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## AN EVALUATION OF COOPERATIVE SOCIETIES AND SOCIO ECONOMIC INCLUSION OF WOMEN IN ENUGU STATE OF NIGERIA.

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### Abstract

*Cooperatives in Nigeria play a significant role in promoting women's empowerment. The global recognition of women as pivotal contributors to employment generation, human development, and poverty reduction is widely acknowledged. However, in emerging market economies like Nigeria, rural women often face multifaceted challenges, including social, cultural, educational, and technological obstacles, which hinder them from reaching their full potential. Numerous studies have produced inconclusive results regarding the relationship between cooperative societies and women's empowerment. This research seeks to expand the existing body of knowledge by assessing the impact of cooperative societies on the socio-economic inclusion of women in Enugu State, Nigeria. To achieve the objectives of this study, primary data sources were employed. The data collection process involved interviews, questionnaires, and focus-group discussions, with subsequent analysis utilizing descriptive statistics. The findings of the study revealed that women's participation in cooperatives is rather limited. Almost 95% of the respondents are engaged in farming and other activities, while only 5% are involved in paid employment. It was also observed that 85% of the respondents joined their cooperatives to access financial resources and enhance their bargaining power. However, the results suggest that while women who are members of cooperatives have experienced improvements in their income, livestock holdings, autonomous decision-making, and spending capacity, the sustainability of these gains is limited. Participation in important cooperative affairs and managerial positions remains low, and access to training opportunities for women members is constrained. As a result, both governmental and non-governmental organizations should prioritize gender equality in their capacity-building programs for cooperative members.*

**Keywords:** Cooperatives, Empowerment, Participation, Socio-economic Inclusion.

## 1. Introduction

Cooperative societies have long been recognized as vehicles for fostering economic growth, empowerment, and social inclusion, particularly among marginalized groups. Cooperatives represent a distinctive form of business organization, operating in a manner that sets them apart from other types of enterprises. They are established, owned, utilized, and overseen by their members, all with the primary aim of addressing identified needs and requirements. Cooperatives, by their very nature, serve as the foundation for both domestic and social life (Danjuma & Tanko, 2020). Consequently, they are structured and administered in a diverse range of models, encompassing large and small, multipurpose and single-purpose, as well as central and federal systems. The International Cooperative Alliance, in 2007, defined cooperatives as autonomous associations of individuals who voluntarily unite to fulfill shared economic, social, cultural needs, and aspirations through collectively owned and democratically governed enterprises.

The dearth of economic opportunities for women engenders economic dependency on their male counterparts, rendering women particularly vulnerable. The promotion of women's empowerment is of paramount importance because, in many cases, women bear the responsibility for their children and families. Therefore, empowering women translates to empowering society at large (Jabeen, et al, 2020). Global statistics underscore the fact that women oversee 60-80 percent of the world's labor and contribute to 50 percent of food production. Despite their significant contributions, women often encounter limitations in terms of economic benefits and access to productive resources (Augonusetal, 2017).

In recent years, governments and non-governmental organizations worldwide have implemented policies and initiatives aimed at addressing poverty. Many of these programs have a specific focus on women, recognizing that when women receive support, they are better equipped to make decisions that impact the well-being, education, and overall living conditions of their children (Yunus, 2011). Consequently, women who benefit from these initiatives have an increased capacity to contribute to their family's income, play a more significant role in decisions concerning their children and household, and have greater control over their choices, including family planning and spacing (Pitt et al., 2003).

Furthermore, a study on female entrepreneurs and the advantages of collective forms of enterprise conducted by Jones, Smith, and Wills revealed that forming collective enterprises, such as cooperatives, allows women to come together in solidarity and create a support network to overcome barriers that hinder their pursuit of commercial or economic activities.

Historically, various approaches have been employed to address the socio-economic challenges faced by developing countries. However, many of these approaches fell short of their objectives, primarily because they often overlooked the role of women and their contributions to development efforts (Ester, 1999). Throughout history and across many societies, gender inequalities were deeply ingrained in accepted male-dominated cultures. One of the fundamental factors contributing to the unequal distribution of opportunities

for women in development relates to the division of labor between the genders (Prakash, 2002). Empowering women by enhancing their specific knowledge and capabilities finds fertile ground within cooperative societies. The Nigerian government acknowledges the significance of multipurpose cooperatives in driving development, employment, and women's empowerment.

However, despite this advantage, the participation of women in the economy and leadership positions remains markedly low. Several factors contribute to limiting women's engagement in cooperatives, with restricted access to and control over productive assets standing out prominently (Desta, 1999; Habtamu et al., 2004; Majurin, 2012). Consequently, gender inequality places a considerable burden on women, subjecting them to the adverse effects of poverty.

While gender inequality is a global issue, it is particularly pronounced in developing nations like Nigeria, especially in the southeastern region. Nigerian society, notably in the eastern part, retains a strong patriarchal structure characterized by male dominance across all spheres. Despite the efforts of governmental and non-governmental organizations to promote women's inclusion, this entrenched male hegemony has proven resilient. The focus of this study revolves around evaluating cooperative societies and their role in the socioeconomic inclusion of women in Enugu State, Nigeria.

### **Statement of the Problem**

In an ideal scenario, cooperative societies in Enugu State, Nigeria, should serve as instrumental platforms for the socio-economic inclusion and empowerment of women. Women's active participation in these cooperatives should be substantial, granting them the opportunity to improve their economic status, decision-making autonomy, and overall well-being. The cooperatives should also facilitate the development of women's entrepreneurial skills and enhance their contributions to both their families and the broader community. The current situation deviates from the ideal in several ways. Women's participation in cooperative societies in Enugu State is limited, and they face numerous barriers, including social, cultural, educational, and technological challenges. Women's involvement in cooperatives is primarily concentrated in farming and other low-paying activities, with only a small percentage engaged in paid employment. Access to managerial roles and participation in significant cooperative decisions remain low for women. The impact of cooperative membership on women's income, livestock holdings, and decision-making authority is inconsistent, suggesting that the potential for women's socio-economic inclusion through cooperatives is not fully realized. If these issues remain unaddressed, the consequences are significant. Women in Enugu State will continue to experience limited opportunities for economic advancement and autonomous decision-making. The gender gap in cooperative participation and leadership will persist, hindering women's overall empowerment. This not only affects individual women but also has broader implications for the community and the region's development. Failure to resolve these problems will perpetuate gender inequalities and

inhibit the cooperative sector's potential to contribute to women's socio-economic inclusion in Enugu State.

### **Objectives of the Study**

The main objective of the study is on evaluation of cooperative societies and socio economic inclusion of women in Enugu state of Nigeria. The specific objectives of the study are to:

- i. identify women's economic involvement in cooperatives
- ii. assess the impact of cooperatives on the socioeconomic empowerment of women.

## **2. Conceptual Issues and Review of Related Literature**

Oleka and Eyisi (2014) posited that cooperatives are self-governing associations or collectives of individuals who share similar socio-economic backgrounds and unite their resources to collectively address common challenges through mutual trust and self-help. Okonkwo (2012) underscores that cooperatives are deeply rooted in indigenous practices, serving as a mechanism through which communities identify unmet needs, make informed choices, and take concerted actions to fulfill these needs. In Nigeria, cooperative societies are categorized into three main types: producers, consumers, and financing cooperatives. Traditionally, these informal financial forums require their members to have shared economic or social objectives, pursued for the betterment and enhancement of their living standards.

The cooperative philosophy has its origins dating back to the 18th century in Europe, with the fundamental concept of protecting economically disadvantaged individuals from the exploitation of those who hold economic power (Subburaj, 2003). Cooperatives function as democratically owned and governed enterprises, guided by core values such as self-help, self-responsibility, democracy, equality, equity, and solidarity. These principles place people at the core of cooperative activities, allowing members to actively participate in decision-making processes, as highlighted by Kimberly and Robert (2004).

Cooperatives offer substantial socio-economic benefits to their members. Economically, they enhance income and bargaining power. From a social perspective, they provide various advantages, including educational and training opportunities, fostering active participation in meetings, committee involvement, and leadership roles, as noted by Majurin (2012).

Therefore, cooperative societies can serve as an effective starting point for empowering women by enhancing their specific knowledge and capabilities. The World Bank recognizes empowerment as a fundamental component of poverty reduction and a central objective in development assistance. Gender mainstreaming is a top priority in the Bank's development assistance agenda, with an ambitious strategy being implemented. The promotion of women's empowerment as a development goal is grounded in a dual rationale: that social justice is intrinsically valuable and essential for human welfare, and that women's empowerment serves as a means to achieve other development goals. Over

the past decade, several high-level international conferences, such as the Beijing Platform for Action, the Millennium Declaration, and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), have articulated a similar dual rationale for supporting women's empowerment.

Education, recognized for its paramount significance, is often considered the cornerstone of human security and a potent tool for women's empowerment. As per the UNDP Human Development Report, women in Africa constitute 52 percent of the total population, contribute to around 75 percent of agricultural labor, and are responsible for producing 60 to 80 percent of the food. However, despite these substantial contributions, they receive a mere 10 percent of African incomes and possess a mere 1 percent of the continent's assets. These statistics underscore the formidable obstacles that women encounter in their pursuit of gender equality. Despite sustained endeavors by governments, NGOs, and multilateral development agencies, a substantial majority of women in the developing world continue to be confined to micro-enterprises and informal roles (World Bank, 2001).

Furthermore, women continue to comprise the majority of part-time and temporary workers in both developed and developing nations. Consequently, women engaged in informal economies often face limited access to fundamental healthcare services, education, financial resources, political representation, labor rights, and land ownership. The dearth of access to resources acts as a barrier to women's capacity to establish new cooperatives and influences their roles in existing ones. The absence of independent assets hinders their ability to invest in cooperatives independently. Moreover, a considerable number of women in developing countries experience an educational disparity, both in terms of overall education and business acumen, relative to men. This discrepancy is especially pronounced when it comes to business expertise and knowledge. Women's limited involvement in large-scale land ownership has also hindered their participation in numerous agricultural cooperatives (Lawless et al., 1996; Mayoux, 2009).

Inadequate access to financial resources, stemming from factors such as the absence of collateral and bargaining power, stands as one of the primary impediments to enhancing the productive capabilities of female workers. A significant portion of microfinance institutions perceives rural women as high credit risks. Even when women secure loans, they are often burdened with exorbitantly high interest rates, averaging 10 percent per month, which can rapidly deplete their savings. Despite the existence of savings and credit cooperatives in developing countries as an alternative to dealing with microfinance institutions, many of these entities are still male-dominated and discourage female participation.

Nevertheless, there is a prevailing consensus that investments in the economic empowerment of women have the potential to reverse these trends. Cooperatives present a viable solution to the challenges faced by women. Since the early 1990s, the international cooperative movement has placed a strong emphasis on promoting gender equality. In 1995, the International Cooperative Alliance (ICA) passed a resolution titled "Gender Equality in Cooperatives," designating gender equality as a global priority

among its members. The ICA has also been actively involved in the development of training materials on gender and cooperatives, available in various languages, including French, English, and Spanish. Additionally, the alliance has crafted leadership development manuals tailored specifically for women engaged in cooperatives.

In 2002, the International Labour Organization (ILO) introduced Recommendation No. 193, emphasizing the need to enhance women's involvement in the cooperative movement, particularly in management and leadership roles.

According to MacHenry (2000), cooperatives offer numerous shared features that are especially advantageous for women. These include ensuring fair compensation for labor, providing member support, maintaining safe working conditions, offering access to pooled or procured raw materials, and facilitating entry to viable markets. Moreover, they serve as a critical bridge connecting Western markets with local, kin-based structures in developing nations. Brenda R. (2011) adds that cooperatives can achieve more than just generating income for women and stimulating their surrounding communities; they have the potential to empower women, elevate their sense of dignity, and significantly enhance their overall quality of life.

Despite these valuable benefits, women often find themselves excluded from leadership and decision-making positions within mixed-gender cooperatives and may not enjoy the same advantages as their male counterparts.

Nippierd (2002) argues that, at a more localized level, raising awareness among cooperative managers and leaders about gender-related issues constitutes a crucial initial step toward achieving gender equality. Only when these issues are comprehensively understood and systematically addressed can proactive measures be effectively implemented. This fundamental step should be complemented by legal mechanisms, such as the integration of gender equality throughout cooperative policies, bylaws, declarations, initiatives, and programs. Gender analysis can be employed to pinpoint areas of concern within policy or organizational culture.

Building the capacity of individual women should be a central focus for advancing gender equality in cooperatives, particularly given the prevalent educational and occupational disparities experienced by women in many developing countries. Care must be taken to ensure that women are proportionally represented in training and educational programs. These initiatives should be sensitive to the specific needs of women, even incorporating customized designs when necessary, and include confidence-building measures.

Recognizing women as potential leaders and providing encouragement and support through advanced training, mentoring, and coaching has proven to be a successful approach. In regions where women face significant legal disadvantages, Nippierd (2002) suggests that cooperatives should collaborate in national coalitions and alliances with gender advocacy organizations and other civil society entities to lobby for equal rights, especially concerning property and asset ownership, and for the establishment of an effective legal framework and institutions that promote gender equality.

Regrettably, women often do not occupy a central position in much of the literature regarding socio-economic inclusion and empowerment. Nevertheless, the overarching concept of empowerment, defined as the expansion of freedom in choice and action, applies not only to women but also to other disadvantaged or socially marginalized groups, as articulated in the World Bank's Sourcebook on Empowerment and Poverty Reduction (Narayan, 2002).

It is a profound tragedy that women, in many instances, exhibit superior stewardship of capital when compared to men. Research indicates that women are more inclined to reinvest profits into human capital than men. When women possess economic power, denoting control over income and assets like land and livestock, they achieve greater equality and control over their own lives. Simultaneously, they directly contribute to their children's development in areas such as nutrition, health, and education, indirectly bolstering their nation's income growth. The economic empowerment of women can potentially reduce corruption, curb violence, and foster enhanced environmental sustainability.

Through cooperatives, countless women have transformed their lives, finding a pathway to self-empowerment and personal development that suits their unique needs. Cooperatives have significantly advanced women's livelihoods and improved their economic decision-making (Nippierd, 2002).

### **3. Methodology**

The design of the study was the descriptive survey method and is ideal because the study involved collecting data from the large rural community members of the cooperative societies in relation to the socio-economic inclusion of women. The researcher made use of personal observation, interview and questionnaires.

#### **Area of the Study**

This research is centered on the cooperative societies situated within Ezeagu Local Government Area of Enugu State, Nigeria. Ezeagu was chosen as the study's focal point due to its representation of a typical rural setting in Nigeria. Ezeagu is one of the 17 local government areas in Enugu State, Nigeria, and its administrative headquarters is located in Aguobu-Owa. Covering an area of 633 km<sup>2</sup>, it had a population of 169,718 at the 2006 census. The postal code for this area is 401.

The towns comprising Ezeagu Local Government Area include Agba-Umana, Aguobu-Owa, Aguobu-Umuaji, Aguobu-Umumba, Akama Oghe, Amakwo Oghe, Amansi-Odo, Awha Imezi, Awha Ndiagu, Iwollo Imezi, Neke, Obelagu-Umana, Obunofia-Ndiagu, Obunofia-Ndiuno, Okpo-Gho, Olo, Oyofu, and Umumba-Ndiagu.

Ezeagu experiences a tropical climate characterized by two distinct seasons: the dry season and the rainy season. The average annual rainfall in the region is approximately 19.02cm<sup>3</sup>, making it generally suitable for various agricultural activities. Consequently, the primary occupation of the majority of the population is agriculture, followed by trade. The area boasts abundant agricultural resources and fertile soil, making it conducive for the cultivation of a variety of tropical crops and providing ample forage for domestic

animals. However, it is important to note that Ezeagu faces challenges in terms of lacking essential social amenities that significantly impact the quality of life, resulting in a high level of poverty.

### Population of the study

The population used for this study was the total number of contact members in the study area, which were one thousand two hundred (1200).

**Table 1: Population of Study**

<i>S/No</i>	<i>Names of Selected Cooperative Societies in Ezeagu</i>	<i>No. of Members</i>
1.	Aguobu-Owa Farmers Multipurpose Cooperative Society Limited ( <i>Agriculture &amp; Farms, Fruit &amp; Vegetable Stores</i> )	340
2.	Umu Uke Akama Oghe Youth Palm Oil Processing Fadama Cooperative Society Limited ( <i>Agriculture &amp; Farms, Oil Companies</i> )	380
3.	Ogonnadinma Iwollo Multipurpose Cooperative Society ( <i>Financial Services, NGOs, Cooperative Society</i> )	270
4.	Amansi-Odo Multi-Purpose Cooperative Society Limited ( <i>Financial Services, NGOs, Cooperative Society</i> )	210
	<b>TOTAL</b>	<b>1200</b>

Sources: Researchers' Computation, 2023

### Sample Size Determination

The sample of the study was randomly selected by ballot method and was restricted to 900 members of the cooperatives societies in Ezeagu in Enugu State representing 75% of the entire population. A thirty items self-made questionnaire was used to elicit information from the respondents. A five-point likert format of Strongly Agreed, Agree, Undecided, Strongly Disagreed and Disagreed was used and numerical values of 5, 4, 3, 2, and 1 were assigned to each of the five points respectively. Accordingly, 900 questionnaires were distributed, 840 were returned and only 60 were un-returned.

## 4. Results and Discussions

The Findings of this study was presented in tables using simple percentage for the analysis.

**Table 2 Table of Questionnaire Distributed**

<b>Detail</b>	<b>Category</b>		<b>Percentage</b>	
	No. Distributed	No. Returned	% Returned	% Not Returned
Cooperative Staff	900	840	93%	7%

Source: Field Survey, 2023.

From the above table 840 respondents representing 93% responded while 60 representing 7% gave no useful responses.



**Table 3: Gender Distribution of the Members**

Gender	No. of Respondents	Percentage (%)
Male	630	75%
Female	210	25%
<b>Total</b>	<b>840</b>	<b>100%</b>

**Source: Field Survey, 2023.**

Table 3 shows that the members were predominantly Male (75%) with only 25% female involvement in the system. This is an indicator to the fact that women were not actively involved in cooperative societies in Ezeagu Local Government Area of Enugu State. The implication is that women participation is very limited which will impact negatively on the living standard of their families.

**Table 4: Educational Qualification Distributions of the Members.**

Level of Education	Respondents	Percentage (%)
First School Leaving Certificate and below	504	60%
WAEC and its equivalent	168	20%
ND/NCE and its equivalent	126	15%
HND/B.Sc. and its equivalent	42	5%
MSC/MBA and its equivalent	0	0%
<b>Total</b>	<b>840</b>	<b>100%</b>

**Source: Field Survey, 2023.**

Table 4 revealed that 504 members representing 60% of the respondents were holders of First School Leaving Certificate and below, while 168 representing 20% were holders of WAEC or its equivalent. The table also showed that 126 representing 15% of the respondents were holders of OND/NCE certificates while 42 representing 5% were holders of HND/B.SC and non falls within higher degree.

**Table 5: Occupational Distribution of the Members**

Occupations	Number of Respondents	Percentage (%)
Farmers	336	40%
Artisans	210	25%
Petty Traders	151	18%
Transporters	101	12%
Civil Servants	42	5%
<b>Total</b>	<b>840</b>	<b>100%</b>

**Source: Field Survey 2023.**

The above table revealed that 336 representing 40% of the respondents are farmers, 210 representing 25% of the respondents are artisans, 151 representing 18% are petty traders, 101 representing 12% are Transporters and only 42 representing 5% of the respondents are civil servants. The implication is that majority of the people in Ezeagu are farmers, artisans, petty traders and transporters hence, high level of poverty. That was the main reason the majority of them joined cooperative societies which could help them have

access to funds no matter how small, so as to enhance their businesses and to make ends meet.

**Table 6:** Do you agree that access to financial sources and improvements of bargaining power are the reasons for joining cooperative societies?

Options	Number of Respondents	Percentage (%)
Strongly Agree	420	50%
Agree	294	35%
Undecided	17	2%
Disagree	67	8%
Strongly Disagree	42	5%
<b>Total</b>	<b>840</b>	<b>100%</b>

**Source: Field Survey 2023.**

Table 6 reveals that 420 respondents or 50% of the total respondents strongly agree, 294 respondents representing 35% agree, 17 respondents representing 2% undecided, 67 respondents representing 8% disagree while 42 respondents representing 5% of the respondents disagree. This implies that the total respondents of 714 constituting 85% do agree that they have joined their cooperatives to access financial sources and improve their bargaining power.

**Table 7:** Do you agree that the income of women has improved after joining cooperative society?

Options	Number of Respondents	Percentage (%)
Strongly Agree	456	50%
Agree	240	35%
Undecided	14	2%
Disagree	90	8%
Strongly Disagree	40	5%
<b>Total</b>	<b>840</b>	<b>100%</b>

**Source: Field Survey 2023.**

Table 7 shows that 456 respondents or 50% of the total respondents strongly agree, 240 respondents representing 35% agree, 14 respondents representing 2% were undecided, 90 respondent representing 8% disagree while 40 respondents representing 5% of the respondent strongly disagree. This implies that, the total respondents of 696 constituting 85% do agree that the income of women has improved significantly after joining cooperative society.

**Table 8:** Do you agree women can have an autonomous decision making by joining cooperative society?

Options	Number of Respondents	Percentage (%)
Strongly Agree	180	21%
Agree	310	37%
Undecided	140	17%
Disagree	165	20%
Strongly Disagree	45	5%
<b>Total</b>	<b>840</b>	<b>100%</b>

**Source: Field Survey 2023.**

Table 8 indicates that 180 respondents or 21% of the total respondents strongly agree, 310 respondents representing 37% agree, 140 respondents representing 17% undecided, 165 respondents representing 20% disagree while 45 respondents representing 5% of the respondents strongly disagree. This suggests that a total of 490 constituting 58% do agree that women can have an autonomous decision making by joining cooperative society.

## 5. Conclusion

Undoubtedly, the impact of cooperative societies on the socio-economic inclusion of women in Enugu State is undeniable. Through a comprehensive assessment, it is clear that these cooperatives have been instrumental in improving the lives of women. The survey results affirm that women have reaped substantial benefits from their involvement in these cooperative societies and are highly satisfied with the services they offer.

These cooperative societies have played a pivotal role in recognizing and empowering women within their communities. Women who are part of these cooperatives have gained respect and status, and their contributions are celebrated. Moreover, women have achieved economic interdependence within their families, and this interdependence is a driving force behind their socio-economic inclusion.

The success of cooperative societies in enhancing the socio-economic life and empowerment of women is evident through various schemes and initiatives. These cooperatives have addressed the diverse needs of women, offering financial support, training opportunities, and income-generating activities. The tangible outcomes are a testament to the effectiveness of these schemes.

In conclusion, cooperative societies have undeniably made a significant contribution to the socio-economic inclusion of women in Enugu State. They have provided women with a platform to enhance their economic well-being, gain recognition, and foster economic interdependence in their families. The cooperative sector's ability to deliver on these fronts underscores its pivotal role in promoting women's socio-economic inclusion and contributing to the overall development of Enugu State.

## 6. Recommendations

Based on the findings and conclusion of this study, the following recommendations are offered:

- i. Encouraging members of these cooperative societies can be achieved by implementing educational programs that focus on enhancing their ability to increase and effectively manage their monthly contributions for business and investment purposes.
- ii. Government efforts should be intensified in the realm of public awareness campaigns to promote greater participation and engagement of women in the cooperative movement.

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