situated in the districts. The distribution of the women's cooperatives in Isparta according to their establishment years is presented in Figure 2

Figure 2

Distribution of women's cooperatives established in Isparta by years



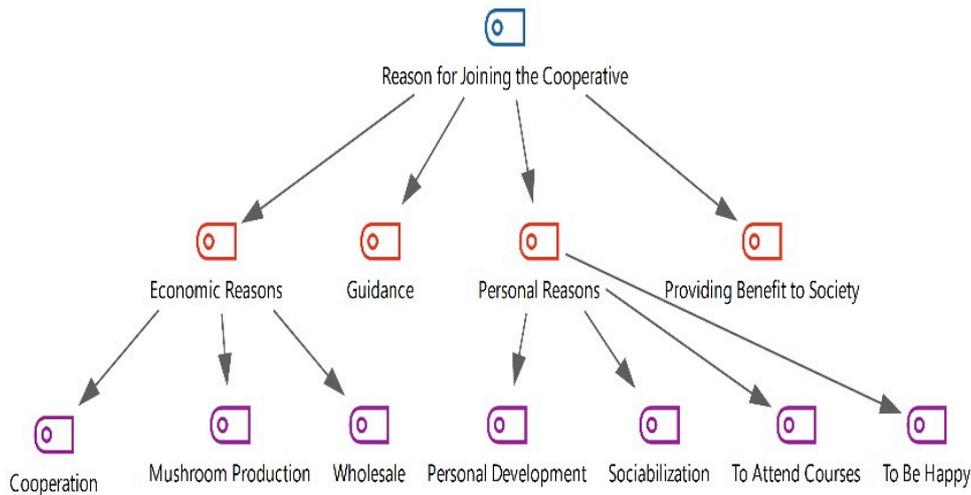
Upon examining Figure 2, it can be seen that in Isparta, 1 women's cooperative was established in 2014, 2 in 2016, 4 in 2019, 7 in 2020, 5 in 2021 and 1 in 2023.

RESULTS

Reasons for Joining a Cooperative

The 16 cooperative partners interviewed in the field research were asked, “What is your reason for joining the cooperative?” The code scheme in Figure 3

Figure 3
Reasons for joining a cooperative

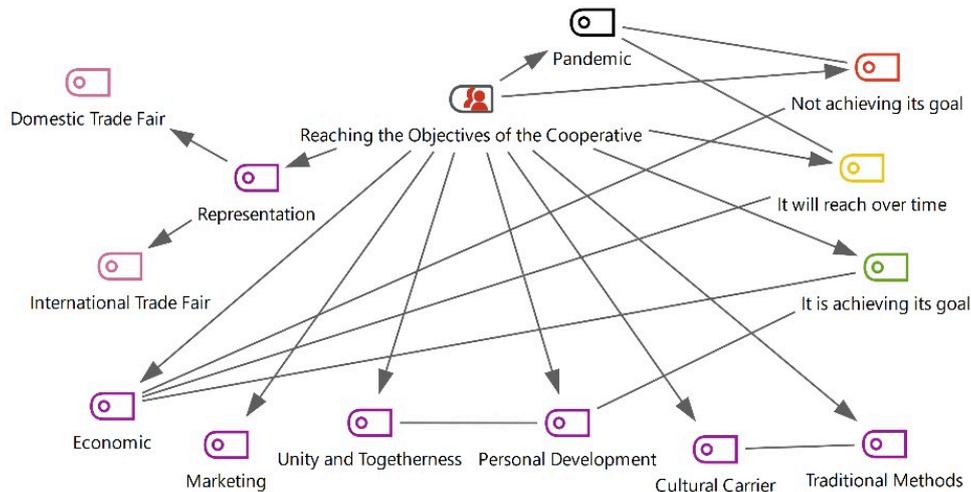


When Figure 3 is examined, four main reasons for joining the cooperative are seen. These are orientation, the idea of benefiting society, personal and economic reasons. Redirection for these reasons involves women being directed to join cooperatives by their close circle or official institutions. The idea of benefiting society is a major factor in women's participation in cooperatives. Co-production, togetherness, gathering, and acting together stand out as one of the reasons why partners join the cooperative with the idea of benefiting society (K8). When the reasons for joining the cooperative are examined, the main reasons that emerge are personal reasons. Being happy was determined as participation in personal development courses and socialisation. Women think that they will socialise by uniting (K5, K16). In addition, they think that the training they will receive within the cooperative will be beneficial to their personal development. They also think that cooperative membership will make them happy (K11, K15). One of the main reasons for participating in women's cooperatives is economic reasons. They think that many joint collaborations and mass sales will benefit them economically (K1, K8). In some cooperatives, members think that their economic welfare will increase by attending mushroom production courses and planning to open a mushroom production facility within the cooperative (K8). There are also some partners who are members of cooperatives for this purpose.

Status of Reaching the Cooperative's Objectives

The 16 cooperative partners interviewed in the field research were asked, “Do you think the cooperative has been able to achieve its goals?” The code scheme in Figure 4 created by examining their answers to this question.

Figure 4
The status of reaching the cooperative's objectives



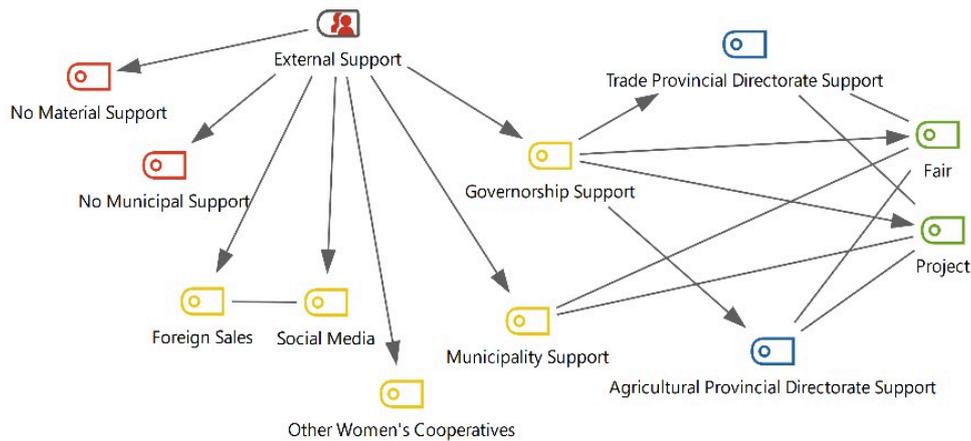
Upon examination of Figure 4, partner (K1) posited that their cooperatives have achieved their objectives in terms of representation. It is their contention that they have achieved the representation goal by participating in both domestic and international fairs, thereby representing both the cooperative and their country. Nevertheless, the representation issue has only been discussed in two different cooperatives. No comments were received from other women's cooperatives interviewed during the fieldwork on this matter. Partner (K1) has attributed the failure of their cooperatives to achieve their objectives to the pandemic. Partner (K1) believe that the pandemic has had an impact on their cooperatives, but they anticipate that they will be able to achieve their objectives over time. Consequently, partner (K1) has perceived the pandemic as an impediment to the achievement of their cooperative's objectives. Some partners (K15, K7, K2) conducted an economic evaluation of the achievement of the cooperative's objectives. Due to these evaluations, some partners (K15, K2, K8) have asserted that they have achieved their economic objectives, whereas others (K7, K2) have not. Furthermore, some partners (K15, K7) believe that economic goals can be achieved over time. In light of the fact that the study was answered by partners from a variety of cooperatives, it can be posited that there are cooperatives that have not achieved their economic objectives, as well as those that have. Some partners maintain that their cooperatives have achieved their marketing objectives. Consequently, cooperatives to which the partners belong can market their products and services with relative ease. Some partners (K11, K2) have evaluated whether the cooperative has achieved its objectives in terms of unity, solidarity, and personal development. They believe that the cooperative has achieved its objectives in these areas by providing unity and solidarity and contributing to personal development. In addition, partner (K1) believes that another objective of the cooperative is to serve as a carrier of culture through traditional methods. Partner (K1) thinks that the cooperative has achieved its objective, while some (K7, K15, K2) believe it will achieve it over time. When the answers to the question are examined, it is seen that the cooperative partners' expectations of the cooperative objectives differ according to their personal expectations (K11). Therefore, the expectations of the partners from the cooperative may vary, but they can operate within the same cooperative structure. An observed situation in the fieldwork is that the location of the cooperative is important in achieving its economic objectives. Partners of cooperatives located in more bustling areas or near important centres are more likely to achieve their economic goals than others. Generally, when the responses are evaluated, it is noticeable that economic reasons and the phenomenon of making money are

important for the partners. The first reason stated by cooperatives that did not accept the interview or were in the process of liquidation was economic reasons.

Supports Received from Sources for the Cooperative

The 16 cooperative partners interviewed in the field research were asked, “Do you think your cooperative is in collaboration with stakeholders?” (Detailing question: municipality, institutions, etc.) Are there any external supports coming in? (materials, capital, etc.)” The code scheme in [Figure 5](#)

Figure 5
Supports received from sources for the cooperative



When examining Figure 5, it is found that some participants (K13, K14, K16, K12, and K11) received municipal support from sources, whereas others did not. The types of support mentioned by those who received municipal support include support for participation in fairs and project writing (K14, K16). Additionally, many cooperative members believe that their political views influence the support they receive from the municipality (K11). They have stated that political beliefs have a significant impact on their behaviour towards the cooperative. Some participants (K14, K16, K11) who mentioned receiving support from the governorate received support for participation in fairs, project announcements, and project writing from the Trade and Agriculture Directorates. Some participants (K13, K12) have stated that they did not receive material support as part of the assistance.

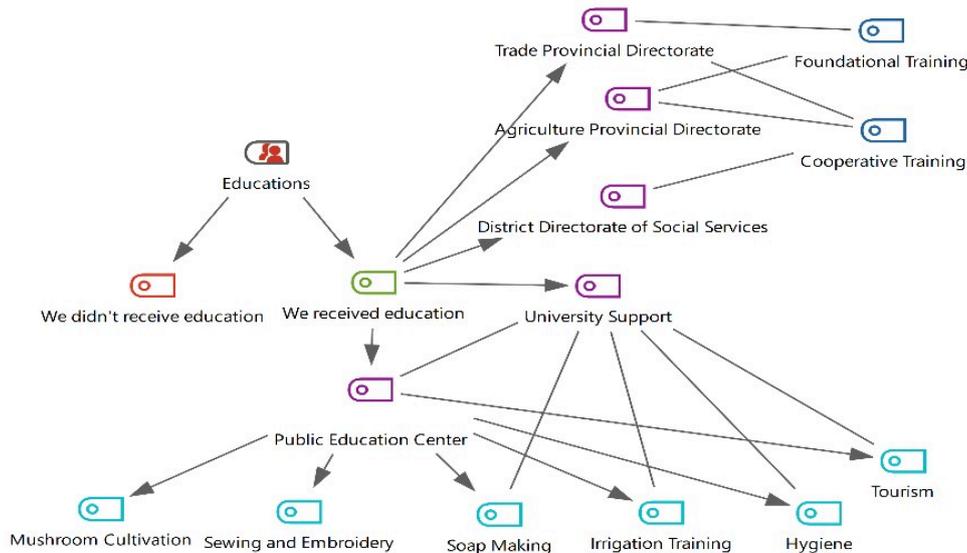
Support can also be seen as collaboration and mutual assistance from other women's cooperatives (K13). Additionally, marketing on social media is considered support for cooperative members. In the field study, partners (K13, K12) stated that they did not receive material support and did not receive support from public institutions other than support for fairs, congresses, and some cooperative trainings. Therefore, this is seen as a deficiency, and partners have expressed that they expect more support from public institutions. Additionally, partner (K12) believes that they can reach a wider audience on social media and make posts accordingly. They use social media to promote and market their products. One of the significant findings reached in the field study is that a cooperative (K13) received support in terms of education during its establishment phase, but later, especially due to the lack of material support, they believe that the cooperative could not progress. Here, there is a discrepancy between the expectations of cooperative members and the definition of a cooperative. In the context of the belief that the cooperative cannot progress without material support, some participants (K13, K11) believe that it is necessary to receive support from public institutions.

In this context, it can be evaluated how much of the expectations of some partners or members (K13, K14, K16, K12, K11) agree with the definition of a cooperative.

Trainings Received Within the cooperative

The 16 cooperative partners interviewed in the field research were asked, “What kind of training have you received within the cooperative?” The code scheme in Figure 6

Figure 6
Trainings received within the cooperative



Upon examination of Figure 6, it becomes evident that there are participants who have received education within the cooperative, as well as those who have not. Participants who received education obtained it from public education centres, universities, the Provincial Directorate of Trade, the Provincial Directorate of Agriculture, and the District Directorate of Social Services. The training received from public education centres encompasses a range of disciplines, including sewing, embroidery, mushroom cultivation, soap making, irrigation training, hygiene, and tourism (K3, K5). Training provided by universities includes mushroom cultivation, soap making, irrigation training, hygiene, and tourism (K5). The training provided by the Provincial Directorate of Trade, the Provincial Directorate of Agriculture, and the District Directorate of Social Services is related to the formation of cooperatives and the principles of cooperativism (K11, K12, K13). For example, some participants stated that they received training from the Provincial Directorate of Trade during the establishment phase of the cooperative, as well as training in areas such as mushroom cultivation and tourism (K3, K6). One participant highlighted that the Provincial Directorate of Trade provided training on how to improve and develop the cooperative, while she also joined seminars at fairs to advance her knowledge (K6). Another participant emphasised that social services officers provided training on cooperative formation only upon their request (K12, K13). Upon evaluation of the general expressions and observations of the participants, it was observed that there are no difficulties in receiving education in any subject, and that they can take advantage of being a women's cooperative and receive any kind of educational support. Furthermore, it was observed that the growing support for personal development and cooperative formation-related education is positively welcomed by the members

(K11, K13). It was also noted that the participants displayed an openness and enthusiasm towards receiving educational support from public institutions (K3, K6).

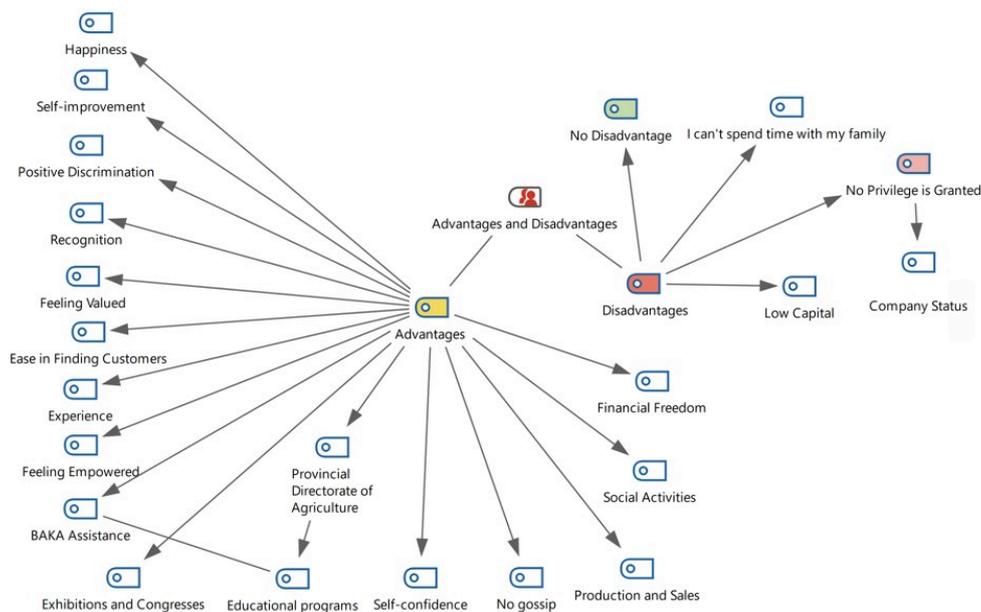
Advantages and Disadvantages of Women's Cooperatives

The 16 cooperative members interviewed in the field research asked, “What would you say about the advantages and disadvantages of operating as a women’s cooperative?” The code scheme in [Figure 7](#)

“

Figure 7

Advantages and disadvantages of women's cooperatives



“

When examining Figure 7, some participants have expressed that operating as a women’s cooperative is advantageous (K2, K3). However, some participants have also mentioned advantages and disadvantages (K5, K7, K11, and K12). Some participants have stated that there are no disadvantages, only advantages (K2, K3).

The advantages of operating as a cooperative mentioned by participants include providing financial freedom (K11), facilitating participation in social activities (K2), conducting production and sales activities (K3), preventing situations like gossip that would not benefit individuals (K2), increasing self-confidence and feeling empowered (K2, K11), being valued (K7), gaining recognition (K12), experiencing positive discrimination (K7), gaining recognition both domestically and internationally (K3), acquiring knowledge through trainings provided by institutions such as BAKA and the Provincial Directorate of Agriculture (K3), participating in fairs and congresses (K3), gaining experience (K11), contributing to personal development (K11), and facilitating finding customers (K12). Additionally, it has been concluded that operating as a cooperative generally makes participants feel happy (K2, K5, K11).

The disadvantages of operating as a cooperative mentioned by participants include insufficient capital for the sustainability of cooperatives, observed to lead to a loss of motivation among participants (K7, K11, K12). Moreover, participants without other economic incomes besides the cooperative have been observed to feel inadequate and unhappy due to insufficient capital (K11, K12). As a solution to insufficient capital,

participants express expectations of support from public institutions; otherwise, they indicate that women's cooperatives may not be able to continue their activities due to this deficiency (K7, K11).

Another disadvantage of operating as a cooperative is mentioned as members devoting most of their time to cooperative activities, resulting in insufficient time allocated for their families and experiencing difficulties in balancing family and work (K5). Finally, participants perceive women's cooperatives as being evaluated in the same category as other companies in terms of economic conditions; therefore, they express that they do not receive enough positive discrimination (K7, K12). They have mentioned that they receive value and attention when they visit public institutions as a women's cooperative (K7). However, dealing with procedures and taxation like companies has been mentioned as the biggest disadvantage (K12). This situation has been observed to challenge cooperatives and even lead some of them to closure (K12). Cooperatives that did not want to participate in field interviews and were in the liquidation process also mentioned that economic reasons were influential.

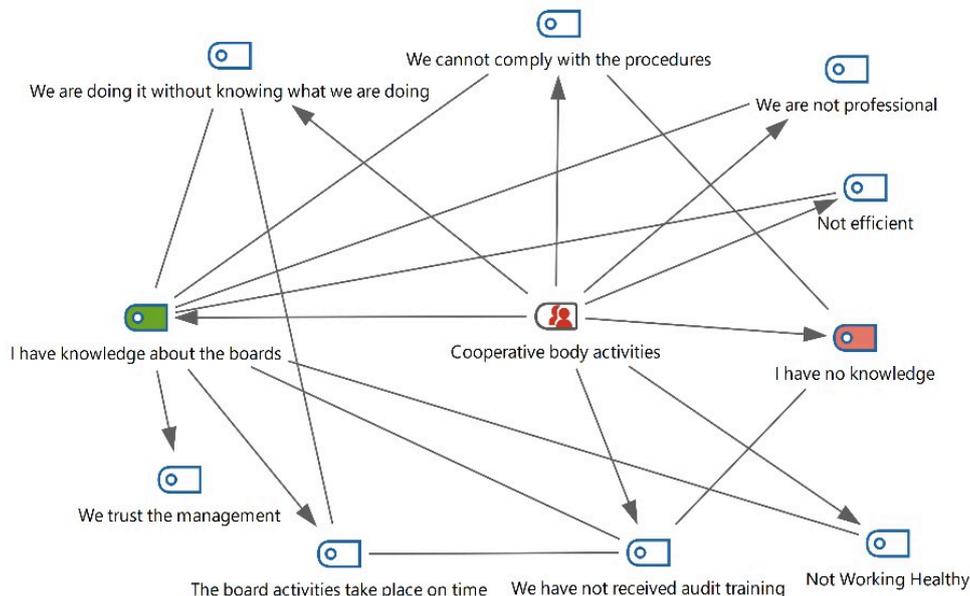
Périlleux and Szafarz (2015) found that in terms of social performance, boards dominated by women have a higher social orientation than those dominated by men. In the fieldwork, participants stated that being a women's cooperative is more effective in resolving issues (K7).

Activities of Cooperative Bodies

The 16 cooperative partners interviewed in the field research were asked, “How do you evaluate the activities of organs such as the general assembly, board of directors, and audit committee in your cooperative?” The code scheme in Figure 8 created by examining their answers to this question.

Figure 8

The activities of cooperative bodies



When examining Figure 8, it is observed that there are participants with both knowledge and lack of knowledge about cooperative boards. Participants with knowledge about cooperative boards (K5, K7, K12, and K13) mentioned that the general assembly, board of directors, and supervisory board activities are conducted in a timely manner. Participants with knowledge about the boards express their trust in the management when evaluating the activities of these boards (K5).

However, some participants mention that while the activities of the boards somehow take place, they do not fully understand what exactly is being done (K9, K16). Participants also indicate that they do not have information about the activities of the organs (K9). Moreover, there are participants who express that the activities of the organs are not conducted professionally, are not functioning properly, and are not found to be efficient (K16, K13). Participant mention that procedures are not followed or cannot be followed in conducting organ activities, and they carry out the activities to the extent of their knowledge (K16). Those who lack knowledge about audit activities attribute this to not receiving training on audits within the cooperative (K12).

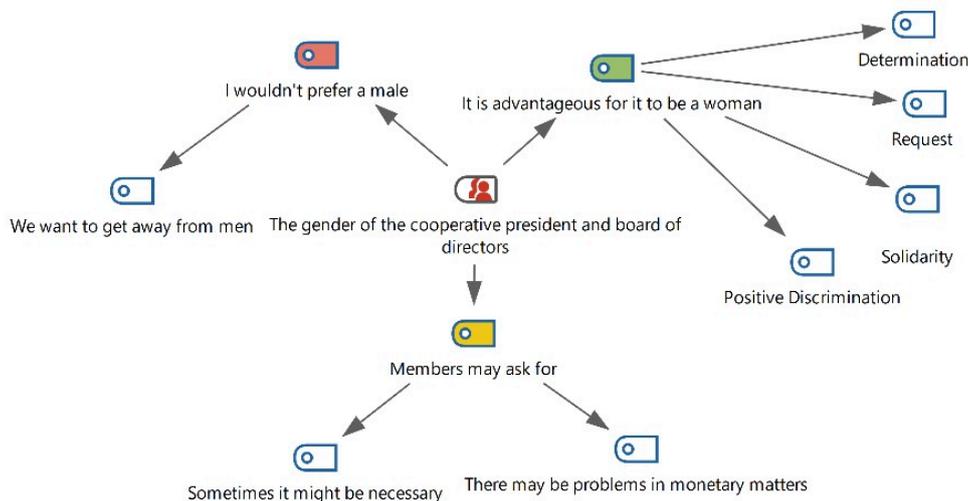
Based on the observations from the fieldwork regarding this question, the lack of sufficient knowledge about cooperative organs, the perception that cooperative organs are only formed for legal purposes (K16), the view of cooperative organs' functioning as obligatory and merely a paper-based task by the members (K16), and the impression that activities are carried out irregularly and negligently (K13) have been noted. Additionally, another observation regarding the functioning of cooperative organs in this question is that some members did not want the question to be answered. When asked about this, participants explained that they did not feel competent or knowledgeable enough about the subject (K9). From the responses given to this question during the field interview, it was observed that women members either lacked sufficient knowledge about cooperative organs or were not interested.

Influence of Gender on Cooperative management

The 16 cooperative partners interviewed in the field research were asked, “Do you think the gender of the cooperative president and the board of directors affects the cooperative’s activities?” The code scheme in Figure 9

Figure 9

The influence of gender on cooperative management



When examining Figure 9, participants expressed that having a female president and board of directors in the cooperative is advantageous. They emphasised that this situation increases motivation, solidarity, and determination while also providing positive discrimination in institutional relations and partnerships (K12, K4, K9, K10). Participant highlighted that female leadership creates a sense of trust and comfort, allowing them to express themselves more easily within the cooperative (K7).

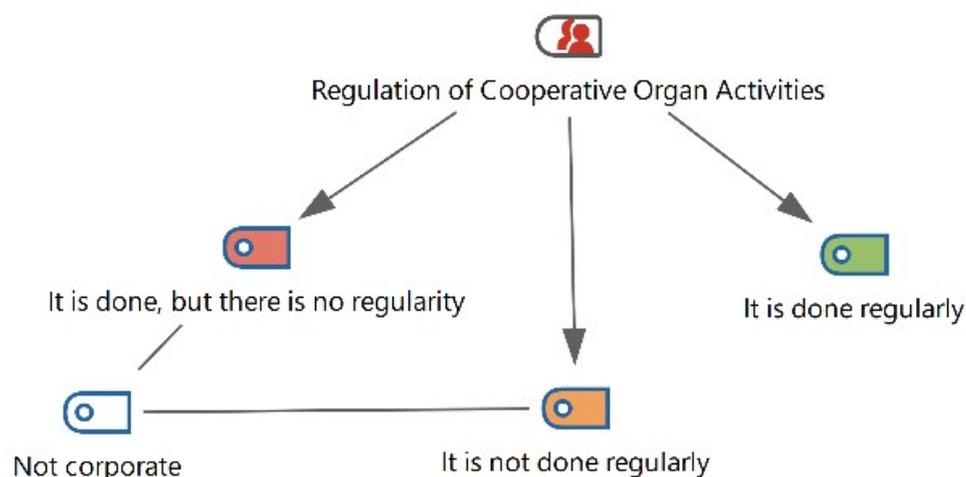
On the other hand, a group of participants suggested that the inclusion of men in cooperative management could contribute to overcoming physical challenges such as carrying heavy loads, transportation, or stand installation at fairs (K5, K6). According to these views, the presence of men is not considered necessary for management itself, but rather for meeting practical needs that women find challenging. Furthermore, some participants noted that male leadership might accelerate decision-making processes and facilitate the cooperative's recognition in rural areas where women's work is undervalued (K13).

In this context, the findings indicate that while women members generally prefer a female-led cooperative due to solidarity and gender-based comfort, there are also voices emphasising the potential economic and practical benefits of including men in the management or membership structure (K12, K5, K6, K13).

Regularity of Cooperative Organ Activities

The 16 cooperative partners interviewed in the field research asked, "Are activities such as internal audit, general assembly, financial assembly, etc. carried out regularly in the co-operative?" The code scheme in Figure 10

Figure 10
Regularity of cooperative organ activities



Upon examination of Figure 10, the participants indicated that the board activities are carried out in three distinct forms: "regular," "irregular," and "they are carried out but there is no order." Additionally, some participants emphasised that the activities of the audit board are carried out continuously and by all partners, rather than at specific times (K3, K10). The partners participating in the study indicated that they were aware of the concept of "internal audit" and the duties of the internal auditor. However, upon further examination, certain inconsistencies were identified between their explanations and the actual practices observed. The perception of "inspecting" did not necessarily align with the actual monitoring of economic or operational inputs and outputs of the cooperative. Instead, it appeared to be more closely aligned with the inspection of products used on a given day and the foodstuffs procured (K12). This has led to the observation that the internal audit activity, which should be operated as a powerful wheel, cannot be fulfilled and is evaluated in different meanings.

Furthermore, all cooperatives stated that they hold a general assembly once a year without disrupting their activities (K3, K7, K12, K14, and K16). Newly opened cooperatives, which have not yet completed their year, emphasised the importance of conducting board activities and stated that care should be taken to

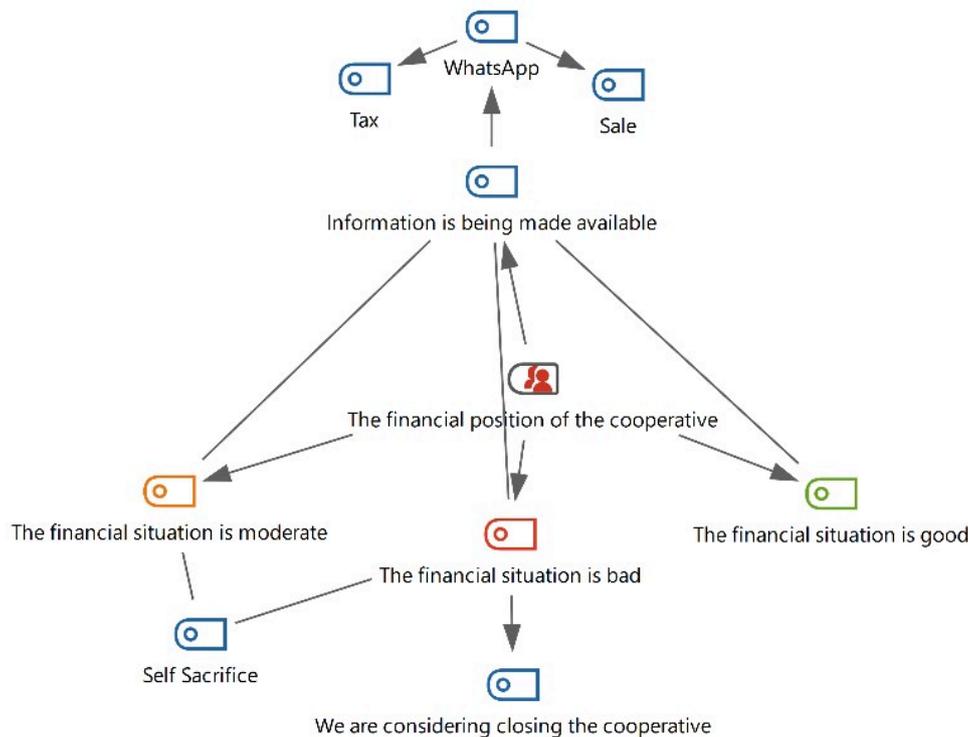
perform regular activities (K7). While some participants view board activities as a legal obligation (K3, K12), others regard them as an integral part of the cooperative's functioning (K10, K14, K16). Teixeira et al. (2021) emphasised the significance of governance in the performance of cooperatives, conceptualising governance as a dynamic interplay of mechanisms that can substitute for one another and influence outcomes. However, during fieldwork observations, it was observed that this situation was not consistently operationalised by all participants, with organ activities being carried out primarily due to legal requirements.

Financial Situation of the Cooperative

The 16 cooperative partners interviewed in the field research inquired about whether the activities of internal audit, general assembly, and financial board were conducted on a regular basis. The participants shaped the code scheme in Figure 11

Figure 11

Financial situation of the cooperative



Upon examination of Figure 11, the participants provided responses regarding the financial situation of the cooperative. These responses included “our financial situation is good” (K1, K5), “our financial situation is bad” (K8, K10, K11, K12, K13), and “our financial situation is fair” (K2, K3, K15). The participants indicated that they were informed of sales, tax payments, and other financial transactions via WhatsApp (K1, K3, K13). Some participants indicated that the cooperative's financial situation was poor and that it survived due to the collective sacrifices of its members (K10, K11, K12). Some participants who indicated that their financial situation was unfavourable expressed a desire to dissolve the cooperative. The rationale for this assertion is that, even in the absence of any operational activity, the cooperative is obliged to meet fixed expenditure obligations, including the remuneration of an accountant and the payment of taxes (K12, K13). Some participants indicated that they were moderately informed about the financial situation of the cooperative (K2, K15). It was indicated that the partners had made sacrifices to maintain this level of performance (K11). Upon

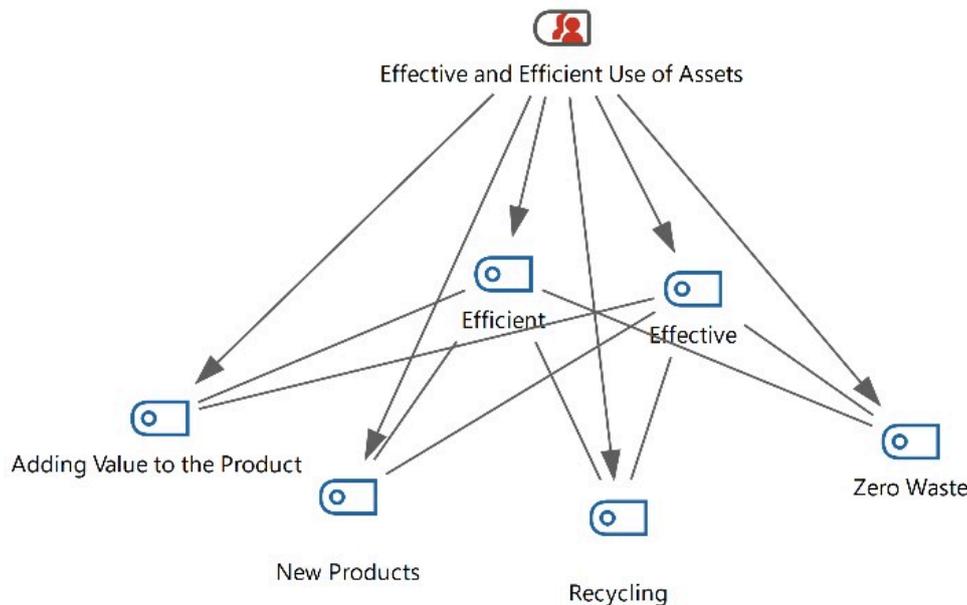
the completion of the evaluation process, which included the analysis of both participant statements and field observations, it became evident that there were discrepancies in the financial situation evaluations of the partners across the cooperatives.

For instance, participants who indicated that the financial standing of the cooperative was at a moderate level asserted that they were at this level due to the fact that cooperative expenses were met (K2, K15). Those participating in different cooperatives who indicated that the financial situation of their respective cooperatives was at a medium level asserted that they were at this level due to the fact that the cooperative's costs were covered and that a profit was generated (K3). In a different cooperative, participants who indicated that their financial situation was poor stated that they were only able to cover their costs (K8, K10, K11). Some cooperatives indicated that they received moral support during the establishment phase but subsequently experienced feelings of isolation and financial distress, prompting them to contemplate closure (K12). However, they indicated that the process of closing the cooperative is lengthy and that this situation is a source of concern (K12, K13). Another situation observed during the field interviews was that women's cooperatives expect different kinds of support from public institutions and organisations (K12). A lack of financial management skills can increase the expectations of partners for this type of support. In this context, the financial situation of cooperatives may differ according to the expectations of their partners.

Effective and efficient use of cooperative assets

The 16 cooperative partners interviewed in the field research were asked to consider whether they believed that assets were being used effectively and efficiently within their cooperative. What are your thoughts and suggestions regarding this matter? The participants' responses to the aforementioned question shaped the code scheme presented in Figure 12

Figure 12
Effective and efficient use of cooperative assets



Upon examination of Figure 12, it can be observed that participants who state that cooperative assets are used effectively achieve this with zero waste and recycling practices (K3, K5, K7, K16). Participants who stated that cooperative assets were used efficiently achieved efficient use by adding value to the product and

obtaining new products from raw materials (K3, K5, K7, K10, and K16). It has been stated that the remaining materials from one product are used for other products, and the available possibilities are used to the fullest (K6, K7, K16). Upon examination of the field observations and the statements of the participants, it was observed that they asserted that the implementation of efficient and effective use is imperative in cooperatives due to the lack of capital, as this would facilitate the achievement of success (K10, K12).

Whether a Cooperative Achieves its Financial Goals

The 16 cooperative partners interviewed in the field research asked, “Is your cooperative achieving its financial goals?” The code scheme in [Figure 13](#)

Figure 13

Whether the cooperative achieves its financial goals.



When Figure 13 is examined, there are participants who think that the cooperative has achieved its financial goals (K2, K3, K7, K15, K16), as well as participants who think that it has not achieved its financial goals (K5, K11, K13). Participants who think that the cooperative has achieved its financial goals see making a profit, allowing the cooperative to socialise and making people feel happy as the goals of the cooperative, and they think that the cooperative has achieved its goals with the realisation of these (K2, K3, K7, K15, K16). Participants who thought that the cooperative had not achieved its goals stated that they had not yet achieved it but that they could achieve it over time (K5, K11, K16). In addition to all these thoughts, the participant coded K13 stated that they could not continue their activities; therefore, they could not achieve their goals, and accordingly, they were thinking of closing the cooperative (K13). In the field study conducted, it was observed that cooperatives were under lower financial risk and wanted to increase their earnings without debt. A similar result was reached in the study conducted by Périlleux and Szafarz (2022). Périlleux and Szafarz (2022) stated that female-dominated managements/boards are more risk averse than male-dominated managements/boards due to their gender characteristics.

CONCLUSION

Cooperatives play a significant role in meeting social and economic needs, including skill development, income generation and socialisation. In particular, since the 2000s, cooperatives have become an important tool for economic development in combating poverty and increasing employment (Yıldırım, İslamoğlu & Torun, 2021). In this context, women's cooperatives, which are preferred for improving the economic and social status of women, have been on the rise in recent years. Therefore, regulations in the field of women's cooperatives, which are seen as a tool for economic development, are important for the effectiveness and efficiency of these cooperatives. In this study, which examines the current situation and financial situation perceptions of women's cooperatives, a face-to-face interview was conducted with women cooperative members in Isparta.

The research identified four main reasons for women's participation in women's cooperatives. The aforementioned reasons were as follows: guidance, the idea of benefiting the community, personal and economic reasons. Regarding the question of whether the cooperative has achieved its objectives, some members believe that their cooperative has achieved representation. Some members indicated that they anticipated achieving their objectives in the near future, while others asserted that they had already accomplished them. It was indicated that external support to the cooperative was not in terms of materials or raw materials but rather in the form of training. Upon examination of the training received by members within the cooperative, it became evident that there were members who had received training within the cooperative, as well as those who had not. The participants who received training received their training from a number of sources, including public education centres, universities, the Provincial Directorate of Trade, the Provincial Directorate of Agriculture, and the District Directorates of Social Services. The training received from the Public Education Centre can be categorised into the following areas: sewing, embroidery, mushroom cultivation, soap making, irrigation training, hygiene, and tourism training.

Some cooperative members who participated in the study indicated that operating as a women's cooperative is advantageous. Some participants indicated that there are both advantages and disadvantages, while others asserted that there are only advantages and no disadvantages. The advantages of operating as a cooperative, as identified by the participants, include: financial independence, participation in social activities, conducting production and sales activities, preventing situations that are not beneficial to individuals (gossip), increased self-confidence and feeling empowered, being valued, recognition, positive discrimination, gaining recognition both domestically and internationally, gaining knowledge through training from organisations such as BAKA and the Provincial Directorate of Agriculture, participation in fairs and congresses, gaining experience, contributing to personal development, and ease in finding customers.

When the partners' knowledge about cooperative boards is examined, some participants do not have as much knowledge about the boards as those who do. Those who have knowledge about the boards state that the general assembly, board of directors, and audit board are held on time. In addition, participants who have knowledge about the boards trust the management in evaluating the activities of these boards. In addition, they stated that the board activities were somehow carried out, but they did not know exactly what was done regarding the boards. Some participants stated that they had no information about organ activities. When the effect of gender on cooperative management was examined, participants stated that it was advantageous for the cooperative president and board of directors to be women. Participants explained the reason for its advantage as being a woman as the president and management of the cooperative increases desire, solidarity, and determination.

In the field interviews, when the general financial knowledge and perception were analysed, participants gave responses regarding the cooperative's financial status, such as "our financial situation is good," "our financial situation is bad," and "our financial situation is average." Participants stated that information about the cooperative's financial status, such as sales, tax payments, and various other payments, is communicated to them via WhatsApp. When examining the effective use of cooperative assets, participants who indicated that the assets are effectively used mentioned that this is achieved through zero waste and recycling practices. Those who believe the cooperative's assets are used efficiently stated that efficient use is realised by adding value to products and creating new products from raw materials. Materials left over from one product are used for other products, and all available resources are used to their fullest extent. When examining the cooperative's achievement of financial goals, there are participants who believe that the cooperative has achieved its financial goals and those who do not. Participants who think the cooperative has achieved its financial goals consider profit-making, enabling socialisation within the cooperative, and providing a sense of happiness as the cooperative's goals. They believe that by achieving these, the cooperative has met its objectives. On the other hand, participants who believe that the cooperative has not yet reached its goals state that although they have not been achieved yet, they can be attained over time.

When the findings obtained from the research were evaluated in general, similar results were reached with the literature. According to Schultz (2019), women's education increases productivity, allows women to expand their social circles, and eliminates intergenerational gaps by ensuring children have access to good education and health opportunities. It also offers equal opportunities to low- and high-income earners. Bubolz (2001) stated that educating a woman is equivalent to educating a family and society. The low education level of cooperative members brings various problems in cooperative activities. Cooperatives have been established in various sectors in Turkey and around the world. The size of the number of cooperatives and members reveals the importance of the cooperative sector in Turkey. However, it is inadequate in calculating the contributions of Turkish cooperatives to the country's economy. The reason for this is that quantitative data on cooperatives are limited, that is, economic indicators are almost non-existent (Everest, 2018).

Altman (2015) argues that the rule and regulation standard aimed at providing benefits (high income) to members attracts the interest of many members and determines the success of cooperatives. This contributes to supporting economic growth. The state has a significant influence on cooperatives. The dominant systems and ideologies of the countries where cooperative activities are implemented directly or indirectly affect cooperatives. The prevailing ideologies dominating economic, political, cultural, and social structures also influence the way cooperative activities are implemented (Ültanır, 2019). Masabo (2015) that cooperatives are effective mechanisms that bring together women's resources and offer the advantages of economies of scale to improve their living standards. Cooperative membership enhances women's capacity to make strategic choices in their lives and increases their self-esteem and decision-making abilities. Additionally, the study highlights how complex and conditional the process of women's empowerment through cooperatives is. While cooperatives serve as a means to initiate this process, they are not universally perceived as an effective method (Masabo, 2015). Beyond providing employment or income-generating activities, cooperatives influence women's skills, knowledge, and self-confidence, enabling them to adapt voluntarily, given the opportunity to utilise their resources and networks in times of scarcity.

When the field interviews were analysed, it was observed that women's cooperatives are stuck in a vicious cycle, with many not actively operating, some deciding to close down, and others in the process of liquidation. Additionally, it was concluded that there is a lack of capital, failure to achieve goals and

objectives, and differences in expectations among members in terms of economic and social aspects. Furthermore, significant knowledge gaps exist in the establishment, management, and progress of women's cooperatives. Moreover, organ activities in women's cooperatives are seen as a legal obligation, and the formation of cooperative organs is not based on productivity and efficiency but rather on necessity. During the fieldwork, it was observed that management and members wishing to halt cooperative activities faced various challenges, such as lack of capital, lack of education, limited market access, and failure to achieve economic well-being. In light of these considerations, it has been determined that the priority areas and operational parameters of cooperatives require reevaluation and refinement. Aju and Adeosun (2021) argue that women's cooperatives should take measures to encourage the increased participation of female members and develop their capacity with their own economic resources. Paudel and Acharya (2022) also indicates that policymakers should ensure that the current capital mobilisation in the cooperative sector makes a positive contribution.



Ethical Approval	The study was approved by the Ethics Committee for Scientific Research and Publication of Süleyman Demirel University with decision number 2021/0664. (Date: 08.01.2024; 144/34).
Peer Review	Externally peer-reviewed.
Author Contributions	Conception/Design of Study M.S.Ö, A.G.G.; Data Acquisition M.S.Ö, A.G.G.; Data Analysis/Interpretation M.S.Ö, A.G.G.; Drafting Manuscript- A.G.G; Critical Revision of Manuscript- M.S.Ö, A.G.G.; Final Approval and Accountability- M.S.Ö, A.G.G.; Technical or Material Support M.S.Ö, A.G.G.; Supervision M.S.Ö.
Conflict of Interest	The author has no conflict of interest to declare.
Grant Support	The author declared that this study has received no financial support.

Author Details

Ayşe Gül Gök

¹ Suleyman Demirel University, Faculty of Economics and Administrative Sciences, Department of Business Administration.

 0000-0003-3263-1213  aysegulgokgok@gmail.com

Mahmut Sami Öztürk (Doç. Dr.)

¹ Suleyman Demirel University, Faculty of Economics and Administrative Sciences, Department of Business Administration.

 0000-0002-7657-3150

References

- Aju, S. I., & Adeosun, O. T. (2021). Constraints to participation in the management of cooperative societies: insights for women in aka community. *Journal of Enterprising Communities: People and Places in the Global Economy*, 15(4), 508-530. <https://doi.org/10.1108/JEC-08-2020-0146>
- Akkaya, F. (2018). *The relationship between sustainable development and women's cooperatives and analysis of the financial performance of women's cooperatives*. 2nd international women's congress: empowering instead of empowerment and advancing DESEM, İzmir, Turkey.
- Aksoy, A., & Günay, G. (2018). Türkiye'de kadın kooperatifçiliği [Women's cooperatives in Turkey]. *Third Sector Social Economic Review*, 53(1), 77-90.
- Aldırmaz Akkaya, F. (2018). Türkiye'de kadın kooperatiflerinin sürdürülebilir kırsal turizmdeki önemi ve finansal performanslarının analizi / The importance of women cooperatives in sustainable rural tourism in Turkey and analysis of their financial performance (Doctoral dissertation, İnönü University, Malatya). Retrieved from <https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp>



- Altman, M. (2015). Cooperative organisations as an engine of equitable rural economic development. *Journal of Cooperative Organisation and Management*, 3(1), 14-23. <https://doi.org/10.1016/j.jcom.2015.02.001>
- Baltacı, A. (2018). Nitel Araştırmalarda örnekleme yöntemleri ve örnek hami sorunsalı üzerine kavramsal bir inceleme [A conceptual review of sampling methods and sample size tissues in qualitative research]. *Bitlis Eren Üniversitesi Sosyal Bilimler Dergisi*, 7(1), 231-274.
- Başaran, H., Birinci, S., Şener, H. B., Özçağlar, A., & Zeyrek, A. E. (2015). From local solidarity to large enterprises (agricultural sales cooperatives with a century-long history): 24th International Turkish Cooperative Congress Proceedings (pp 1-59). Turkish Cooperative Institution.
- Bastida, M., Pinto, L. H., Oliveira Blanco, A., & Cancelo, M. (2020). Female entrepreneurship: Can cooperatives contribute to overcoming the gender gap? A Spanish first step toward equality. *Sustainability*, 12(6), 2478. <http://dx.doi.org/10.3390/su12062478>
- Bergh, B. L. (2001). Qualitative research methods for social sciences. London: Pearson.
- Bubolz, M. M. (2001). Family as source user and builder of social capital. *Journal of Socio-Economics*, 30(2), 129-131. [https://doi.org/10.1016/S1053-5357\(00\)00091-3](https://doi.org/10.1016/S1053-5357(00)00091-3)
- Chandra, Y., & Shang, L. (2019). Qualitative research using r: a systematic approach. Singapore: Springer.
- Chatzitheodoridis, F., Kontogeorgos, A., Lilti, P., Apostolidou, I., Michailidis, A., & Loizou, E. (2017). Women's cooperatives in less favoured and mountainous areas under economic instability. *Agricultural Economics Review*, 17(1), 63-79. <https://doi.org/10.22004/ag.econ.262883>
- Chigbu, U. E. (2019). Visually hypothesising in scientific paper writing: Confirming and refuting qualitative research hypotheses using diagrams. *Publications*, 7(1), 1-22. <https://doi.org/10.3390/publications7010022>
- Creswell, J. W. (2013). Qualitative inquiry & research design: choosing among five approaches. Los Angeles: SAGE.
- Demircan Yıldırım, P. (2022). Kadın kooperatiflerinin kadınların ekonomik ve sosyal yaşamlarında yarattığı değişimler: Batı Akdeniz örneği / *Changes created by women's cooperatives in the economic and social lives of women: The West Mediterranean case* (Doctoral dissertation, Süleyman Demirel University, Isparta). Retrieved from <https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp>
- Duguid, F., Durutaş, G. & Wodzicki, M. (2015). Türkiye'de kadın kooperatiflerinin mevcut durumu [The current state of women's cooperatives in Turkey]. Dünya Bankası Projesi, Türkiye'de Kadınların Ekonomik Fırsatlara Erişiminin Artırılması Projesi (2012-2017). https://www.aile.gov.tr/KSGM/PDF/Turkiyede_Kooperatifcilik_Kadin.pdf. 04.03.2024.
- Emiroğlu, M. (2019). Kooperatifçilik & kadın kooperatifleri [Cooperativism & women's cooperatives]. Ticaret Bakanlığı. Retrieved May 27, 2024, <https://www.ticaret.gov.tr/kooperatifcilik/yayinlar/makaleler>. 05.03.2024.
- Erçin, F. (2002). Distinctive features of cooperative legal personality in Turkish law (Doctoral dissertation, Marmara University, İstanbul). Retrieved from <http://hdl.handle.net/11424/209013>
- Erdoğan, M. (2022). Türkiye'de kooperatiflerin kadınların toplumsal konumları üzerindeki etkileri: Gaziantep kadın kooperatifleri örneği / *The influences of cooperatives on the social standing of women: Gaziantep women's cooperatives case* (Master's thesis, Gaziantep University, Gaziantep). Retrieved from <https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp>
- Everest, B. (2018). Türkiye'de kooperatifçiliğin celik, mevzuat ve kamu yönetimi boyutlarıyla irdelenmesi [An examination of cooperatives in Turkey in terms of quantity, legislation, and public administration]. *Third Sector Social Economic Review*, 53(3), 1008-1018.
- Hobson, A. (1935). Agricultural cooperation in fascist Italy, with a full account of the general organisation of cooperation. *Journal of Farm Economics*, 17(3), 605-607. doi: 10.2307/1230937
- İnan, İ. H. (2008). *Türkiye'de tarımsal kooperatifçilik ve AB modeli* (2nd ed.) [Agricultural cooperatives in Turkey and the EU model]. İstanbul, Turkey: Sektörel Yayınevi.
- İslamoğlu, A. H., & Alniaçık, Ü. (2014). *Sosyal bilimlerde araştırma yöntemleri* (4th ed.) [Research methods in social sciences]. İstanbul, Turkey: Beta Yayınevi.
- Karakuş, G. (2022). Kadın kooperatiflerinin kadınların güçlendirilmesi ve toplumsal cinsiyet eşitliğinin sağlanmasındaki rolü [The role of women's cooperatives in empowering women and achieving gender equality]. *Pamukkale Üniversitesi İşletme Araştırmaları Dergisi*, 9(1), 247-259.
- Kazar, E. N. (2019). Kadın yoksulluğunu azaltmada kadın kooperatiflerinin rolü: İstanbul ve Bursa örneği / *The role of women's cooperatives in reducing women poverty: The cases of Istanbul and Bursa* (Doctoral dissertation, Marmara University, İstanbul). Retrieved from <https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp>
- KEİG. (2015). Türkiye'de kadın kooperatifleşmesi: Eğilimler ve ideal tipler [Women's cooperativization in Turkey: Trends and ideal types]. KEİG Yayınları Dizisi: Araştırma Raporu.



- Kümbetoğlu, B. (2017). *Sosyolojide ve antropolojide niteliksel yöntem ve araştırma yöntemleri* [Qualitative methods and research techniques in sociology and anthropology]. Istanbul, Turkey: Bağlam Yayıncılık.
- Kuruoğlu, E. (2023). Kadın kooperatifleri üzerine nitel bir araştırma: Sosyal sermaye ve dayanışma boyutu [A qualitative study on women's cooperatives: The dimension of social capital and solidarity]. *Toplum ve Sosyal Hizmet Dergisi*, 34(1), 210-228.
- Kuruoğlu, G. S. (2023). Kooperatiflerin dijital dönüşümü bağlamında kadın emeğinin incelenmesi / *Examination of women's labor in the context of the digital transformation of co-operatives* (Master's thesis, Istanbul Aydın University, Istanbul). Retrieved from: <https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp>
- Masabo, C.M.V. (2015). Women empowerment through cooperatives: a study from women perspectives. (*Masters. Copenhagen Business School*. Retrieved from https://research-api.cbs.dk/ws/portalfiles/portal/58443803/caroline_masabo.pdf
- Mech, T. (1997). The managerial roles of chief academic officers. *The Journal of Higher Education*, 68(3), 282-298. <https://doi.org/10.1080/00221546.1997.11778984>
- Mersha D., & Ayenew Z. (2018). Financing challenges of smallholder farmers: A study on members of agricultural cooperatives in Southwest Oromia Region, Ethiopia. *African Journal of Business Management*, 12(10), 285-293.
- Mülayim, Z. G. (2010). *Kooperatifçilik* (8th ed.) [Cooperativism]. Ankara, Turkey: Yetkin Basımevi.
- Özdemir, G., & Başaran, B. (2003). Türkiye'de kooperatifçiliğin fikir, anayasa ve kalkınma planları çerçevesinde incelenmesi [The examination of cooperativism in Turkey within the framework of ideas, constitution, and development plans]. *Üçüncü Sektör Kooperatifçilik Dergisi*, (142), 33-46.
- Paudel, R. C., & Acharya, C. P. (2022). Cooperatives and economic growth in a developing country: the case of Nepal. *Annals of Public and Cooperative Economics*, 93(3), 797-815. <https://doi.org/10.1111/apce.12323>
- Pedersen, T. (2002). Cooperative hegemony: Power, ideas, and institutions in regional integration. *Review of International Studies*, 28(4), 677-696. doi: 10.1017/S0260210502006770.
- Périlleux, A., & Szafarz, A. (2022). Women in the boardroom: a bottom-up approach to the trickle-down effect. *Small Business Economics*, 58(4), 1783-1800. doi: 10.1007/s11187-021-00475-8
- Saldana, J. (2019). *Nitel araştırmacılar için kodlama el kitabı* [Handbook of coding for qualitative researchers] (A. Kış, N. Özer, S. Nihat, Trans.) Ankara, Turkey: Şad Pegem Akademi.
- Schultz, A. F. (2019). Status determinants, social incongruity, and economic transition: gender, relative material wealth, and heterogeneity in the cultural lifestyle of forager-horticulturalists. *PLoS One*, 14(9), <https://doi.org/10.1371/journal.pone.0220432.g001>
- Sefer, B. K. (2024). Kırsal kalkınmada kadın emeği, sivil toplum kuruluşları ve kadın kooperatifleri [Women's labour in rural development, non-governmental organisations and women's cooperatives]. *Çalışma ve Toplum*, 1(80), 93-126.
- Şenlik, A. (2022). Kadın kooperatiflerinin yerel kalkınmadaki rolü [The role of women's cooperatives in local development]. *İstanbul Üniversitesi Siyasal Bilgiler Fakültesi Dergisi*, 0(67), 89-108.
- Şenlik, B. (2022). Kırsaldaki kadın kooperatiflerinde liderlik ve kurumsallaşma (Bursa örneği). *Leadership and institutionalisation in rural women's cooperatives (Bursa example)* (Master's thesis, Bursa Technical University, Bursa). Retrieved from <https://tez.yok.gov.tr/UlusalTezMerkezi/tezSorguSonucYeni.jsp>
- Siddaraju, V. G. (2012). Cooperatives and financial inclusion in India: Issues and challenges. *International NGO Journal*, 7(3), 46-54.
- Taş, H. Y., & Kazar, E. N. (2019). İstanbul'daki kadın kooperatiflerinin kadın yoksulluğuna etkisi [The impact of women's cooperatives on women's poverty in Istanbul]. *OPUS International Journal of Society Researches*, 13(19), 1836-1863.
- Teixeira, E. G., Marconatto, D. A. B., Dias, M. F. P., Auler, D. P., & Wegner, D. (2021). Solidarity economy cooperatives: The impact of governance and gender on member income. *Nonprofit Management and Leadership*, 32(2), 263-285. <https://doi.org/10.1002/nml.21480>
- Tekin, H. H. (2006). Nitel araştırma yönteminin bir veri toplama tekniği olarak derinlemesine görüşme [Deep interview as a data collection technique in qualitative research methodology]. *İstanbul Üniversitesi Sosyoloji Dergisi*, 3(13), 101-116.
- Ticaret Bakanlığı. (2016). Türkiye Kooperatifçilik Raporu 2016-2017 [Turkey Cooperative Report 2016-2017]. Retrieved from <https://ticaret.gov.tr/data/5d41e45e13b87639ac9e02dc/15fb10a7fe0bba07482ac9da277b5d35.pdf>. Retrieved date: 10.01.2024.
- Ugur-Cinar, M., Cinar, K., Onculer-Yayalar, E., & Akyuz, S. (2024). The political economy of women's cooperatives in Turkey: A social reproduction perspective. *Gender, Work & Organisation*, 31(4), 1268-1289. <https://doi.org/10.1111/gwao.12925>
- Ültanır, M. S. (2019). The historical development of cooperativism in Turkey: state initiative and development ideals (Master's thesis, Hacettepe University, Ankara). Retrieved from <https://openaccess.hacettepe.edu.tr/xmlui/handle/11655/8000>



- Vakoufaris, H., Kizos, T., Spilanis, I., Koulouri, M., & Zacharaki, A. (2007). Women's cooperatives and their contribution to the local development of the North Aegean Region, Greece. *Journal of Rural Cooperation*, 35(1), 19-41. <https://doi.org/10.22004/ag.econ.58681>.
- Wafae, T., & Sara, R. (2021). Women's rural cooperatives in Morocco: Challenges and collapses. *International Journal of Interdisciplinary Gender Studies*, 2(1), 85-103. ISSN: 2737-8373.
- Wilson, J. (2014). Essentials of business research: a guide to conducting your research project. *Essentials of Business Research*, 12(2), 1-376. 10.1177/097215091101200211
- Yahina, L. T., Minnigaleeva, V. Z., Shakiryanova, A. I., Svechnikov, K. L., & Ivanova, T. A. (2021). Factors influencing the development of agricultural consumer credit cooperatives and possible solutions. In *Cooperation and Sustainable Development* (pp. 257-263). Cham: Springer International Publishing.
- Yıldırım, S., İslamoğlu, E., & Ateş Torun, M. (2021). Kadın kooperatiflerinin ekonomik ve sosyal yaşamda rolü ve önemi: Antalya ili örneği [The role and importance of women's cooperatives in economic and social life: the case of Antalya province]. *International Journal of Innovative Approaches in Social Sciences*, 5(3), 111-133. <https://doi.org/10.29329/ijiasos.2021.370.1>