

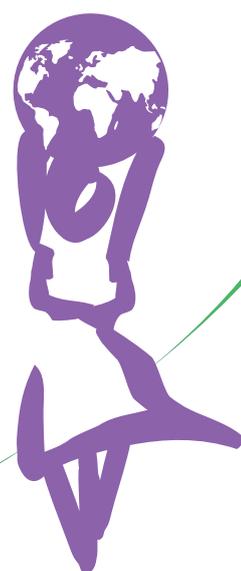
THE CURRENT STATE OF WOMEN'S CO-OPERATIVES IN TURKEY

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December 2015



THE WORLD BANK
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* This study has been prepared for the "Increasing Women's Access to Economic Opportunities (2012-2017)" project implemented by the World Bank and the Ministry of Family and Social Policies with the financial support of Swedish International Development Cooperation Agency. The findings in the study do not necessarily reflect the opinions of the Bank or the Ministry.



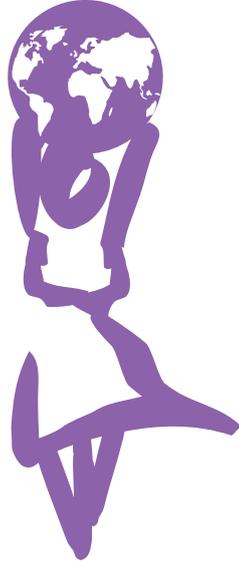


Table of Contents

List of Figures	4
Acknowledgements	6
Scope of Research	7
List of Acronyms	8
Executive Summary	9
Context	9
Structure of Report	9
Findings	10
Chapter 1: Introduction	11
1.1 Objectives of Research	11
1.2 Methodology	12
1.2.1 Survey	12
1.2.2 Interviews	14
1.2.3 Micronarratives	14
1.2.4 Literature reviews	15
1.3 Limitations of the methodology	15
Chapter 2: Women’s Participation in Labor Force and the Co-operatives in Turkey	
2.1 Turkey’s economic growth and women’s labour force participation	16
2.2 Co-operatives	17
2.3 Women and co-operatives	18
2.4 Co-operatives in Turkey	20
2.5 The Turkish Co-operatives Strategy and Action Plan 2012–2016	21
2.6 Women in co-operatives in Turkey	23
Chapter 3: The Emergence of Multipurpose Women’s Co-operatives	25
3.1 Profile of women’s co-operatives	25
3.1.1 Defining a “women’s co-operative”	25
3.1.2 Status, age, type and size of women’s co-operatives	26
3.2 Why are women’s co-operatives created?	30
3.3 What do women’s co-operatives do?	34
3.4 What does a women’s co-operative member and beneficiary look like?	37
3.5 Financial profile and social security situation of women’s co-operatives	41
3.6 Stakeholders in women’s co-operatives	48
3.6.1 Internal stakeholders	48

3.6.2 External stakeholders	50
3.7 The challenges faced by women's co-operatives: Why do they close?	51
3.7.1 External challenges	52
3.7.2 Internal challenges	54
Chapter 4: Understanding the Impact of Women's Co-operatives	56
4.1 How many people have women's co-operatives had an impact on?	56
4.2 Empower women	58
4.3 Provide education and lifelong learning	62
4.4 Create jobs, livelihoods and equitable growth	63
4.5 Ensure good governance and effective institutions	65
Chapter 5: The Legal Framework for Co-operatives in Turkey	67
5.1 Lessons from the Guidelines for Co-operative Legislation	68
5.2 The Turkish Co-operative Law	69
5.2.1 General legislative features and sources of law	69
5.2.2 Definition and purpose of co-operatives	70
5.2.3 Range of anticipated co-operative activities	70
5.2.4 Forms and modes of establishment	71
5.2.5 Membership rights, obligations and governance	71
5.2.6 Financial aspects	72
5.2.7 Approaches to governance	72
5.2.8 Registration and means of control	73
5.2.9 Conversion options and procedures	74
5.2.10 Tax treatment	74
5.2.11 Co-operation among co-operatives	75
5.3 Turkish Co-operatives Strategy and Action Plan 2012-2016	75
5.3.1 Public organization and the provision of co-operative services	76
5.3.2 Training, consulting, information and research programs	76
5.3.3 Organization and co-operation among co-operatives	76
5.3.4 Enhance access to capital	77
5.3.5 Enhancing audit systems	77
5.3.6 Enhancing management capacity	77
5.3.7 Legal infrastructure improvement	77
5.3.8 State responsibility post-2012	77
5.4 Moving forward	78
Chapter 6: Support Programs for Women's Co-operatives	80
6.1 Main support programs: Availability and usability	80
6.1.1 Availability	80
6.1.2 What the women's co-operatives did with the support	85
6.1.3 What women's co-operatives want	87
6.2 What kind of support programs might be more effective?	90

6.2.1 Support programs that consider women's co-operatives	90
6.2.2 Support programs that are local	90
6.2.3 Understanding the role of local supportive organizations	91
6.2.4 Capacity to pursue support	92
6.2.5 More than entrepreneurship	93
Chapter 7: Conclusion and Recommendations: From Surviving to Thriving	94
7.1 Key findings and recommendations	94
References	99
Appendix 1: Women's Co-operatives (active and inactive)	103
Appendix 2: Stakeholders List (25 out of 45 willing to be identified)	108
Appendix 3: Profile of Agricultural Women's Co-operatives	109
Appendix 4: Childcare and Women's Co-operatives	111
Appendix 5: Profile of Enterprise Women's Co-operatives	113
Appendix 6: Support Programs Available to Women's Co-operatives	115

List of Figures

Figure 1: Research Questions	12
Figure 2: Women's co-operatives - active, inactive and inaccessible	14
Figure 3: Number of participants in micronarratives organized by membership status	15
Figure 4: Weaknesses of co-operatives in Turkey	23
Figure 5: Breakdown of women's co-operatives by status (n=101)	28
Figure 6: Breakdown of women's co-operatives by region and status (N=101)	28
Figure 7: Length of time open for active and inactive women's co-operatives (N=87)	30
Figure 8: Size of women's co-operatives in 2014 (N= 96)	30
Figure 9: Active women's co-operatives based on type and membership size (N=58)	31
Figure 10: Reasons for starting the women's co-operative (N=101)	32
Figure 11: Women's co-operatives start date based on active and inactive (n=93)	32
Figure 12: Women's co-operatives' activities based on active and inactive (percentage at present) (N=101)	35
Figure 13: What members reported receiving from women's co-operatives (active and inactive)	36
Figure 14: Breadth of goods and services offered by women's co-operatives over time	36
Figure 15: Unique needs women's co-operatives are addressing for their member and in their communities	38
Figure 16: Age of members and beneficiaries (N=250)	39
Figure 17: Education levels for members and beneficiaries	39
Figure 18: Education levels for members and beneficiaries based on status of co-operative	40
Figure 19: Projected revenues (current year) versus membership size (active) (N=58)	40
Figure 20: Average number of women benefiting from women's co-operatives annually versus membership size (active) (N=57)	41
Figure 21: Individual workers (members and beneficiaries); monthly income earned from the women's cooperatives (active only) (N=205)	42
Figure 22: Active women's co-operatives annual revenue comparison (last year and current year) (N=63)	43
Figure 23: Source of income for women's co-operatives (active and inactive)	44
Figure 24: Revenue type versus income for women's co-operatives (active and inactive)	44
Figure 25: Income generators for women's co-operatives (active and inactive)	46
Figure 26: Tax and fee profile for women's co-operatives	47
Figure 27: Source of Social Security (active)	48
Figure 28: Human resources challenges: Lack of social security (active) (N=63)	48
Figure 29: Number of active women's co-operatives that identified lack of social society as a challenge (by type) (N=63)	49
Figure 30: Board activities based on women's co-operatives (active) (N=63)	50
Figure 31: External Stakeholders with which women's co-operatives partner (active and inactive) (N=101)	51
Figure 32: How does the women's co-operative partner (active and inactive) (N=101)	51

Figure 33: What activities women's co-operatives do with each external organization (active) (N=63)	52
Figure 34: Financial challenges faced by the women's co-ops (active and inactive)	53
Figure 35: Immediate expenses for women's co-operatives at start up	54
Figure 36: Average number of women who benefit annually from co-operative	57
Figure 37: Number of women on average which benefit from the co-operatives' activities each year by active cooperative type (percentage of each type) (N=63)	58
Figure 38: Numbers of women on average benefit from the co-operatives' activities each year based on region (active) (N=63)	58
Figure 39: Common themes throughout micronarrative stories	59
Figure 40: Participants' self-analysis about whether women's co-operatives empower women (N= 268)	60
Figure 41: Members and beneficiary's participation in women's co-operatives (N=268)	62
Figure 42: How women learned to run their co-operative (N=101)	64
Figure 43: Number of women earning income through co-operative (active coops) (N=63)	65
Figure 44: Participants' self-analysis about whether women's co-operatives help women access the labour market (N= 268)	66
Figure 45: Number of women's co-operatives who applied for support programs (active and inactive) (N=101)	82
Figure 46: Support based on type of co-operative (active and inactive) (N= 101)	83
Figure 47: Support received and was it useful (active and inactive)	83
Figure 48: Regional breakdown (active and inactive) (N=101)	84
Figure 49: Regional breakdown of the supportive institutions accessed by women's co-operatives (active and inactive) (N=101)	85
Figure 50: Support received filtered by type (all women's co-operatives) (N=101)	85
Figure 51: What women's co-operatives did with the support (active and inactive)	86
Figure 52: What women's co-operatives need to improve business based on active and inactive status (N=101)	88
Figure 53: What women's co-operatives need to improve business based on type (active and inactive) (N=101)	88
Figure 54: Women's Co-operatives	104
Figure 55: Activities at startup by type (active and inactive) (N=101)	114
Figure 56: Activities at present by type (active and inactive) (N=101)	114
Figure 57: Revenues for this year for active enterprise women's co-operatives	115
Figure 58: Numbers of members for active enterprise women's co-operatives	115



Acknowledgements

This report would not have been possible without the strong engagement of the Turkish central government through the Ministry of Family and Social Policy, the Ministry of Customs and Trade, the Ministry of Food, Agriculture and Livestock, and the Ministry of National Education; as well as the consistent and constructive support from the World Bank Country Office Social Inclusion team.

Many thanks goes to the KEDV team – Şengül Akçar, Gökçesu Özgül, Berrin Yenice, Didem Demircan, Ayşe Coşkun Tekman and Melike Özgül – and the CCA team including Andrea Vandette, Jo-Anne Ferguson and Kate Wetherow for their support in research design, data collection, analysis and report preparation. The Research Assistants (RAs) dealt with an aggressive data collection timeline during Ramadan and the summer, as well as data collection tools that were complex. Their ability to work comfortably with members, directors and stakeholders helped to ensure the quality of the data.

Tim Petrou and Nadya Weber provided their knowledge about the law and women's empowerment respectively and in a timely and helpful manner. Mary Werre volunteered her time and skills to support the analysis and was instrumental for the report. Norm Davidson volunteered to build the databases for easy and efficient data entry.

We would like to thank the stakeholders who allowed us to enter their work spaces to ask questions about women's co-operatives. Their time was much appreciated as their insight provides an important perspective.

And most importantly, we would like to acknowledge the women's co-operatives' members, beneficiaries, directors, employees and managers who willingly gave us their time as well as their hopes, dreams, disappointments and ideas. Our hope is that we have given them a voice. We also hope that the findings from this research will also help to support you and the critical work that your co-operative does for women.

Scope of Research

This is one of the first comprehensive studies on women's co-operatives in Turkey. This study, while answering many questions, does unearth many new ones. The opportunity for further research to provide the depth and focus needed to answer many of these emerging questions we hope is taken up by researchers within Turkey and around the world.

The definition of women's co-operatives has been enshrined by the legislative regulations, but in practice women and co-operatives are understood in different ways. For this study we have focused on women's co-operatives that are created by women, for women. We have not included in our understanding of women's co-operatives, co-operatives that employ mostly women, are managed by some women, have some women who sit on the board of directors, or more generally support women. While these co-operatives do exist, they are beyond the scope of this research.

Every effort was made to contact and include in this research study all of the women's co-operatives operating or had operated in Turkey. In some cases, women's co-operatives listed in official documents did not exist, so despite numerous attempts to find or contact them they remained inaccessible.

Throughout the duration of the research process every effort was made to design the research study, collect and analyze the data, and present findings in an objective and thoughtful manner.

Women's empowerment and gender equality has been understood within this research study as women's personal capacities, feelings of honor and self-confidence, capacity for overcoming challenges, women's solidarity, and the evolution of women's gender roles. While patriarchy and violence against women have a role to play in hindering women's empowerment and gender equality, they have not been directly addressed in this research study.

List of Acronyms

BRICS	Brazil, Russia, India, China and South Africa
CCA	Canadian Co-operative Association
CoC	Chambers of Commerce
DID	Développement international Desjardins
DGRV	Deutscher Genossenschafts- und Raiffeisenverband
EU	European Union
FSWW	Foundation for the Support of Women's Work
GDP	Gross Domestic Product
GFC	Global Fund for Children
ICA	International Co-operative Alliance
ILO	International Labour Organization
KEDV	Kadın Emeğini Değerlendirme Vakfı (Foundation for the Support of Women's Work)
KIA	Kadın Kooperatifleri İletişim Ağı (Women's Co-operative Communications Network)
KOSGEB	Küçük ve Orta Ölçekli İşletmeleri Destekleme İdaresi Başkanlığı
MoCT	Ministry of Customs and Trade
MoEU	Ministry of Environment and Urbanization
MoFAL	Ministry of Food, Agriculture and Livestock
MoFSP	Ministry of Family and Social Policy
MoNE	Ministry of National Education
NCBA	National Co-operative Business Association
NCUT	National Co-operative Union of Turkey
NGO	Non-Government Organization
OECD	Organization for Economic Co-operation and Development
RA	Research Assistants
SEWA	Self-Employed Women's Association
SIMURG	Simurg Kadın Kooperatifleri Birliği (Women's Co-operative Union)
SME	Small and Medium Enterprises
SOCODEVI	Société de co-opération pour le développement international
SODES	Sosyal Destek Programı
SPSS	Statistical Package for Social Sciences
SYDV	Sosyal Yardımlaşma ve Dayanışma Vakfı
TurkStat	Turkish Statistical Institute
UNDP	United Nations Development Program
USD	United States Dollar
WB	World Bank



Executive Summary

Context

Women in Turkey have traditionally lagged significantly in their official participation in Turkey's economy. According to TurkStat, women's labour participation rate is only 31.5 per cent (2015). This rate does not compare well with other upper middle income countries, such as the BRICS (Brazil, Russia, India, China and South Africa), members of the OECD, and members of the EU (Boudet et al. 2014). The average rate for women's participation in the labour force for the EU-28 is 51.3 per cent (Eurostat, 2015).

Within this context, the Ministry of Family and Social Affairs and the World Bank are jointly implementing a project titled, "Increasing Women's Access to Economic Opportunities." This project aims to increase women's access to economic opportunities in Turkey and to increase their access to more and better employment opportunities. The project focuses on strengthening the evidence base needed for designing policies in these areas; compiling data and information and sharing them with key actors and stakeholders; and carrying out supportive actions aimed at specific groups. One such key group are women's co-operatives and their members in Turkey.

The co-operative model itself has been used in Turkey for over a century to advance employment opportunities, provide goods and services, and contribute to the economy. A co-operative is understood here in the manner accepted most widely, namely as an "autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations, through a jointly owned and democratically controlled enterprise" (ICA, 2015). In 2012, Turkey's Ministry of Customs and Trade developed the 2012-2016 Turkish Co-operatives Strategy and Action Plan to improve the landscape for co-operatives in Turkey. Women's co-operatives first started to be established in 1999. Today the women's co-operative sector is delivering goods and services to members and communities across the country, but face challenges in terms of growth and effectiveness.

There is limited publically available information on women in co-operatives in Turkey. Few attempts have been made to explore the impact of existing Turkish co-

operatives on their women members; or on women's co-operatives broadly. This report aims to begin to address those gaps. Research conducted for this report had two objectives: first, to assess the current situation of women's co-operatives in Turkey, including identifying problems and reasons for inactivity and closure of many co-operatives; and second, to assess mechanisms that support women's co-operatives. This research is intended to help all stakeholders better understand how to strengthen women's co-operatives and increase their sustainability.

Structure of Report

The report is structured in the following manner. The first chapter introduces the research objectives, methodology (literature reviews, survey, micronarratives and interviews), and limitations of the proposed methodology. The second chapter presents the global and Turkish context for women's co-operatives. Chapter three profiles women's co-operatives in Turkey, describing their origins, their membership, their business and their internal and external challenges. Chapter four discusses the impact of women's co-operatives on their communities and their members. Chapter five and six present the supportive infrastructure for women's co-operatives, namely the legal context for co-operatives in Turkey as it relates to Turkey's co-operative strategy and international good practices; and the support programs that women's co-operatives are asking for, and that are effective. The conclusion presents high-level findings and links these findings to eleven recommendations that aim to strengthen women's co-operatives in Turkey.

Findings

The main over-arching finding of the research is that women's co-operatives in Turkey are organizations that cross the divide between organizational structures purely for economic purposes, and those purely for social purposes. The story that emerges from the research is that most women's co-operatives in Turkey are started, governed, and owned by women are doing a wide array of activities, and hence are referred to throughout the research as "multipurpose women's co-operatives". These co-operatives are multipurpose in the sense that they conduct wide variety of activities, the two most important of which are providing jobs for women while simultaneously providing a social outlet for women. The majority of their members are married women, between 40 and 60 years old, with one to three children, and varied levels of education. For many, the co-operative represents the first source of income that they have ever earned independently. This income is important both for their households, as well as their self-esteem.

Women's co-operatives are small, mostly with less than 25 members. Importantly, these co-operatives are actively owned by their members, with strong participation in the governance and leadership of the co-operative. Their most important source of support to date has been the women's co-operative sector themselves, whether

for training, funding, or solidarity. The women's co-operatives are not linked with the rest of Turkey's vast co-operative sector or with the Government of Turkey. These co-operatives face several internal and external constraints, which can lead to closure of women's co-operatives. The two key external challenges identified are financial challenges, in particular capitalization, and a general lack of understanding of women's co-operatives. Women's co-operatives also face several internal challenges, such as lack of business skills, operations capacity, and knowledge of how co-operatives can function best to serve their members' interests.

Despite these challenges, women's co-operatives have had and continue to have an important impact on individuals, households and communities around Turkey. Throughout the research, women spoke extensively about their personal experiences of impact, as well as the impact experienced in their households, such as by their children or their husbands; as well in their community, including both the community of local women, as well as the geographic community. Impact was understood as empowering women, as contributing to lifelong education and learning, and contributing to their ability to obtain an income through employment. Importantly, these do not occur in silos, but reinforce each other and can be understood to have a multiplier effect on the women who engage with the co-operatives as members or beneficiaries.

With respect to Turkey's supportive infrastructure for women's co-operatives, namely the legal environment and possible supportive programs, the main finding is that women's co-operatives tend to be unaccounted for in the laws, policies, and programs aimed to support co-operatives and/or women's entrepreneurship. For instance, women feel there is a surfeit of entrepreneurial trainings and insufficient programs that are specific to co-operative governance and business. Furthermore, while the Government of Turkey is actively aligning its laws in with recognized international legal frameworks for co-operatives, there remains a need to ensure that women's co-operatives unique existence as organisations that are both social and economic in nature is recognized.

The research demonstrates that women's co-operatives will have a better chance of success if a wider supportive infrastructure can be conceptualized and realized through commitment of key supportive organizations and appropriate follow-through. Government can play an important role in supporting women's co-operatives, but without acknowledging and working with a full complement of supportive mechanisms, women's co-operatives will continue to survive but not necessarily to thrive.



1

Introduction



The co-operative model has been used in Turkey for over a century to advance employment opportunities, provide goods and services, and contribute to the economy. Women's co-operatives specifically first started to be established in 1999. They are created by women, for women. Today the women's co-operative sector, while small, is delivering goods and services to members and communities across the country. They are organizations that cross the divide between organizational structures purely for economic purposes, and those purely for social purposes.

This research is an example of the growing interest in women's co-operatives as organizational structures that aim to provide employment opportunities to women through the development of their own business. The research demonstrates that women's co-operatives will have a better chance of success if a wider supportive infrastructure can be conceptualized and realized through commitment of key supportive organizations and appropriate follow-through. Government can play an important role in supporting women's co-operatives, but without acknowledging and working with a full complement of supportive mechanisms, women's co-operatives in Turkey will continue to survive but not necessarily to thrive.

1.1 Objectives of Research

The research has two main objectives: First, to assess the current situation of women's co-operatives in Turkey, including identifying problems and reasons for inactivity and closure of many co-operatives; and second, to assess mechanisms that support women's co-operatives. A complete list of the guiding research questions is in Figure 1.

Figure 1 RESEARCH QUESTIONS

What is the current landscape for women's co-operatives in Turkey?

- What is the current situation of active women's co-operatives– membership, funding, longevity, growth, field of operation, and nature of operation?
- What are the main reasons behind the inactivity of women's co-operatives?
- What are the main reasons behind the closure of women's co-operatives?
- What are the project experiences and capacities of the co-operatives?
- What is the contribution of the co-operatives to the empowerment of women?

What is the difference between women's co-operatives and other co-operatives in Turkey?

- What are the main differences between women-only and other types of co-operatives?
- Are co-operatives providing childcare services only for their members or for everyone? What constraints do they face?

What are the main support programs provided by government and other stakeholders and how effective are these?

- What kind of support programs might women's co-operatives need to be more effective?
- What alternative models of support may be effective in fostering women's co-operative development?
- How does the current legal framework support or hinder co-operative formation and operation?

This research is intended to help stakeholders better understand how to strengthen women's co-operatives and increase their sustainability. Based on its main findings, recommendations are proposed on how government and other supportive organizations can support women's co-operatives.

1.2 Methodology¹

The study employed a mixed methods approach. Elements of qualitative and quantitative approaches were employed to ensure a depth and breadth of understanding and collaboration. Four methods of data collection were used to answer the research questions: survey, interviews, micronarratives and literature reviews. While each of these

¹ The research team was formed by the Canadian Co-operative Association (CCA) and Kadın Emeğini Değerlendirme Vakfı (KEDV) representatives. KEDV is translated to the Foundation for the Support of Women's Work (FSWW) in English.

data collection methods has its strengths and limitations, they were all included in the research design because of their compatibility with the approach and their contribution to the overall research objectives. All data collection methods were employed with women participants.

1.2.1 Survey

The survey was intended to gather standardized information from as many women's co-operatives as possible. Since it aimed to reach any and all women's co-operatives, the sample was formed using purposive and snowball sampling methods. The survey was filled out by women in positions within the co-operative, such as board chair (67), board member (20), founder (6), member (4), manager (2), and volunteer (2). . See Appendix 1 for a list of the women's co-operatives that were part of this research via the survey. The Research Assistants (RA) administered the survey face to face with the respondents. Once a respondent completed the survey, it was returned in hard copy to the RA, who then mailed it back to KEDV's office in Istanbul. An Excel spreadsheet was created to house the survey data. Statistical Package for Social Sciences (SPSS) was used to run the appropriate cross tabulations and analysis of the surveys.²

KEDV's knowledge of women's co-operatives in Turkey was crucial to access active, inactive, terminated and closed women's co-operatives.³ Working with identified women's co-operatives facilitated access to other co-operatives and expanded the sample total. In total, 101⁴ women's co-operatives were surveyed: 62 per cent were active and 38 per cent were inactive. An additional 53 women's co-operatives were labelled inaccessible for a number of reasons. The reasons for inaccessibility vary and include: existence of co-operative could not be confirmed; no one would respond to inquiries into involvement in research study; representative stated that they would not participate in the research study; and/or co-operative closed such a long time ago that there was no one available to talk about the co-operative.

A map of Turkey (Figure 2) shows the locations of active, inactive and inaccessible women's co-operatives. The map illustrates that women's co-operatives are spread across the country, with increased women's co-operative activity in the Aegean, Southeastern and Marmara regions. As will be demonstrated in the report, such increased activity is in part due to support available from local governments in the regions.

² SPSS is a software program for doing quantitative analysis.

³ The shorthand will be active women's co-operatives include those with active or expansion status and inactive women's co-operatives include those that have inactive, terminated or closed status.

⁴ It was not possible to account for the total number of the women's cooperatives in the country.

and relationship to women's co-operatives. In total, RAs conducted 72 face-to-face interviews with participants in the field.

1.2.3 Micronarratives

Using micronarratives allows contributors to lead the conversation and to share experiences that are important to them, as opposed to following the lead of a pre-designed interview or focus session questions. Told through short stories to RAs, such narratives provide a source of information for understanding individuals or groups, as these narratives represent lived experiences infused with meaning perceived by the storyteller. One of the main advantages of using micronarratives is that contributors are treated as "experts" about their own lives, enabled to share an experience within their own environment and to assign meaning to that experience. The SenseMaker software program allows a researcher to conduct a statistical analysis, as well as understand and nuance patterns as well as meanings.⁶

For this study, women were asked to tell personal stories about the impact of women's co-operatives on their lives. In total, RA's collected 268 micronarratives from members and former members of women's co-operatives and beneficiaries (Figure 3).

Figure 3

NUMBER OF PARTICIPANTS IN MICRONARRATIVES ORGANIZED BY MEMBERSHIP STATUS

Status	Current Member	Currently on Board	Current Beneficiary	Previous Member	Previous Beneficiary	None of the Above	Total
Aktif	121	63	10	1	--	9	204
Inaktif	10	16	2	29	2	5	64

As a measure of validity, story contributors stated that stories like theirs happened sometimes (25 per cent), frequently (23 per cent), rarely (22 per cent), all the time (17 per cent) and not sure (13 per cent). Ninety-five per cent of respondents stated that they were part of their story as opposed to seeing it happen or hearing about it.

⁶ The approach used here was developed by Cognitive Edge, which also designed and supports the SenseMaker© software used to analyze the micronarratives.

1.2.4 Literature reviews

Two literature reviews were done to support the primary data collection. The first provided contextual information on the following: co-operatives internationally; co-operatives in Turkey; women's co-operatives in general; women's co-operatives in Turkey; women's empowerment; entrepreneurship; and women's economic development. It consulted materials including academic articles, reports, development agencies reports and books. The second detailed the current legal framework for women's co-operatives in Turkey. It reviewed the main features of Turkey's co-operative law, as well as international examples of co-operative law, in order to propose reforms based on best practices.

1.3 Limitations of the methodology

While the methodology was designed with expertise and the methods of this research study were scrutinized with care and thoughtfulness, any research methodology has its limitations.

Primary data was not collected from other types of organizational structures such as companies, sole proprietorships, family businesses, multinationals, foundations, associations and organizations about their experience using their chosen organizational structure. Therefore, comparisons between the co-operative structure and these other types of business or organizations are not possible.

Primary data was not collected from or about the general co-operative sector of Turkey, therefore direct comparisons to women's co-operatives and the sector are not able to be done through a standardized and similar dataset and analysis.

Similarly, no other women's co-operatives or co-operatives that employ mostly women from other parts of the world were contacted. Thus no direct comparisons can be made to women's co-operatives globally. There is very little empirical data collected about women's co-operatives, co-operatives that employ mostly women or co-operatives that greatly impact women thus making it difficult to draw conclusions about a women's co-operatives sector.

Socio demographic data (micronarratives) was collected separately from survey and interview data, so therefore the database and findings from the survey and interviews are unable to be cross tabulated or connected to the database or findings of the micronarratives. For example, queries around the revenues of the women's co-operatives cannot be connected to the individual earnings of women.

In some cases, findings from the analysis pointed to the need for much deeper analysis and investigation. For example, a detailed review of tax law as it relates to women's co-operatives would provide more information as to how the tax burden can be tackled.

2

Women's Participation in Labor Force and the Co-operatives in Turkey



2.1 Turkey's economic growth and women's labour force participation

Turkey has demonstrated strong and inclusive growth over the last decade (OECD, 2014). As stated by Turkey's Minister of Finance, Mehmet Şimşek, in March 2015, Turkey's fundamental macroeconomic policies have demonstrated continued improvement in this timeframe (Şimşek, 2015). While GDP growth slowed to three per cent in 2014, which still outpaced all developed economies, it is anticipated to return to above four per cent per year over the next five years starting in 2015 (EIU, 2015; Şimşek, 2015).

Within this context of sustained economic growth and transformation, Turkey's labour market has also been changing. Key indicators such as GDP per worker and labour productivity per hour worked have shown marked improvement, as Turkey has outpaced other similar sized upper-middle income economies and come close to meeting European Union levels (Şimşek, 2015). However, one of the anticipated challenges in the labour market will be reducing unemployment as the labour market, in particular as there are growing numbers of low-skilled entrants into the labour force (Şimşek, 2015). This is particularly true for Turkish women.

Women in Turkey have traditionally lagged significantly in their official participation in Turkey's economy. According to TurkStats, women's labour participation rate is only 31.5 per cent (2015). This rate does not compare well with other upper middle income countries, such as the BRICS (Brazil, Russia, India, China and South Africa),

members of the OECD, and members of the EU (Boudet et al. 2014). The average rate for women's participation in the labour force for the EU-28 is 51.3 per cent (Eurostat, 2015). As noted by the Organisation for Economic Co-operation and Development (OECD) in its most recent survey of Turkey's economy,

Women's very low labour force participation in Turkey is reflected in shortcomings in human capital: 78 per cent of the female working age population have less than high school education, 58 per cent have primary education or less and 17 per cent are illiterate. In urban areas, women's labour force participation stayed as low as 17 per cent until the mid-2000s. In rural areas, many women are counted as unpaid family workers, artificially increasing participation but often masking low productivity quasiunemployment in the informal sector. When these women migrated to urban areas they generally found no job and withdrew from the labour force. (OECD Economic Surveys, Turkey 2014, p. 81)

The World Bank (WB) and the Turkish Ministry of Family and Social Policy (MoFSP) have identified two important factors affecting women's low participation in the labour force in Turkey are the lack of affordable child care services; as well as lack of business networks/mentorship for women once they are in the labour force or if they start a business (Boudet et al. 2014; Gökşen et al, 2014).⁷ As will be demonstrated later in this report, women's co-operatives in Turkey can and do help address both of these factors. As noted by the former Minister of Family and Social Policy in Turkey, Fatma Şahin, women's "access to the labour market is still an important problem" (Şahin, 2014).

Increasing women's participation in the labour force is a priority for the Government of Turkey and there have been positive changes in the last five years (Şimşek, 2015). This is particularly true in urban areas, where female participation has increased up to 50 per cent, mostly by university educated women (OECD, 2014). There have also been positive trends amongst women with high school education or less, whose participation rates increased from 11.7 per cent to 16 per cent between 2007 and 2012 (OECD, 2014).

Turkey's Tenth Development Plan (2014-2018) identifies improving women's low labour force participation as a clear priority, aiming to increase women's participation to almost 35 per cent by 2018 (Ministry of Development, 2014). Other important goals include improving women's roles in decision making in the family and economic life, as well as providing assistance to allow women to enter the workforce. Co-operatives are also cited in the Plan, noting the need to "improve [co-operatives]" as an important legal structure that contributes to doing business together (Ministry of Development, 2014).

⁷ The MoFSP and the WB published in 2014 a thorough comparative summary of trends in women's participation in Turkey's labour market (Gökşen et al, 2014).

2.2 Co-operatives

Although co-operatives can take on different forms, they aspire to align with the same accepted international definition as well as follow the same seven co-operative principles.⁸ The International Co-operative Alliance (ICA), the international body representing national co-operative associations, defines a co-operative as “an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations, through a jointly owned and democratically controlled enterprise” (ICA, 2015).⁹ The ICA sets out seven co-operative principles: Voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; co-operation among co-operatives; and concern for community (ICA, 2015). This definition and these principles make a clear link between the economic viability that a co-operative necessarily needs to demonstrate, and the social and cultural aspirations that a co-operative needs to meet. Co-operatives are one of many forms of doing business and can take on different legal forms – for example for-profit or not-for-profit – or be defined in different ways – for example, community association versus enterprise – depending on the jurisdiction in which the co-operative operates.

The most credible and methodologically sound research into the size and scale of the global co-operative sector is published by the ICA. Since the United Nations sanctioned the International Year of Co-operatives in 2012, the ICA has published a Co-operative Monitor of the world’s largest co-operatives as a means of better understanding and promoting the economic and social benefits of co-operatives. The most recent issue of the Co-op Monitor reports that the world’s 300 largest co-operatives have revenues over USD 2 trillion (ICA, 2014). Over one billion people worldwide are co-operative members, three billion people make their living through co-operatives, and co-operatives employ 20 per cent more people than multinational corporations (Co-operatives UK, 2014).

The impressive economic statistics are built upon a business model which also meets social and cultural aspirations. The basis for this is that co-operatives at their root are formed by groups of individuals that come together voluntarily to collectively address needs in their communities that are not being met by the public or private sectors. As a result, an effective co-operative – small, medium, or large – is one that exists because of and for its members, with a primary focus being to meet its members’ needs (CCA et al, 2012). As a result, and as acknowledged by

8 This can be understood in terms of broader emergence of a public international co-operative law in the last decade (Henrÿ et al, 2012).

9 The International Co-operative Alliance (ICA) is an independent, non-governmental organization established in 1895 to unite, represent and serve co-operatives worldwide. It provides a global voice and forum for knowledge, expertise and coordinated action for and about co-operatives.

the European Parliament for instance, co-operative enterprises assist in resolving social issues, promote sustainable economic growth, fairer incomes, and wealth distribution (European Economic and Social Committee, 2012). In 2014, the ICA in partnership with the International Labour Organisation (ILO) have produced a policy brief, Co-operatives and the Sustainable Development Goals, which outlines the ways in which the co-operative model could assist in achieving the Sustainable Development Goals in the Post-2015 Development Agenda (2014). Research and independent evaluations have demonstrated that co-operatives can and do meet such development goals, when they are supported effectively (CAPRA, 2013).¹⁰

According to the ILO's Guidelines on Co-operative Legislation, it is commonly accepted that the role of government in co-operative affairs be restricted to four functions: legislation, registration, dissolution/ liquidation, and monitoring the application of the law by the co-operatives (Henry et al, 2012). While co-operative laws in Turkey will be discussed later in this report (see Chapter 5), a key element of these Guidelines bears mentioning here.

The main objective of a co-operative law be to guarantee minimum government involvement, maximum deregulation, maximum democratic participation and minimum government spending by translating the co-operative principles into a legally binding framework for the organization of self-determined self-help. (Henry et al, 2012).

Co-operatives are found in over 90 countries around the world and are providing goods, services and jobs that are needed in their communities.

2.3 Women and co-operatives

One key area where co-operatives can have a meaningful impact is meeting the economic and social needs of women. A distinction can be made between the impact that co-operative enterprises have on women and the impact of women's co-operatives on women. Research into both areas is relatively new, and limited. A key qualification outside the scope of this report, but into which some research exists, is that women's participation and ultimately empowerment through co-operatives or any other form of enterprise model is affected by socio-cultural perceptions and attitudes and the behavioural patterns resulting thereof, including among men (Majurin, 2012). For the purpose of this report, the focus is on women's co-operatives. There has been more research into the potential and actual impact of co-operatives on women than on the impact of women's co-operatives on their women members and communities.

¹⁰ This impact evaluation by the Canadian International Development Agency, now Department of Foreign Affairs, International Trade, and Development, was an extensive study into the effectiveness of co-operative development programs supported by the Government of Canada over almost 30 years, which had as a goal to reduce poverty and increase wealth. The evaluation contains an extensive literature review of the role of co-operatives in its annexes.

The main sources of information for the impact of co-operatives on women are the ICA and the ILO; and/or researchers that are affiliated with both. The ILO and ICA are currently conducting a global survey to assess the impact of co-operatives on women's empowerment and gender equality globally, as follow-up to the Fourth World Conference on Women in Beijing.¹¹

To date, general findings on the impact of co-operatives on women include that globally, there are more women in leadership positions in co-operatives than in other businesses (ILO & ICA 2014). Women are well-represented as members of consumer co-operatives, social service co-operatives and in low-profit/yield agriculture, but co-operative enterprises with high profits, land ownership and high capital investment are predominantly male. Women are also less likely to be in leadership positions within mixed (male and female members) co-operatives. Women's engagement with co-operatives is limited by gender inequalities in literacy levels, low business skills, lack of land ownership and limited access to credit and information (ILO & ICA 2014; Bonnan-White et al, 2013; Tesfay et al, 2013; Majurin 2012; Nippierd 2012; Eşim et al, 2009; ILO 2009; ILO 2008).

There is more limited, published research into women's co-operatives and as a result, limited findings on internationally accepted good practices in this regard. Generally, women start co-operatives to get access to lower priced goods; to improve and access paid employment; to obtain more reliable, safer, better working conditions; to gain access to financial services; to increase social participation, agency, and inclusion; and to address gender-based violence (Majurin, 2012; Nippierd, 2012).

One of the most studied women's co-operatives is the Self-Employed Women's Association (SEWA) that started in 1972 in Gujarat, India. This co-operative started at the grassroots working with women from any caste, class or religion. The organizers worked through literacy issues and grew this small papadum making enterprise into an enterprise with almost two million members, earning over 100 million USD annually, which get redistributed to the co-operative members through dividends (Datta, P.B. and Gailey, 2012; Jones et al, 2012; Datta, R 2003; Eşim, 2003; Eşim, 2000).

There are generally accepted good practices to improve the participation of women in co-operatives; and the impact of co-operatives for their women members. Organizations active in support of women's participation in co-operatives all implement such good practices to varying degrees.¹² These good practices are

11 Further information is available on the ILO website (accessed April 2015): <http://ica.co-op/en/media/news/international-co-operative-alliance-and-international-labour-organization-launch-survey>.

12 These include the following, from Canada, the CCA, the Société de co-opération pour le développement international (SOCODEVI), and Développement international Desjardins (DID); from Sweden, WeEffect; from Germany, Deutscher Genossenschafts- und Raiffeisenverband (DGRV); and from the USA, the National Co-operative Business Association (NCBA).

implemented at the co-operative, policy, and legislative levels. These good practices include supporting co-operatives to provide services that meet their women's member's needs; affirmative action measures such as the introduction of gender quotas on boards of directors; and support programs to nurture co-operative development in economic sectors where women are most active (Majurin, 2012). The recently updated Resource Guide for Advanced Training of Co-operatives on Entrepreneurship Development of Women and Gender Equality, published by the ICA Asia office, provides a useful training-of-training for programs aimed at increasing the leadership role of women in co-operatives (2015). Key areas of support that the training guide includes are in financial management and business development services for women in co-operatives.

Common threads through studies into women's co-operatives highlight both the sustainable and positive contributions of women's co-operatives to the lives of women and their communities. Women's co-operatives can increase income, skills, and autonomy for women. Women's co-operatives or co-operatives that directly support women emerge from women striving to meet needs as defined by them. Women's co-operatives have a ground-up approach of mutuality, participation and practicality. Limitations and challenges faced in establishing a women's co-operative or the management of women's co-operatives include: lack of start-up funding, family and care responsibilities, lack of child care services, and embedded and encompassing societal problems including deep poverty, socio-cultural norms, and unemployment (Van Vliet, 2006; Eşim, 2003; Eşim, 2000; Theis and Ketilson, 1994).

2.4 Co-operatives in Turkey

Turkey has a long, well-established history of co-operatives. Co-operative-like organizations existed between the 13th and 19th centuries, known as the Ahi institutions, which were based on a set of moral, economic, social and political values that were embedded in the membership principles that emphasized fairness and good relations between rich and poor. Some observers point to the creation of agricultural development funds during the Ottoman Empire as some of the first examples of rural financing for agricultural co-operatives (Okan & Okan, 2013; Karahocaligil et al, 2011).

The founder of the Turkish Republic, Atatürk felt that co-operatives were a means of modernizing and democratizing the mostly rural country. Later, Article 51 of the 1961 Constitution included the provision "The Government shall take all the measures to improve co-operatives", which has encouraged a more proactive and responsible role for the Government of Turkey in the promoting of co-operatives.

Today, co-operatives are present in Turkey in a variety of economic sectors. According to the Ministry of Customs and Trade (MoCT), there are 26 different types

of co-operatives in Turkey which carry out activities under three separate ministries: the MoCT, the Ministry of Food, Agriculture and Livestock (MoFAL), and the Ministry of Environment and Urban Planning (MoEUP).¹³ The MoCT latest published statistics of co-operatives in Turkey (December 2014) states that there are 73,581 co-operatives in Turkey and 7,642,520 members of co-operatives.¹⁴

The MoCT regulates the largest number of types of co-operatives (18) which represent about 25 per cent of all co-operative members in Turkey, of which the largest types of co-operatives are transport and retail co-operatives. The MoFAL regulates six types of co-operatives which represent 50 per cent of all co-operative members, of which the largest types of co-operatives are agricultural development, agricultural credit, and irrigation. Finally, the MoEUP regulates the fewest types of co-operatives (3) but is responsible for regulating over 70 per cent of established co-operatives in Turkey, which are in the housing sector, and are home to over 2 million co-op members.¹⁵

As a result, co-operatives make an active contribution to Turkey's economy. According to the National Co-operative Union of Turkey (NCUT), Turkey's national co-operative association, there are almost 100,000 people employed – which is separate from being a member of a co-operative – by co-operatives in Turkey, which does not include economic spin-offs of other businesses engaged in value-chains where co-operatives are active. Underneath this national umbrella organisation, co-operatives are organised in unions based on the economic sectors where they are most active, including agriculture, rural development, transport, forestry, and housing.¹⁶ The Central Union of Agricultural Credit Co-operatives, for instance, represents 1.1 million members from over 1,600 primary co-operatives, 16 secondary unions, which collectively have over USD 2 billion in assets.¹⁷ The Union of Beet Growers Co-operatives represents more than 1.6 million members organized in 31 primary co-operatives, and conduct more than USD 3.5 billion in business

¹³ As will be shown in Chapter three, women's co-operatives thus far have been formed under the MoCT and MoFAL.

¹⁴ Also available at <http://koop.gtb.gov.tr/data/54b539e4f293709bc0985728/istatistikpercent20percent20percent20aralik.pdf> (Accessed April 2015). In collaboration with the ILO, the MoCT has recently launched a multi-stakeholder working group with the Turkish Statistical Institute to take stock of its experiences, challenges and identified good practices of keeping up-to-date co-operative statistics in Turkey. These efforts will be informed by the ILO, the MoEU, the MoFAL, and the NCUT. See: http://www.ilo.org/public/english/region/eurpro/ankara/areas/multi_stakeholder_co-operative_statistics_workshop.htm (Accessed April 2015)

¹⁵ Statistics also cited from the MoCT, Turkish Co-operatives Strategy and Action Plan, 2012.

¹⁶ A full list of these unions, their activities, and hyperlinks to the public websites are made available through the NCUT website, found here: <http://www.turkey.co-op/> (accessed: April 2015).

¹⁷ Source: Website of The Central Union of Turkish Agricultural Credit Co-operatives: <http://int.tarimkredi.org.tr/index.php/en.html> (accessed: Apr 2015).

annually.¹⁸ However, according to the MoCT, only 25 per cent of co-operatives actively participate in such tertiary structures (2012). As will be discussed later, women's co-operatives in Turkey are in the early stages of formalizing a women's co-operatives union. Women's co-operatives have not joined other co-operative unions or the NCUT.

Co-operatives received more publicity within government and the Turkish co-operative sector in November 2015, as Turkey hosted thousands of co-operative members and policy makers from around the world at the ICA Global Conference and General Assembly.¹⁹ Hosting this prestigious international conference for co-operatives serves to demonstrate in part the respect that Turkey's co-operative sector has amongst its co-operative peers around the world.

2.5 The Turkish Co-operatives Strategy and Action Plan 2012–2016

A key document guiding the Government of Turkey and the co-operative sector is the 2012–2016 Turkish Co-operatives Strategy and Action Plan, published by the MoCT. The Strategy is a product of consultations between the Government and the co-operative sector. The Strategy is ambitious and could be considered aspirational, given the relatively short-time frame, the number of desired interventions (total 36), the complexity of interventions, and the number of different government, co-operative, and international actors involved. While the legal implications of this document will be discussed later in Chapter 5, there are important elements of the Strategy that bear mentioning here as it relates to women's co-operatives: First, the Strategy's identification of weaknesses in co-operative sector; and second, its proposed strategic activities to overcome those weaknesses. Both have a direct bearing on women's co-operatives in Turkey.

The Strategy lays out a strengths, weaknesses, opportunities, and threats analysis of the co-operative sector, which cites some available literature on co-operatives in Turkey. Listed strengths include Turkey's long-standing experience with co-operatives, including constitutional provisions guaranteeing their promotion, and examples of co-operative success. These strengths are reiterated in the literature, mostly related to agriculture co-operatives, which notes that the success and potential of Turkey's co-operative sector is grounded in good performers that have managed to remain strong and evolve with changing domestic policies as well as global and domestic economic challenges (Okan and Okan, 2013).

The Strategy is self-critical of challenges facing Turkey's co-operatives. The Strategy identifies 22 weaknesses in the co-operative sector, which are then regrouped into

¹⁸ Source: Website of The Union of Beet Growers Co-operatives: <http://en.pankobirlik.com.tr/> (accessed: April 2015).

¹⁹ Source: <http://antalya2015.co-op/> (accessed: April 2015).

seven fields of strategic intervention. As will be seen in Chapter 3 of this report, many of these weaknesses are similar to those weaknesses or challenges faced by women's co-operatives. Key elements of this extensive list, as they relates to primary, secondary and tertiary co-operatives, are reproduced in Figure 4. Some items have been paraphrased to ensure consistency of language with this report (e.g. primary, secondary, tertiary co-operatives).²⁰

Figure 4**WEAKNESSES OF CO-OPERATIVES IN TURKEY**

- **Primary co-operatives' have few members and are small.**
- **Limited numbers of co-operatives in sectors other than agriculture and housing.**
- **Members of primary co-operatives demonstrate:**
 - Low education level, especially in agricultural co-operatives
 - Low participation of members in co-operative activities
 - Low level of understanding of economic issues
 - Little understanding of co-operative culture
 - Little experience in managing a business
 - Little social capital or understanding of working co-operatively
 - Tertiary co-operatives are inadequate in encouraging sufficient co-operation at every level among the co-operatives; and play an inadequate role in providing training, audit, consultancy and technical services for primary co-operatives.

Source: adapted from Ministry of Customs and Trade, 2012

The Strategy also highlights the impact of the Government of Turkey's interventions in the co-operative sector, which has "increased the dependency of the co-operatives to the state and co-operatives have almost become a public institution" (MoCT, 2012). The result is enduring confusion in Turkey between the role of co-operatives and the role of the state.

The level of control by the state of co-operatives and therefore the lack of control by its members is an oft-cited concern that is reiterated in the literature of Turkey's co-operative sector. Roots of these concerns are often found in the diverse laws governing Turkey's co-operatives, in particular the division between co-operatives

²⁰ Primary co-operatives are co-operatives in which a majority of members are individual persons. A secondary co-operative is a co-operative in which a majority of members are themselves primary co-operatives. A tertiary co-operative is a co-operative in which a majority of members are themselves primary and/ or secondary co-operatives. Thus, what can be produced through the development and embedding of these levels of co-operatives is a vertical integration of support and potential operations and sales exchange.

housed under the MoCT and those regulated by the two other Ministries (Okan and Okan, 2013). Aman's research has pointed out that the result of these laws is that the sector has co-operatives that are more democratic and others that still operate as state institutions, and whose business shortcomings (i.e. losses) are subsidized by the state (Aman, 2014; Mülayim, 1997). Co-operatives in the agricultural sector in particular were not the result of an autonomous, member-driven initiative to respond to problems or opportunities in their communities, rather are an "instrumental institution of ... agricultural policy" (Gün, 2005). Until the mid-2000s, agricultural sales co-operatives in particular were primarily channels for the implementation of government programs rather than operating as member owned enterprises (Cakmak, 2004).

The Strategy attempts to respond to these weaknesses by laying out seven sectors of strategic intervention, and 36 resulting activities. The seven sectors of intervention are focused on transferring state responsibilities (e.g. auditing) to the tertiary unions, strengthening tertiary co-operatives, standardizing training for co-operative members across Turkey in a variety of areas (e.g. management, business, etc.), increasing public education programs on co-operatives, establishing co-operatives in key sectors, facilitating access to finance, and updating laws and regulations that affect co-operatives. These strategic areas of intervention and resulting activities are almost exclusively led by the MoCT, in coordination with a variety of other state and national co-operative actors. In addition, the co-operative development activities seem almost exclusively state led. Also, as part of the strategic target No. 3.7, actions aiming to increase women's welfare by gathering under the umbrella of cooperatives are being taken in cooperation with relevant institutions.

The approach taken in the Strategy can be juxtaposed with some of the available literature on examples of successful co-operatives in Turkey. Researchers have highlighted examples of successful co-operatives in Turkey that have benefited that from entrepreneurial management that prioritized members' cultural, social and economic needs, remained open and transparent, and provided quality, affordable goods; and further allowed their co-operatives to make structural changes that made them more autonomous from the state (Okan and Okan, 2013). A number of researchers have researched and described examples of successful, small, autonomous rural agricultural and development co-operatives in Turkey (Başaran et al, 2014; Can et al, 2014; Erdal et al, 2014; Özdemir et al, 2011). One of the lessons learned from rural development policies and implementation of these policies in Turkey is that rural development programs need to be developed from the ground up; and that one of the most powerful ways of developing Turkey's economy in rural areas is by supporting the establishment of "independent, autonomous, and effective organisations, especially co-operatives" (Gülçubuk, 2015). Therefore, while the Strategy's planned activities address certain weaknesses in co-operatives, an

argument could be made that how these activities are implemented – namely by different ministries – needs to be balanced with the need to have well run, member-owned independent and autonomous co-operatives.

2.6 Women in co-operatives in Turkey

There is limited publically available information on women in co-operatives in Turkey. Official government data is not-disaggregated between male and female co-operative members. Little publically available information was found exploring the impact of existing Turkish co-operatives on their women members. With respect to women’s co-operatives in Turkey, they are considered a type of co-operatives regulated by the MoCT. The Strategy includes an activity calling explicitly for the establishment of at least 20 women’s co-operatives, as a means to “improve their entrepreneurial ability and their participation in the economy as actors.” This activity is the only mention of women’s co-operatives, or even women in Turkey in general, in the Strategy. It is also the only explicit mention of the MoFSP in the Strategy.

There is information on the lack of women in agricultural co-operatives in Turkey. Different sources of information indicate that most agricultural co-operatives have almost exclusively (more than 90 per cent) men as members (Çelik Ateş et al, 2015; Can et al, 2015; Okan and Okan, 2013; Karakocagil et al, 2011). Some authors have researched extensively the roles of and challenges faced by women in agriculture in Turkey and have proposed co-operatives as one means of overcoming these challenges (Gülçubuk, 2010). The MoFAL reports since 2004, 49 agricultural development co-operatives have been established where the majority of members are reportedly women.²¹ The Ministry reports that these co-operatives were established thanks to subsidy programs that the Ministry offers for co-operatives, with grants totaling USD 8 million (Okan and Okan, 2013). These co-operatives have further been able to benefit from agricultural extension services offered by the Ministry in their fields of activities, for instance animal husbandry and breeding, animal diseases, milking techniques and hygiene, greenhouse cultivation, and barn care. A further discussion of these women’s co-operatives is presented in Chapter 3 and in Appendix 3.

One type of co-operative that has emerged in the last 15 years independently from the government and the co-operative sector are women’s co-operatives, which are the key interest in this report. There is limited research available on women’s co-operatives in Turkey. Three pieces of independent research have been identified regarding women’s co-operatives in Turkey.

The first study, by Gulen Özdemir from the Department of Agricultural Economics at Namık Kemal University, is based on data collected in 2005 when there were

²¹ Source: Written communication from the Ministry of Food, Agriculture, and Livestock (March 2015).

only 36 women's co-operatives (2013). The study survey was completed by 34 of the co-operatives and three members and one manager from each co-operative were interviewed. Özdemir's research looked at women co-operative member's perceptions of themselves and their roles in co-operatives and within their families. Özdemir's found that women had different motivations for joining co-operatives. An important motivation was that women felt that within their co-operative, they could find unity, solidarity, and develop self-confidence – this is the social capital cited in the 2012 Turkish Co-operative Strategy and Action Plan. Women interviewed by Özdemir felt that their co-operatives were started autonomously and from the "bottom-up", women started these co-operatives out of real needs for themselves and their community. Similar to weaknesses identified in the Strategy, weaknesses in women's co-operatives were identified as a lack of integration between the different co-operatives; and the members had low skills in managing a business and governing a co-operative (Özdemir, 2013).

The other two pieces of research are much more limited in their reach and explore specifically how women's co-operatives in Turkey can impact women's empowerment. Research has been conducted into a women's textile co-operative founded in 1982. The co-operative was founded in part to emancipate women, assist women in recognizing the value of their work and to promote and sustain women's knowledge and skills as weavers. The research highlights the dilemma that women who worked in the co-operative faced: their earnings in the co-operative went to their husband or their father.

Research has also explored the impact of six women's co-operatives in the Istanbul area on women's empowerment (Varol, 2013). All of these co-operatives were formed between 2004 and 2006. While the research used a very small sample and is based largely on individual interviews, some of the findings remain relevant. Five of the six co-operatives benefited directly from externally funded projects or support, such as by European Union, or ongoing, targeted support by organisations such as KEDV.²² Most of the co-operatives at one point or another have benefited from preferential treatment by municipal government, such as subsidized rent and utilities. Women supported the ideal of the co-operative model, but faced economic difficulties in having the co-operatives succeed as businesses and social pressures from home when they were not earning any income from the co-operatives. As will be shown, this is consistent with the research findings of this study.

²² KEDV aims to support women's access to economic development. They have supported the development of many enterprise women's co-operatives and continue to play a role in the start-up of women's co-operatives in Turkey. This may explain why the organization is featured in the minds of participants.

3

The Emergence of Multipurpose Women's Co-operatives



Over the past decade, the number of co-operatives owned and operated by women in Turkey has expanded threefold, yet there are few studies of these co-operatives and little data available to build upon.

This research study aims to address those gaps. In this section, the following questions for the terms of reference for this research study are addressed in more detail, not in this particular order:

- What is the current situation of active women's co-operatives– membership, funding, longevity, growth, field of operation, and nature of operation?
- What are the main reasons behind the inactivity of women's co-operatives?
- What are the main reasons behind the closure of women's co-operatives?
- What are the main differences between women-only and other types of co-operatives?
- What are the project experiences and capacities of the co-operatives? What is the contribution of the co-operatives to the empowerment of women?
- Are co-operatives providing childcare services only for their members or at the community level? What constraints do they face?

The story that emerges from the research is that most women's co-operatives are started, governed, and owned by women are doing a wide array of activities, and hence are referred to here as "multipurpose women's co-operatives". These co-operatives are multipurpose in the sense that they conduct wide variety of activities, the two most important of which are providing jobs for women while simultaneously providing a social outlet for women. The majority of their members is married women, between 40 and 60 years old, with one to three children, and varied levels of education. For many, the co-operative represents the first source of income that they have ever earned independently. This income is important both for their households, as well as their self-esteem.

Women's co-operatives are small, mostly with less than 25 members. Importantly, these co-operatives are actively owned by their members, with strong participation in the governance and leadership of the co-operative. Their most important source of support to date has been the women's co-operative sector themselves, whether for training, funding, or solidarity. The women's co-operatives are not linked extensively with the rest of Turkey's vast co-operative sector or with the Government of Turkey. These co-operatives face several internal and external constraints, which lead to closure of women's co-operatives. Such constraints are revisited in the Chapter 5 on supportive programs available to women's co-operatives, and inform the recommendations of the final chapter.

3.1 Profile of women's co-operatives

As noted in the Introduction at the outset of this report, a total of 101 co-operatives were reached, the majority of which are active co-operatives. A further 53 co-operatives were inaccessible.²³ Given the variety of methodological approaches, the findings presented in this report are considered representative of the women's co-operative sector, women's co-operatives and their members and beneficiaries.

3.1.1 Defining a "women's co-operative"

The co-operative law Number 1163 states that co-operatives are, "**Partnerships with legal personality that have convertible partners and convertible capitals that are founded by real and legal persons with the objectives of providing and maintaining the partners' specific economic interests and especially their necessities regarding their occupation and subsistence through help, support and surety with the contribution of their labor force and money are called as cooperatives.**" (Official Gazette No 13195, 1969)The MoCT, which regulates women's co-operatives, defines a co-operative "as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise"(Ministry of Customs and Trade, 2015).The MoCT's definition is taken directly from the International Co-operative Alliance's (ICA) definition of co-operatives.

There is no official definition of a women's co-operative in Turkey. However, women's co-operatives have their definition, as demonstrated by the Women's Co-operative Union (SIMURG), which defines women's co-operatives as "structures formed from local women groups to develop services based on their needs and priorities" (SIMURG, 2015). SIMURG's builds on the universal understanding of women's co-operatives as being by women and for women. As well as the definition of social co-

²³ Every effort was made to contact all women's co-operatives that were identified by the researchers.

operatives as exemplified in Italy, Sweden and other European countries. As defined by International Organization of Industrial and Service Co-operatives (CICOPA), “social cooperatives are specialized in the provision of social services or reintegration of disadvantaged and marginalized workers (disabled, long-term unemployed, former detainees, addicts, etc.)” (CICOPA 2015).

The research conducted here indicates that in coming together to perform their co-operative economic activities, women worry about insufficient services for themselves – such as technical training and women-centred training; for their children – such as early child education centres; and for the wider community of women – such as social spaces, work spaces, and safe spaces. Women’s co-operatives end up doing a combination of social and economic activities, some of which are income generating for the co-operative and the workers, others are not income generating and are for members and the wider community’s benefit. Significantly, the data that emerges from the research, the social and economic aspects of the co-operative are equally as important.

Women’s co-operatives are hence understood here as multipurpose in that they provide economic as well as social benefits. Rather than working alone, they often come together for a purpose such as selling handicrafts or milk jointly. This is particularly true as many of these activities generally traditionally take place in the home.

Home-based work is common in Turkey, especially for women. Home-based workers are defined as a) own-account workers and contributing family workers helping the own-account workers, involved in the production of goods and services, in their homes, for the market and b) workers carrying out work in their homes for remuneration, resulting in a product or service as specified by the employer(s), irrespective of who provides the equipment, materials or other inputs used, and those contributing family workers helping such workers (WIEGO, 2015). Own-account workers are those workers who, working on their own account or with one or more partners, hold the type of job defined as a self-employed job, and have not engaged on a continuous basis any employees to work for them during the reference period (OECD, 2015). Home-based work is often within the garment, automobile, electronics, toys, food and packaging industries in Turkey.

3.1.2 Status, age, type and size of women’s co-operatives

This research study surveyed 101 women’s co-operatives in the summer of 2014. Through the survey, the status of the co-operatives can be determined according to their stage of development: start-up, operational and expansion for active co-operatives; inactive, terminated, and closed for inactive co-operatives (Figure 5). Expansion refers to when a co-operative decides to expand its number of members and/or offering of goods/services. The difference between terminated and closed

is purely legal. Terminated means that the co-operative has voted to stop activities and officially close, but have to wait a year until they can file to be officially closed. Closed means the co-operative has legally ceased to exist.

Figure 5

**BREAKDOWN OF WOMEN'S
CO-OPERATIVES BY STATUS (N=101)**

Durum	Kadın kooperatiflerinin sayısı
Başlangıç	2
Faaliyet halinde	47
Büyüyor	14
Aktif	63
İnaktif	10
Fesih sürecinde	8
Kapandı	20
İnaktif	38
Toplam	101

Sixty three of the co-operatives surveyed identified as being active – either start up, operational or expanding. While 63 active women's co-operatives is not a large number, it does point to interest and opportunity. There are 38 inactive co-operatives – those that are either inactive, terminated or closed – which suggests a need to address the reasons why so many women's co-operatives meet challenges they could not overcome.²⁴

Figure 6 presents a breakdown of women's co-operatives according to region and status. This figure provides a general picture of women's co-operatives in Turkey.

24 For more information see <http://ica.co-op/en/media/news/co-op-statistics-multi-stakeholder-working-group-launched-turkey> (obtained May 4, 2015)

Figure 6

**BREAKDOWN OF WOMEN'S CO-OPERATIVES
BY REGION AND STATUS (N=101)**

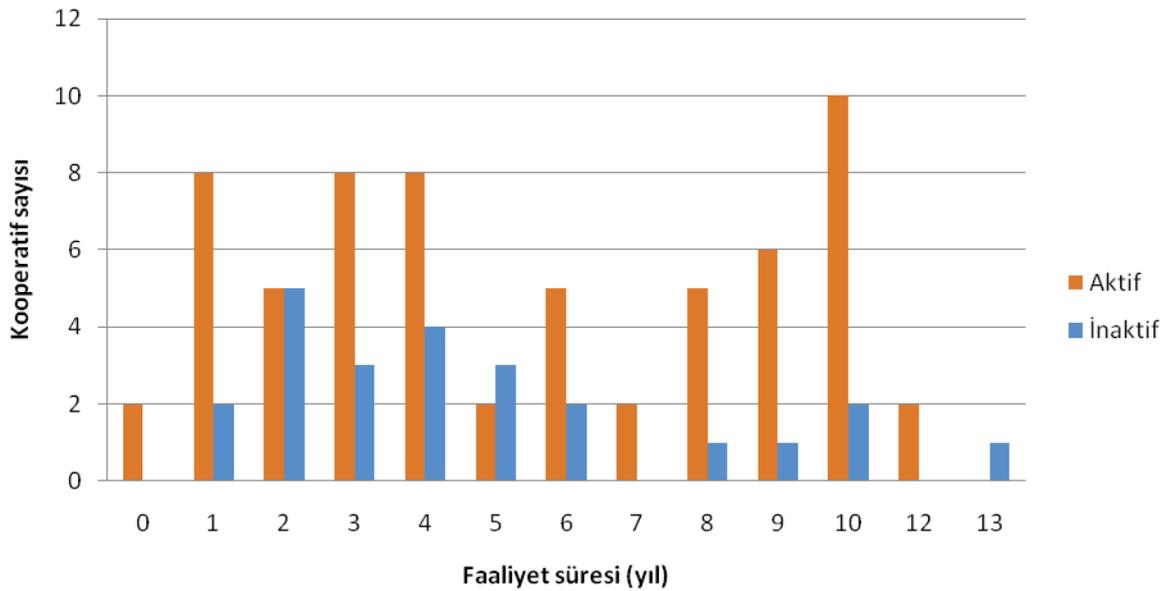
REGIONS	ACTIVE WOMEN'S CO-OPERATIVES			INACTIVE WOMEN'S CO-OPERATIVES	
	of co-ops	Type of co-operative	Field of activity	of co-ops	Type of co-ops
Akdeniz	2	1 enterprise 1 agriculture	Income generation and other types of activities	6	4 enterprise 2 agriculture
Doğu Anadolu	2	1 enterprise 1 agriculture	1 income generation and social aimed activities 1 income generation	4	2 enterprise 2 agriculture
Ege	11	7 enterprise 1 consumers 3 agriculture	9 income generation and other types of activities (mainly trainings for women, socio-cultural and awareness raising) 2 just other activities	5	3 enterprise 1 small arts 1 agriculture
Güneydoğu Anadolu	13	11 enterprise 2 agriculture	11 income generation and social aimed activities (mainly trainings for women, socio-cultural activities, guidance to services and advocacy) 2 income generation	1	Enterprise
İç Anadolu	10	5 enterprise 5 agriculture	4 income generation and other social aimed activities (mainly trainings for women) 4 income generation 2 social aimed activities	6	2 enterprise 1 small arts 3 agriculture
Karadeniz	6	3 enterprise 3 agriculture	4 income generation and other social aimed activities (mainly guidance to other services) 2 income generation	4	2 enterprise 2 agriculture
Marmara	19	15 enterprise 3 agriculture 1 manufacturing and marketing	14 income generation and social aimed activities 4 income generation 1 socio-cultural activities	12	8 enterprise 1 small arts 1 consumers 1 manufacturing and marketing

Comparing the inactivity of women's co-operatives with the broader number of inactive co-operatives in Turkey is not straightforward. Clear data on the number of inactive co-operatives in Turkey was not obtained. The number of inactive co-operatives in Turkey is referred in the Turkish Co-operative Action Plan in a general sense, noting that co-operatives that close tend to close because they were not successful businesses; or because they were temporary in nature (i.e. housing co-operatives). More broadly, the trend in Turkey has been a reduction in the number of co-operatives, from a little more than 84,232 cited in the Action Plan to 73,581 in the latest statistics from the MoCT (2014). Co-operative numbers in other countries also fluctuate, as co-operatives merge or dissolve. As noted in Section 2.4, a new co-operative statistics committee has been struck in Turkey. The work of this committee may result in most standard and uniform data collection active and inactive co-operatives, within which women's co-operatives would be included, making comparisons more straightforward and meaningful.

According to Figure 7, the most number of active co-operatives have been around for ten years, followed by one, three and four years. In terms of inactive co-operatives, years two, three, four and five are years when women's co-operatives can become inactive. The shift from active to inactive status is revisited in Section 3.1.3.

Figure 7

LENGTH OF TIME OPEN FOR ACTIVE AND INACTIVE WOMEN'S CO-OPERATIVES (N=87)²⁵

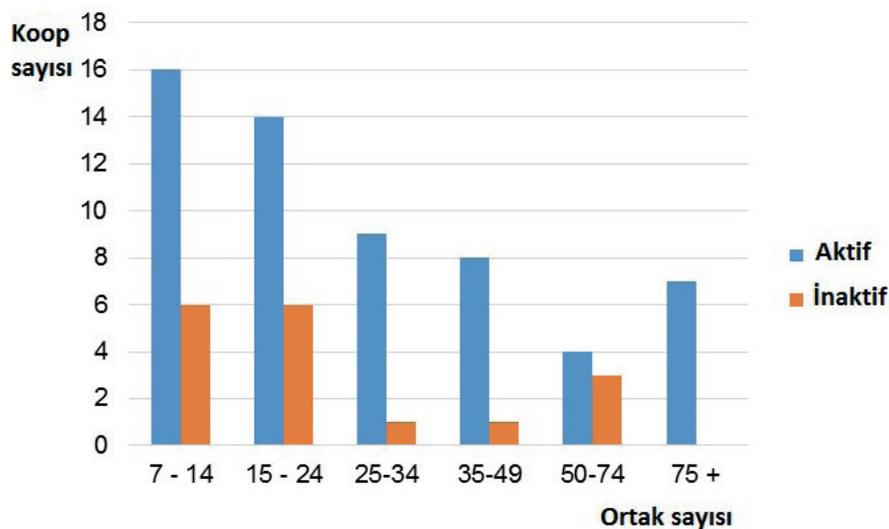


Note: 14 inactive co-operatives didn't provide their closing date.

²⁵ İnaktif kooperatiflerin tümü bir kapanış tarihi bildirmemiştir.

Figure 8

SIZE OF WOMEN'S CO-OPERATIVES IN 2014 (N= 96)



With respect to the size of women's co-operatives, almost half of active women's co-operatives have between 7-24 members (Figure 8).

The type of co-operative has been taken from the legal categorization. In terms of the types of women's co-operatives, 63 per cent of the women's co-operatives identified as enterprise co-operatives and 28 per cent identified as agriculture co-operatives.²⁶ The following figure (Figure 9) presents only active co-operatives. Five co-operatives did not answer both questions in the survey so they are not included in this figure.

Figure 9

ACTIVE WOMEN'S CO-OPERATIVES BASED ON TYPE AND MEMBERSHIP SIZE (N=58)

TYPE	7-14	15-24	25-34	35-49	50-74	75+	Total (Type)
Enterprise	14	11	6	5	1	2	39
Manufacturing/ Marketing	0	1	0	0	0	0	1
Consumers	1	0	0	0	0	0	1
Small Arts	0	0	0	1	0	0	1

26 Enterprise co-operatives are presented in further detail in Appendix 5.

Figure 9 shows there is a range in sizes for enterprise and agricultural development women's co-ops. The majority of agricultural women's co-operatives were fairly large, with five out of 16 having over 75 members. Enterprise women's co-operatives are generally smaller in size, with 25 of the 39 active enterprise women's co-operatives having between 7-24 members. That being said, enterprise women's co-operatives were found in all membership size categories, thus indicating that a preferred membership size does not seem to exist. When the survey was run to see if any trends emerged regarding women's co-operatives' size, it was found that membership size does not really affect how a women's co-operative is going to be run or which challenges it will face.

Given that the two most prevalent types of women's co-operatives are enterprise co-operatives and agricultural co-operatives, more lengthy descriptions of each have been included in Appendix 5 and 3. While these two types of co-operatives are noticeably un-networked with each other; and have different origins – all of the agricultural co-operatives are started by the support of MoFAL and enterprise co-operatives are almost exclusively self-started – these women's co-operatives nevertheless meet similar needs of their members. This is further explored in the following sections of this chapter. Furthermore, a more detailed description of when and how co-operatives provide childcare services is presented in Appendix 4.

3.2 Why are women's co-operatives created?

An important element defining the multipurpose women's co-operative is that the majority are created by women, for women. According to the survey, 42 of the active women's co-operatives were started by women in the community out of 63, as well 23 out of 38 of the inactive women's co-operatives were started by women in the community. The remaining women's co-operatives either began as a result of a project, or were first created by NGOs or public institutions.

The research data from the survey demonstrates that the top three reasons for starting a women's co-operative directly relate to solving problems for women (Figure 10). Women's co-operatives were asked to provide the top five reasons for starting their co-operative and to rank these reasons from most important to least important, with "1" being most important. The figure below shows the number of active and inactive women's co-operatives who chose each category in their top three and their given rank. These include providing jobs for women, empowering women socially and providing solutions for common women's issues. Providing jobs for women was ranked in the top three reasons for start-up for 81 per cent of active co-operatives and 68 per cent of inactive co-operatives. Empowering women was found in the top three for 79 per cent of active co-operatives and 68 per cent of inactive co-operatives. Lastly, creating solutions for common women's issues made it into the top three of 56 per cent of active co-operatives and 48 per cent of inactive co-operatives.

Figure 10

**REASONS FOR STARTING
THE WOMEN'S CO-OPERATIVE (N=101)**

CO-OP CREATED TO:	ACTIVE CO-OPS (N = 63)				INACTIVE CO-OPS (N = 38)			
	First	Second	Third	Total	First	Second	Third	Total
Provide jobs for women	59%	17%	5%	81%	55%	13%	0%	68%
Empower women Socially	17%	38%	24%	79%	11%	39%	18%	68%
Solutions common women's issues	16%	8%	32%	56%	13%	29%	47%	0%
Childcare services	6%	3%	2%	11%	3%	5%	0%	8%
Organize and empower members	5%	10%	14%	29%	13%	18%	21%	53%
Provide social services for comm.	5%	2%	5%	11%	0%	11%	11%	0%
Provide goods for community	2%	5%	3%	10%	3%	3%	5%	11%
Institutionalize informal comm/org	6%	6%	5%	17%	5%	0%	5%	11%

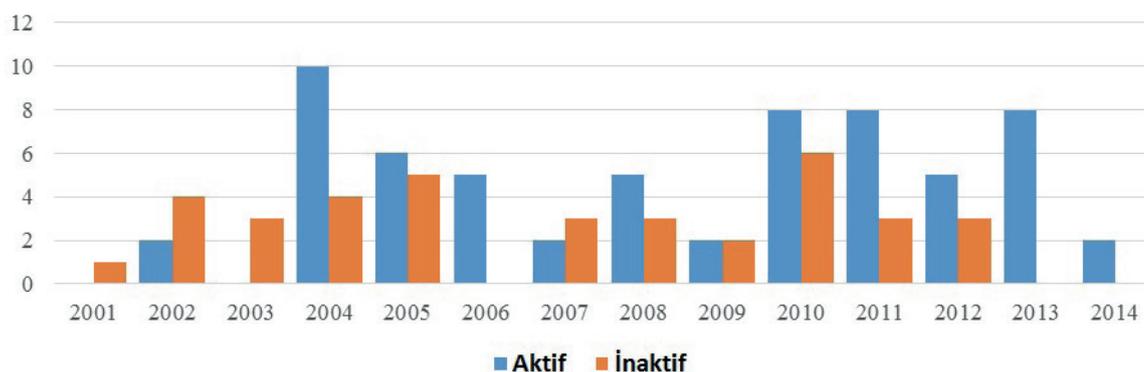
There have been peaks and valleys in the frequency of the establishment of women's co-operatives in Turkey since 1999 (see Figure 11). The highest peak occurred in 2004. That year, a number of women in various communities across Turkey that had been conceptualizing and working on pre-establishment activities, such as networking, feasibility studies, trust building, and business development, completed these activities and established their women's co-operatives. Also at this time, key supportive organizations reached a critical point in knowledge building, networking, funding and materials. For example, a manual was collaboratively produced by key supportive organizations specifically to support women's co-operative development.²⁷

²⁷ This is called The Handbook of Women's Co-operatives and was written and produced by KEDV.

In 2009 there was a drop in the creation of new women’s co-operatives. According to the survey and interviews, during this time as well as throughout life of many of the women’s co-operatives, women’s co-operatives faced capitalization issues, legal challenges, high legal and administrative fees, and lack of support. These challenges are discussed further in Section 3.5 of this chapter. It was at this time when the membership fee was changed from 1TL to 100TL thus causing women to reconsider and re-plan their co-operative establishment. In 2010 there was another peak because there was a growth in women’s co-operatives in the agriculture sector. In this case, co-operative organizing had gained some momentum in the agricultural sector because of subsidy programs provided by the MoFAL to support women farmer’s through positive discrimination, as well as training specifically for women from co-ownership agricultural development co-operatives.

Figure 11

WOMEN’S CO-OPERATIVES START DATE BASED ON ACTIVE AND INACTIVE (N=93)



Many (10) currently active women’s co-operatives were established in 2004(Figure 11). In more recent years – 2010, 2011 and 2013 – eight currently active women’s co-operatives were established. The largest number of inactive women’s co-operative was established in 2010 (6). From the survey there does not seem to be a trend based on the year established and the chance of survival.

In order to understand this evaluation of women’s co-operatives, the research data from the surveys, interviews, and micronarratives is describe the motivations for conceptualizing and developing women’s co-operatives. The motivations for starting a women’s co-operative can be broken down into two categories: Those about serving women’s needs through a women’s co-operative and those for using the co-operative model as an organizing structure.

Through the interviews and micronarratives, founders, members and representatives of boards expressed a number of reasons for forming women's co-operatives. First and most importantly, they felt a women's co-operative would help provide local women with employment opportunities that would give them a chance to attain some level of economic freedom and to stop exploitation of home-based workers. Seventy-six per cent of all women's co-operatives surveyed (active and inactive, n = 101) were started to provide job opportunities for women. They wanted to support women to earn money through collective work and to make women's economic viability more visible in the community.

The second reason, which is related to income generation, was to empower women. Seventy-five per cent of all women's co-operatives surveyed wanted to empower women socially and fifty-two per cent wanted to find solutions to common women's issues. An example of an active women's co-operative mission statement captures this sentiment:

"To provide for members' economic, social and cultural needs within the scope of economic activities including the production of goods and services to be marketed to meet their needs thereby, to protect, improve and support their economic, social and cultural interests, and ensure members' environment is healthy and improved."

A third motivation was to produce goods and services for a number of targeted audiences including for the public, tourists, and the community (pastries, olive oil, milk, and handicrafts), for women in the community (training, hubs for networking, childcare) and for children (early childhood learning centres). Often specific goods or services were offered because founders saw a gap in the community or a niche market.

Finally, founders established women's co-operatives as a means of increasing awareness of women's issues and rights among women themselves, as well as among the wider community. They specifically wanted to increase awareness that, as entrepreneurs, women could be active economically and contribute to the national economy.

Founders also spoke about their motivations for using the co-operative model. First, they felt it was the model that would best support their goals. As one founder disclosed:

"We organized under co-op model because we thought that this would serve better for the purpose of women reaching their common aims."

These women also felt it would be easier to work together rather than to struggle alone. The co-operative model is a good platform for this, as expressed by one co-operative member:

“To be able to overcome some difficulties. Individual initiatives are not enough (finance, communication, marketing). When you do these jointly, you can be heard and give support. When you unite, you get stronger. It brings success and self-confidence.”

Third, organizers found that they could not do business under other organizational structures, such as the NGO or foundation law, as these did not facilitate economic activities; the co-operative laws legislates an entity that has an economic nature. As one founder of a women’s co-operative put it:

“We also considered starting an association but the laws on co-operatives were more flexible so we found it more appropriate.”

Founders also liked the flat, non-hierarchical nature of the co-operative model. Other types of organizational structures such as associations and foundations have their purposes, but founders were looking for something different. As one of them stated:

“Foundations have been contaminated. Co-operatives accept democratic participation, they’re egalitarian, they have transparent accountability. In these ways co-operatives are positive.”

The findings in Özdemir, 2013 study concur with previous findings about motivations for forming a women’s co-operative. That women’s motivations for joining the co-operative included: social and economic sharing, equality and employment, plus there are legal limitations of associations because of their activity fields. Women felt that within them, they could find unity, solidarity, and develop self-confidence (Özdemir, 2013).

Ultimately, the picture that the survey, interviews, micronarratives and literature paint is that women’s co-operatives emerge from the local and the grassroots. Women’s co-operatives emerge in order to cope with women’s socio-economic challenges. They directly involve women as the creators, designers, workers, managers and governors of their enterprise and they choose the co-operative model because it allows them to do so. As seen, , women’s co-operatives in Turkey are by-and-large organized from the ground up. As a result, their internal stakeholders – or members – demonstrate strong participation and ownership in the operations of their co-operatives, which is further described below.

3.3 What do women’s co-operatives do?

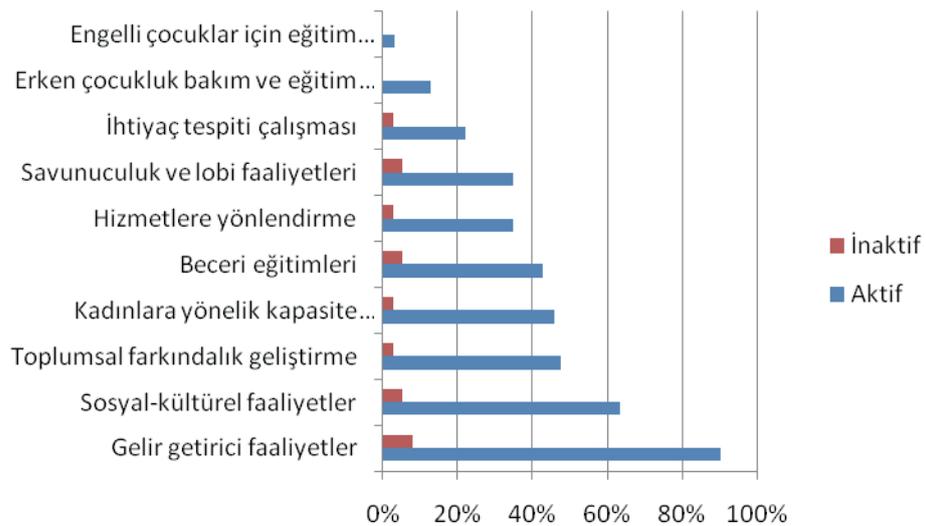
Women’s co-operatives are different from other types of co-operatives in Turkey in a number of ways. Women’s co-operatives are multipurpose by nature, offering both social and economic goods and services, unlike other co-operatives in the Turkish co-operative sector, which focus primarily on economic activities. Like other co-operatives, they are driven by their membership, but are specifically made for

women, by women. They are grassroots organizations, employing a bottom-up approach to start-up, operations, management, governance and membership. Also different from other co-operatives in Turkey, women's co-operatives offer multiple different goods and services.

Women's co-operatives in Turkey undertake many different types of activities (see Figure 12). When asked in the survey to choose as many activities as their co-operative offers, the top activity is income generation, followed by socio-cultural activities and a number of related social activities aimed at improving the lives of women and their communities. The final two types of activities listed, early childcare and education services for disabled children, are specialized services not offered by all women's co-operatives (see Appendix 4).

Figure 12

WOMEN'S CO-OPERATIVES' ACTIVITIES BASED ON ACTIVE AND INACTIVE (PERCENTAGE AT PRESENT) (N=101)



When looking into common combinations of co-operative activities among active women's co-operatives, most co-operatives currently offer more than one activity. Out of the 63 active co-operatives, only 15 (24 per cent) took part in only one activity listed in Figure 12. Although there were no instances where a women's co-operative offered all ten suggested activities, there were nine cases (14 per cent) where eight of the suggested activities were offered, seven cases (11 per cent) where a co-operative offered seven of the proposed activities, and eight cases each (13 per cent) where either three or four suggested activities were pursued by an active women's co-operative.

Figure 13

WHAT MEMBERS REPORTED RECEIVING FROM WOMEN'S CO-OPERATIVES (ACTIVE AND INACTIVE)

SERVICES MEMBERS RECEIVED	OF TIMES REPORTED
Socio-cultural services	141
Guidance to services provided by other institutions (e.g. municipal services, other NGOs)	129
Training (e.g. gender roles, anti-violence, IT, leadership, financial literacy, entrepreneurship)	126
Job skills (e.g. sewing, handicraft, cooking)	78
Access to marketing information	73
Income generations from co-ops (e.g. food production, jams, handicrafts)	35
Access to fair priced goods and services	29
Other	23
None	18
Early childhood care and education	17
Loan	12
Learning centres for disabled children	8
Agricultural technical assistance	7
Savings groups	6

Of the nine instances where co-operatives offered eight activities, all but one provided the exact same combination of activities. These were income generation, capacity building, skills training, community needs assessments, social/cultural services, guidance to services, public awareness and advocacy and lobbying.

The most common combination overall of specific activities was income generation and social/cultural activities, which could be found within 57 per cent of active women's co-operatives. The second most common combination of activities included income generation, social and cultural services and public awareness (40 per cent). In both of these instances, the activities presented were not the

only activities provided by the women's co-operatives. This further speaks to the multipurpose nature of women's co-operatives.

Information was also obtained from the micronarratives about the activities or services that members or beneficiaries had received from their women's co-operative. The multipurpose nature of women's co-operatives is further confirmed from the member perspective; the mix of economic activities (such as job skills, income generation, and business training) and social activities (such as socio-cultural activities and gender training) are clearly present. The important role of women's co-operatives for women's empowerment (such as providing training for anti-violence and leadership) and as a catalyst for women and the co-operative in networking, being a player in and supporting the wider community (such as providing guidance to services) also begins to emerge. Active and inactive women's co-operatives are treated together in Figure 13.

Figure 14

BREADTH OF GOODS AND SERVICES OFFERED BY WOMEN'S CO-OPERATIVES OVER TIME

GOODS & SERVICES	ACTIVE			INACTIVE		
	At Start	At Present	Change	At Start	At Present	Change
Gelir getirici faaliyetler	53	57	4	26	3	-23
Sosyo-kültürel faaliyetler	38	40	2	19	2	-17
Kadınlar için kapasite geliştirme programları	28	29	1	14	1	-13
Beceri eğitimleri	26	27	1	16	2	-14
Toplumsal farkındalık geliştirme	26	30	4	10	1	-9
Savunuculuk ve lobi	19	22	3	11	2	-9
Toplumsal ihtiyaç tespiti	17	14	-3	7	1	-6
Hizmetlere yönlendirme	15	22	7	7	1	-6
Erken çocuk bakım ve eğitim hizmetleri	8	8	0	5	0	-5
Engelli çocuklar için eğitim	3	2	-1	0	0	0

Women's co-operatives offer a broad breadth of goods and services (Figure 14). As discussed earlier, not all of these generate income; some are done for social purposes.

There has been a steady growth in the number of goods and services offered by active women's co-operatives. When looking at gains/losses in the variety of goods and services specific to each women's co-operatives, the majority of active women's co-operatives continue to offer the same goods and services they did at start-up (41 of the 63 active co-ops). Eight of the active women's co-operatives surveyed dropped goods or services (four dropped one service, two dropped two services and one dropped five). Fifteen of the active co-ops gained goods and services, with six offering one extra service, six offering two new services, two offering four new services and one offering six new services. Some services, notably early childhood care and education for disabled children are much more rarely offered than more common services such as income generation activities and social-cultural activities.

Women's co-operatives address unique needs for their members and their communities, through the diverse and multiple nature of their economic and social activities. According to the survey, respondents identified income generation as the top need that is being addressed for members and their communities, which is the primary reason for forming a co-operative (Figure 15).²⁸ Women's co-operatives also support skill building to help managers and members improve the way they run the co-operative or their spin-off businesses, as well as other capacity building events and training. Following this are a number of needs of a more social nature that do not generate income, but that represent needs that women's co-operatives have identified and are attempting to fill. In many cases the women's co-operative becomes a safe place for women to congregate, network, discuss women's and community issues, and take action.

²⁸ From Figure 17, 19 women have identified income generation for their community. This reflects that depth of some members understanding of their women's co-operative existing for more than their personal economic (and social) benefit. That the women's co-operative actually provide income generation opportunities for the community.

Figure 15

UNIQUE NEEDS WOMEN'S CO-OPERATIVES ARE ADDRESSING FOR THEIR MEMBER AND IN THEIR COMMUNITIES

	Members/Beneficiaries*	Community*
Income generation	54	19
Socializing/solidarity	47	30
Skills building for production and marketing building programs for women	41	7
Better status as women in the family and community	39	27
Trainings/capacity building	38	21
Marketing/sales oppurtunities	37	6
Raising awareness on rights as a woman	36	25
Good governance skills	36	19
Entrepreneurship opportunities	33	11
Access to public services	23	14
Child care and education services	10	6

In the survey sample there are 70 co-operatives identified as urban and 28 as rural (three are unidentifiable). Only women's co-operatives located in rural areas are agricultural co-operatives. And all urban women's co-operatives are enterprise co-operatives. There also are manufacturing and marketing, consumers and small arts women's co-operatives in urban areas. What this shows is that women in rural areas are not turning to the co-operative model to produce core goods or services that fall outside of agriculture.

3.4 What does a women's co-operative member and beneficiary look like?

For the purpose of this research, a women's co-operative member is understood to be someone that is an official member with a share or shares in the women's co-operative. A beneficiary is understood as someone who participates in the activities and/or benefits from the services or goods offered by the women's co-operative without being its' member. About 90 per cent of the micronarrative respondents were members (240), and about 10 per cent were identified as beneficiaries (14).²⁹

Women's co-operative members tend to be middle aged women, married, with one to three children. Although members span all age groups, 87 per cent are between 31-60 years old and majority are between 41-60 years old. Most beneficiaries were between 41-50 years old (Figure 16).

²⁹ The members and beneficiary profiles are created from data from the micronarratives tool and are from both active and inactive women's co-operatives.

Figure 16

AGE OF MEMBERS AND BENEFICIARIES (N=250)

AGE	MEMBERS (N=240)	BENEFICIARIES (N=10)
20 and under	1	0
21-30	19	1
31-40	36	3
41-50	96	7
51-60	77	3
60+	6	0
No answer	5	0

Most members are married (75 per cent) while others are single (12 per cent), widowed (5 per cent) and divorced (7.5 per cent). In terms of beneficiaries, 86 per cent are married while the other 14 per cent are divorced. In terms of children, only 14.6 per cent of members do not have children. Most women have between one and three children (76 per cent) while nine per cent of the women surveyed have either four or five children.

The women’s co-operative model is being taken up by and used by women with different educational backgrounds (Figure 17). Of the diverse range of education levels, three most common are primary completed (26 per cent), high school completed (23 per cent) and university completed (20 per cent) for members. It is the same education profile for beneficiaries – the highest level of education most have completed is primary school (50 per cent), followed by high school at 21 percent.

Figure 17

EDUCATION LEVELS FOR MEMBERS AND BENEFICIARIES

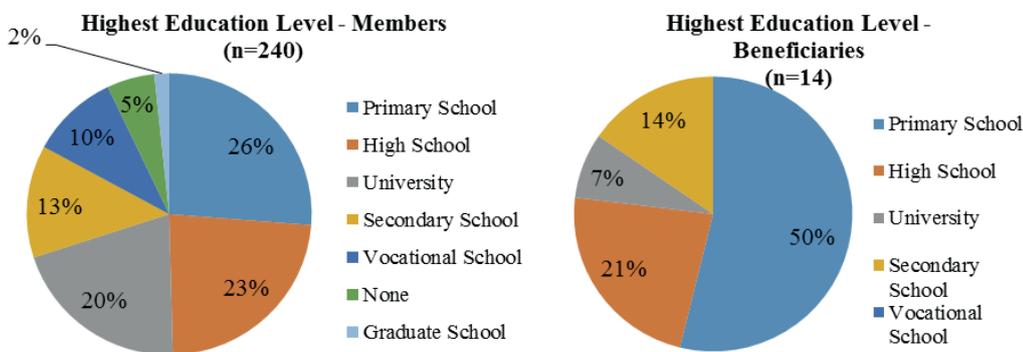
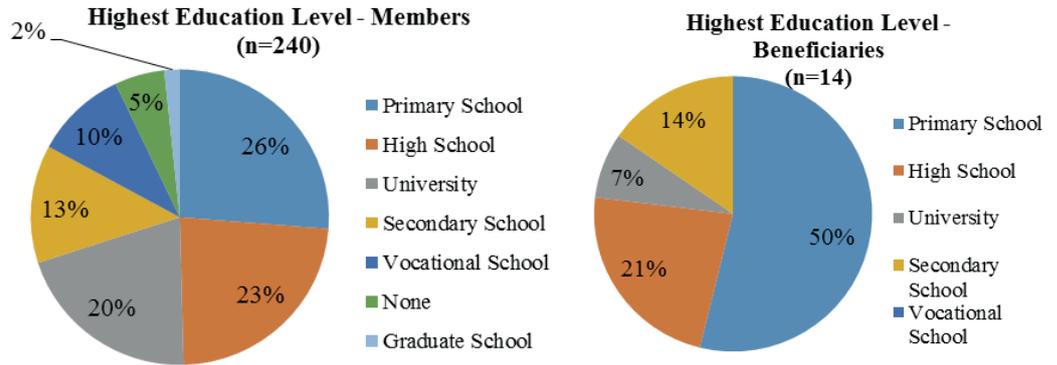


Figure 18

EDUCATION LEVELS FOR MEMBERS AND BENEFICIARIES BASED ON STATUS OF CO-OPERATIVE



As seen in Figure 18, there is no relationship between education level and status (active or inactive) for women's co-operatives. When it comes to income earned through the co-operative, not every member of a women's co-operative is looking to have an income from the co-operative, whether through wages or return of surplus or profit sharing through a patronage dividend. In many cases, members or beneficiaries are looking for services (such as child care) or goods (such as common cooking product like olive oil) at reasonable prices. They do not work for the women's co-operative; therefore, they do not earn income.

In many ways membership size versus projected revenue are as one would expect (Figure 19).³⁰

Şekil 19

ORTAK SAYISIYLA KARŞILAŞTIRMALI ÖNGÖRÜLEN GELİR (MEVCUT YIL) (AKTİF) (N=58)

	0-5,000TL	5,000-10,000TL	10,000-25,000TL	25,001-50,000TL	50,001-100,000TL	100,001-250,000TL	250,000 TL +
7-14 ortak (n=16)	5	2	5	2	0	0	0
15-24 ortak (n=14)	1	2	2	4	2	2	0
25-34 ortak (n=9)	0	0	1	2	2	1	0
35-49 ortak (n=8)	2	0	1	2	0	0	1
50-74 ortak (n=4)	1	0	0	1	0	0	1
75+ ortak (n=7)	2	0	1	1	1	1	1

³⁰ Only 58 active co-operatives provided membership size and thus, were included in the figure.

Women’s co-operatives with 7-14 members most commonly are part of the lowest revenue bracket, but can range up to 50,000TL. It is not until membership size rises to 35+ that co-operatives start reporting revenue of over 250,000TL. That being said, one thing this chart shows is that increase in membership size does not automatically mean that there will be an increase in projected revenue. There are cases where membership sizes as low as 35 to over 75 members only make 0-5000TL a year, while in some instance the smaller membership sizes such as 15-34 members report making as high as 100,001-250,000TL. Excluding the 7-14 members category, there seems to be quite a bit of flexibility among co-ops between membership size and revenue. This means that there are likely other factors, such as sectorsupports that have been successfully accessed, that more directly affect annual revenue than membership size.

There does not appear to be any identifiable relationship between membership size and average number of women benefiting from co-operative annually (Figure 20). Most co-operatives benefit 1-50 women annually, which is reasonable since the sizes provided were from 0-75+.

Figure 20

AVERAGE NUMBER OF WOMEN BENEFITING FROM WOMEN’S CO-OPERATIVES ANNUALLY VERSUS MEMBERSHIP SIZE (ACTIVE) (N=57)

	AVERAGE NUMBER OF WOMEN BENEFITING FROM CO-OPS ANNUALLY				
	1-50	51-100	101-200	201-300	301+
7-14 Members	10	2	1	0	3
15-24 Members	8	1	0	2	2
25-34 Members	6	1	0	2	0
35-49 Members	5	0	1	0	2
50-74 Members	3	1	0	0	0
75+ Members	1	3	1	0	2

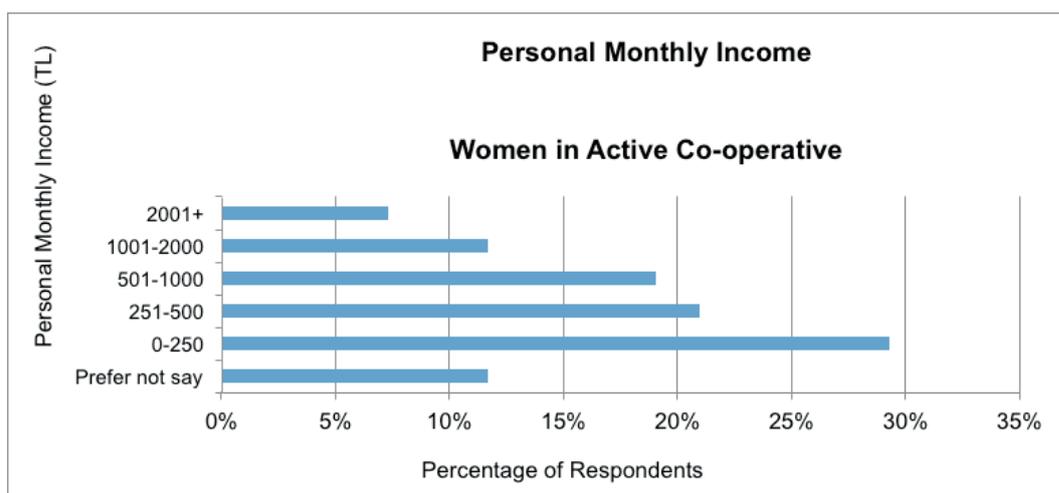
*Note: Only 57 active co-ops provided both membership size and an answer to the question “average number of women benefiting from the co-op annually”. These co-ops are represented in the table above.

The micronarrative provided information on the amount that women members and beneficiaries earn from their co-operative (Figure 21). These numbers are relatively small: 29 per cent identified income between 0TL and 250TL per month and 21 per cent identified between 251TL and 500TL per month from their involvement in their

women's co-operative. This income is less, markedly so in many cases, than Turkey's official net minimum wage of 1.300TL per month, as published by the Ministry of Labour and Social Security.³¹

Figure 21

INDIVIDUAL WORKERS (MEMBERS AND BENEFICIARIES); MONTHLY INCOME EARNED FROM THE WOMEN'S COOPERATIVES (ACTIVE ONLY) (N=205)



There are two important factors to consider when understanding what this income means, despite its small size. First, most respondents to the survey stated that this was the first money they have ever made themselves. The importance of this will be discussed further in Chapter 4, understanding the impact of women's co-operatives, but this quote from a women's co-operative leader is telling.

"Economic empowerment is the main insurance for women and very effective in making women feel better. Let me give you an example: Husband of one woman always created problems every time she came to the co-op. He said she was neglecting her house, her children. One day when she was preparing to come to the co-op, he said there is no food at home and created problem. Woman put some money on the table and said "call the restaurant and order some food; I am treating you to food." Children became very happy and the husband remained silent. Empowerment is such a thing. Woman could go to the place she wanted to and could order food with her own money. She did not request money from someone else for ingredients or she could buy the shirt she wanted to buy. No one could ask "why are you doing this?" because it was the money she earned herself."

31 See: <http://www.csgeb.gov.tr/csgebPortal/cgm.portal?page=asgari>. (accessed May 2015).

Second is the share of women's income from the women's co-operative in the household income. Responses to questions about household income showed that 25 per cent had income of between 750TL and 1500TL per month, and eight per cent had more than 3500TL per month.³² Therefore women's income from the co-operative can be understood as an important component of overall household income.

3.5 Financial profile and social security situation of women's co-operatives

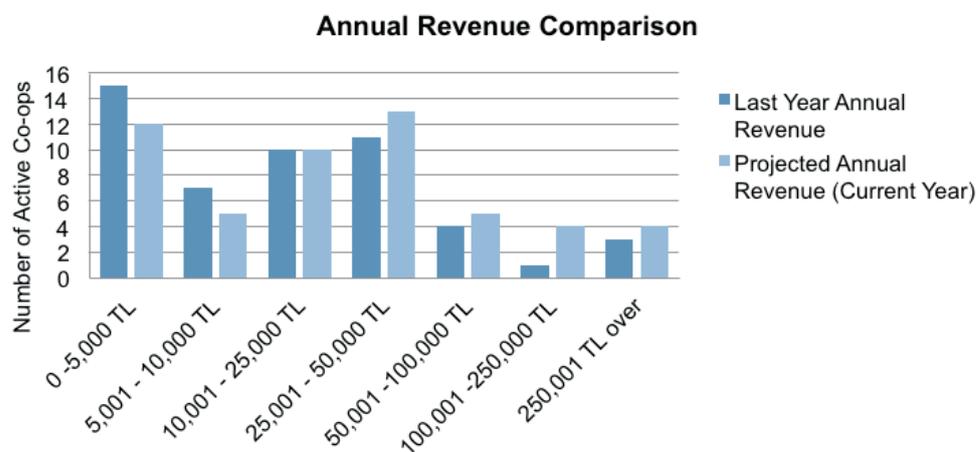
The financial profile of women's co-operatives that emerged from the research is one of predominantly small co-operatives that function largely on the basis of sales, with little access to outside capital. Despite these circumstances and reports from the members that they have weaknesses in business operations and financial management, the co-operatives have basic financial controls in place and operate as responsible business enterprises.

Fourteen women's co-operatives made annual revenues between 0-5,000TL in 2014 (see Figure 22). The three women's co-operatives from the survey that are making 250,000TL or more are two agriculture co-operatives and one learning centre for disabled children, which operates with support from the Ministry of Education. Covering the middle ground are four agriculture co-operatives and eight early childhood learning centres. Overall, among active co-operatives in the survey, it appears that there is growth over the past year, as more co-operatives are projecting a higher revenue intake than in the previous year. As is seen in Figure 22, however, the smaller co-ops are not generating more income. This suggests after some years in business, women's co-operatives are able to increase their annual revenue. To ensure consistency, two start-up co-operatives which could not report revenue figures for the previous year were not included in Figure 22. Both of these co-operatives projected a revenue intake of 5,000-10,000 TL for the current year.

³² Many respondents left household income blank. It is unknown whether they did not know (although there was an answer to choose from titled do not know) or whether they were unwilling to provide this information.

Figure 22

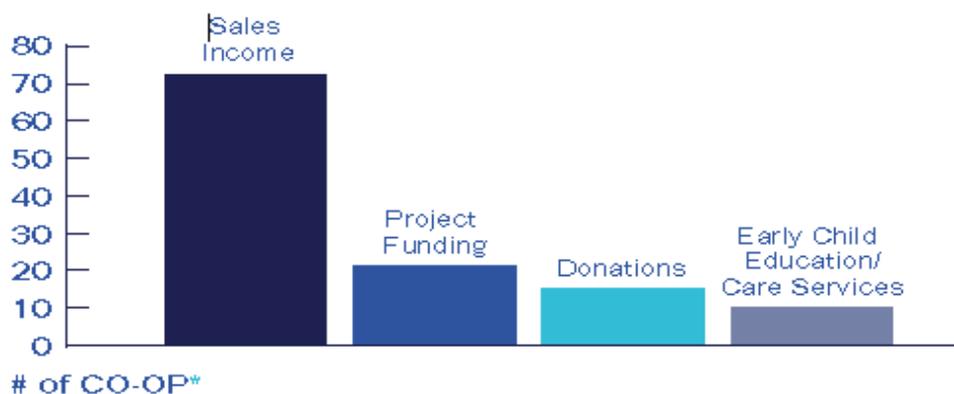
ACTIVE WOMEN'S CO-OPERATIVES ANNUAL REVENUE COMPARISON (LAST YEAR AND CURRENT YEAR) (N=63)



Women's co-operatives' income comes predominantly from the sale of goods or services (Figure 23). Following distantly is project funding and donations, which suggests that women's co-operatives do not receive a lot of outside funding, either through personal connections or applying to funding programs. The donations are minimal and mostly from individuals. Early childcare and education services that generate income are specialty services only offered by some co-operatives, as discussed.

Figure 23

SOURCE OF INCOME FOR WOMEN'S CO-OPERATIVES (ACTIVE AND INACTIVE)



* No total because respondents checked all that apply

Women's co-operatives were asked in the survey about their sources of income, expressed as a percentage of their total income. This was then compared with the forecasted revenues of co-operatives in the current year. The intention is to see if a relationship exists between the revenues of co-operatives and where their income comes from.

Sales from the co-operative are often a primary source of income (Figure 23), similar to data cited in Figure 24. In 33 cases, sales made up between 51-100 per cent of the co-operative's income. Certain revenue categories where a large number of women's co-operatives fall make over 50 per cent of their income through sales include women's co-operatives making between 0-5000TL (9), 10,0001-25,000TL (9) and 25,001-50,000TL (11). One interesting finding is that in the top two income categories, resulting in forecasted revenues of over 100,000TL, in most cases sales only made up for less than 50 per cent of income. Other sources of income for women's co-operatives making 100,000-250,000TL or 250,000+ include project funding, donations and childcare. One interesting finding is for at least one co-operative in each revenue bracket, donations made up somewhere between 0-50 per cent of their co-operative's income.

Despite these conclusions, it should be noted that a large number of women's co-operatives in all income categories provided other activities for income generation. For this reason, it would be difficult to make any concrete conclusions about the relationship between revenues and the methods of income generation originally suggested to the women's co-operatives.

Figure 24

REVENUE TYPE VERSUS INCOME FOR WOMEN'S CO-OPERATIVES (ACTIVE AND INACTIVE)

SOURCE	PER CENT OF CO-OP INCOME	FORECASTED REVENUES OF CO-OPERATIVE (CURRENT YEAR)						
		0-5000 TL	5,001-10,000TL	10,001-25,000 TL	25,001-50,000 TL	50,000-100,00 TL	100,000-250,000 TL	250,000 TL and over
Sales	0-50%	2	2	1	0	1	3	3
	51-100%	7	2	8	11	4	1	0
TOTAL		9	4	9	11	5	4	4
Project Funding	0-50%	1	0	0	5	1	3	0
	51-100%	1	0	0	2	0	1	0
TOTAL		2	0	0	7	1	4	0
Donations	0-50%	2	1	2	2	1	1	1
	51-100%	1	1	0	0	0	0	0
TOTAL		3	2	2	2	1	1	1
Childcare	0-50%	0	0	0	2	0	0	0
	51-100%	0	0	2	0	0	2	0
TOTAL		0	0	2	2	0	2	0
Other Activities	Various Percentages	11	5	10	13	5	4	4

Examples of other sources of income include tourism, dairy and agricultural income, disabled children's education, contributions from members, documentary production, promotional activities, service fees and membership fees. To make the figure clearer, the exact percentages attributed to each of these "other activities" were not broken down in the table.

When asked where start-up capital came from among active women's co-operatives (N=63), overall, 30 co-ops had received start-up capital from members. When

broken down, 14 stated that they had received 100 per cent of their start-up capital from their members while many co-operatives (16) received between 10-50 per cent of their start-up capital from members.

In regards to the other 33 active women's co-operatives, other sources of start-up capital for active women's co-operatives came from member shares (11). This is a purchase of the member share for between 1-100TL. Other sources include grant funding (6) and donations from individuals or organizations (11). In only one case, a co-operative received 100 per cent of its start-up capital from a bank/financial institution, in two cases capital came from microfinancing (one accounted for 50 per cent and another 100 per cent of start-up capital) and lastly, in two cases co-operatives received capital from loans from another co-op, union or association (one accounting for 50 per cent and another for 90 per cent of all start-up capital).

The purchase of membership shares is one way to help capitalize co-operatives. However, this is not straightforward for women's co-operatives as for co-operatives. Most, 78 per cent of those surveyed, have a membership share between 1TL and 100TL. Prior to 2009, a membership share could be as low as 1TL, but it was legally changed in 2009 to a minimum of 100TL. This has greatly affected women's co-operatives, as was mentioned by SIMURG and many interviews with leaders of women's co-operatives. While the rationale for the increase was that members should support the capitalization of their co-operative, for many women the cost is beyond their financial capacity. As a result, one of two things happen: either women do not pay but are members, or they do not become members and instead have an in-between status as "beneficiary." Often, instead of capital, women contribute volunteer hours or in-kind donations of things such as equipment or space. Other types of co-operatives, such as construction or agriculture co-operatives including agriculture women's co-operatives, can charge more for membership. This would be determined by the co-operative's board and could be more than the mandated minimum 100TL. It remains the case that it seems that women's co-operatives are unable to capitalize through membership shares as perhaps the law intended.

When the sales income of women's co-operatives is broken down, a picture of what does generate income for women's co-operatives begins to emerge. Figure 25 illustrates the goods or services that generate income for women's co-operatives.

Figure 25

INCOME GENERATORS FOR WOMEN'S CO-OPERATIVES (ACTIVE AND INACTIVE)

Goods	Active (n=63)	Inactive (n=38)
Food	57%	47%
Handicraft	44%	39%
Other	29%	32%
Agricultural goods production	25%	3%
Weaving	19%	29%
Textile	14%	8%
Livestock and animal products	11%	8%
Ready to Wear Clothing	8%	11%
Soap	6%	5%
Gift boxes	5%	8%

Services	Aktif (n=63)	Inaktif (n=38)
Restaurant/food sales (service)	40%	24%
Handicraft/gift sale/shop (service)	40%	34%
Trainings	29%	8%
Sales network (wholesaling)	17%	13%
Events organization	16%	5%
Day care centre/play rooms	10%	16%
2nd hand sales	6%	16%
Guesthouse	3%	5%

The top three goods provided by active women's co-operatives (not including other) are food, handicraft and agricultural goods production while the top three services provided by active women's co-operatives are restaurant/food sales, handicraft/gift shops and training. For inactive co-operatives, the top three goods provided are food, handicraft and weaving while the top three services provided by inactive women's co-operatives are handicraft/gift stores, restaurant/food sales, wholesale network and day care centres. When asked for clarification about "other" goods provided by women's co-operatives, co-operatives identified second hand items, books and magazines, greenhouses, silk production, stitching and candles. As a rule, women begin producing a good or service without much understanding of operations or running a business. They do not usually conduct a feasibility study and while they may have completed some entrepreneurship training, they generally do

not identify as having the business skills required to operate their co-operative (see below). They play to their strengths; hence, many women's co-operatives provide goods or services that fall within the tradition of "women's work".

Out of the 45 active women's co-operatives who were willing to share information on their profits from the previous years, the majority of them (25 in total) made between 0TL-249TL in profits in the past year. In terms of how the profits are distributed, women's co-operatives have a different relationship to profit than other types of co-operatives – they are not legally able to share it among members. Most women's co-operatives are not-for-profit, meaning their intention is not to share the surplus among members, but rather to reinvest it in the co-operative and in community needs. Women's co-operatives also do not issue patronage dividends to members, however, when participants were asked in the survey about profit sharing, the answers provided cloud the truth. For example, out of all 63 active women's co-operatives, nine shared profits among their members. Five of these women's co-operatives are established as agricultural co-operatives which differ from women's enterprise co-operatives in terms of commercial relations with their members. Agricultural co-operatives work with specific by-laws which state 70 per cent is to be distributed as return to members. The remaining four are women enterprise co-operatives. Although, participants have stated that they profit share with members, this is not legally possible. They are most likely confusing payment for services (i.e. wages or salaries) with profit sharing.

When asked why profits were not shared by the other 54 co-operatives, 27 of them stated that they were a non-profit co-operative based on their by-laws, 16 of the co-operatives stated that they invest their profits back into the co-operative and 11 co-operatives stated it was because they had made no profit to share.

Considering their relations with profit, these responses can be their perception of profit status and their priorities.

According to the survey, 19 of the 63 active women's co-operatives currently have outstanding loans or debts. When asked where money had been borrowed from, one women's co-operative had borrowed money from its members, two had borrowed from a bank or financial institution, five had borrowed money from Ministries or public institutions, and one had borrowed money from an NGO. None of the women's co-operatives had borrowed money from family members or micro-finance institutions. Out of 19, 11 are enterprise and eight are agricultural women's co-operatives. 7 of these women's co-operatives provided information on what they used the money for; two paid taxes, one paid rent, one purchased raw materials, one used for Union membership and two used it for various other needs including rent, operational and admin costs, and the purchase of equipment.

In terms of taxes and extraneous fees, women's co-operatives feel the burden of being an economic enterprise that also engages in social activities as discussed previously in this chapter. Figure 26 is a compilation of the taxes and fees women's co-operative pay on an annual basis compiled by SIMURG. From the survey, 98 per cent of active women's co-operatives pay corporate tax. Seventy-three per cent of active co-operatives pay income tax on behalf of their members.

Figure 26

TAX AND FEE PROFILE FOR WOMEN'S CO-OPERATIVES

FEE/TAX	COST	PERIOD
Corporate tax	22% of profit	Annual
Income tax	15-20% of income earned from the co-op by persons	Annual
VAT	8-18% of invoices	Monthly or every three months
Rent tax	20% of rent amount	Monthly
Insured Staff	30% of gross salary	Monthly
Chamber of Commerce annual fee	~250 TL	Annual
General Assembly required fees	~2000 TL	Annual

There are two important points here: one, even though most of the women's co-operatives state that it is a huge challenge to pay the taxes, they are still paying them; and two, women's co-operatives pay the same percentage of corporate tax as other types of for profit enterprises (such as investor owned firms). As this member states,

"Tax, notary, accountant and like expenses were too much, and they continue to be so. We could not insure our members as the insurance premiums are too high. We paid attention to making formal business, but this increased our expenses too much and we came at a point where we did not earn money at all."

In terms of social security, the data from the micronarratives clearly show that in most cases women are not receiving social security from their women's co-

operative (Figure 27). When splitting up the general membership category into members and board members, only 11 per cent of members receive social security from their co-operative while a single board member stated they were receiving social security from their co-operative. Of the 16 micronarrative respondents who receive social security from their co-operative, all except one work in the co-operative, although their membership lengths vary. Most women including members and beneficiaries receive their social security through their husband or their father's social security (42 per cent of members, 40 per cent of board members, and 60 per cent of beneficiaries), while members who receive social security from their own businesses, other businesses or through retirement each make up around 11 per cent.

Figure 27

SOURCE OF SOCIAL SECURITY (ACTIVE)

SOURCE SOCIAL SECURITY	MEMBERSHIP STATUS			
	Members (n=123)	Board Member (n=63)	Beneficiary (n=10)	None of Above (n=9)
None	11%	8%	10%	0%
Co-operative	11%	2%	0%	11%
Own Business	11%	10%	0%	56%
Another Business	10%	11%	0%	22%
Pay Own Fees	2%	3%	0%	0%
Husband or Father's	42%	40%	60%	0%
Retired	11%	27%	30%	11%
Green Card	2%	0%	0%	0%

Figure 28

**HUMAN RESOURCES CHALLENGES:
LACK OF SOCIAL SECURITY (ACTIVE) (N=63)**

TYPE OF CO-OPERATIVE	# of co-operatives paid social security in past 12 months	per cent of co-operatives paid social security in past 12 months
Agricultural (n=18)	8	44%
Enterprise: Non-Childcare (n=34)	10	30%
Enterprise: Childcare (n=8)	7	88%
Small Arts (n=1)	0	0%
Consumers (n=1)	0	0%
Manufacturing (n=1)	0	0%
All active women's co-operatives	25	40%

All but one of the childcare women's co-operatives paid social security in the past 12 months compared to only 44 per cent of active agricultural women's co-operatives and approximately 30 per cent of active non-childcare enterprise women's co-operatives. These percentages are significantly higher than the number of respondents in the narratives belonging to active women's co-operatives who state they actually receive social security from their co-operative. There seems to be discrepancies in the amount of women's co-operatives which appear to offer some form of social security and the amount of people who actually say they receive this support. The survey does not contain any questions which asked directly if a co-operative offers social security for women, and therefore this number must be inferred from this statistic alone.

When asking about challenges for women's co-operatives, one of the suggested challenges included "lack of social security". Out of all active women's co-operatives, 30 (or approx. 48 per cent) women's co-operatives identified lack of social security as a challenge. Furthermore, women's co-operatives were asked to rank the importance of the challenge to their co-operative. The following is a figure depicting the number of women's co-operatives who identified lack of social

security as a challenged, filtered by type, and broken down to show the difference between the number of women’s co-operatives who identified it as a challenge versus the number who gave it a ranking of 1-3 in importance (Figure 29).

Figure 29

NUMBER OF ACTIVE WOMEN’S CO-OPERATIVES THAT IDENTIFIED LACK OF SOCIAL SOCIETY AS A CHALLENGE (BY TYPE) (N=63)

Type	Lack of Social Security a Challenge: YES	Lack of Social Security a Challenge: RANKED 1-3
Agricultural (n=18)	8	3
Enterprise: Non-Childcare (n=34)	15	14
Enterprise: Childcare (n=8)	4	3
Small Arts (n=1)	1	1
Consumers (n=1)	1	1
Manufacturing (n=1)	1	1

What this table shows is that in most cases, women’s co-operatives which included social security as a challenge also almost always ranked it with high importance (1-3). The major exception to this can be found in terms of agricultural women’s co-operatives. Although eight agricultural women’s co-operatives recognize lack of social security as a challenge, only three rated this challenge with high importance. Another interesting observation is that although all except one childcare co-operative paid social security in the past year, half still believe that a lack of social security is a challenge within their co-operative. Similarly, a little under half of general enterprise women’s co-operatives find a lack of social security a challenge.

Results from the survey show that most women’s co-operatives pay Chamber of Commerce (CoC) fees. Few women’s co-operatives pay vehicle or real estate fees because most do not own vehicles or real estate. Those that do owe vehicles or real estate pay the fees.

Most women's co-operatives feel that they have a reasonable understanding of the financing of their co-operatives. Most women's co-operatives keep their financial records in either a ledger book or computer program. Out of 61 of the 63 active women's co-operatives who were knowledgeable or willing to share information as to where financial reporting is done, 29 (47.5 per cent) said that they were kept using a computer program compared to 26 (41.3 per cent) who used a ledger book, two who used a cash book (3 per cent) and four (6 per cent) active women's co-operatives who used a notebook to keep their financial records. When asked how they would describe their financial recording practices, 66 per cent of all co-operatives said they do it properly and 21 per cent said they keep records but are not good at it.

3.6 Stakeholders in women's co-operatives

3.6.1 Internal stakeholders

Internal stakeholders in a women's co-operative are understood as the co-operative's founders, members, employees and the board. Like all co-operatives, women's co-operatives function through the interplay of the different roles and responsibilities of these internal stakeholders. There are roles and responsibilities for the board, employees, members and beneficiaries; however, the people who fill these positions often have overlapping roles. This is common within all types of co-operatives.

Co-operative members have a number of responsibilities: governance if on the board; human resources, either paid or unpaid; and voting constituents. Representation at meetings and the annual general meeting, or General Assembly as it is known in Turkey, is indicative of wider involvement of members in the co-operatives' functioning and decision-making. According to the responses, 48 per cent of women's co-operatives have between 80 per cent and 100 per cent membership attendance at the General Assembly of their co-operative.³³ Recognising that there is a legal requirement in Turkey for co-operative members to be present at the General Assembly, when combined with the data on participation in the co-operative, these numbers exhibit the real commitment of members to their women's co-operative.

The responses to the survey indicate the strong participation and commitment of women to their co-operatives in Turkey. Women's co-operatives are governed by a board made up of members (see Figure 30). From the active co-operatives, 78 per cent of the respondents stated that there are three members are on their

³³ Participation rates in co-operatives in other countries, in particularly in industrialized economies, are generally understood to be low and declining, and a concern for co-operative representative bodies. Limited data exists on such participation rates. Indicative references include that 2.5 to 5 per cent member participation is considered "high" amongst Canadian credit co-operatives, which are amongst the strongest in the world (Therriault et al, 2008).

board and 75 per cent said that these board members change regularly. From active women's co-operatives, 95 per cent of respondents said that their board holds regular meetings and that records of them are kept. At board meetings respondents reported that the agenda is filled with regular updates, opportunities to work through any problems, a chance to hear financial reporting and to deal with any emergencies that have arisen in that order of frequency. Ninety-seven per cent of respondents to the survey from active women's co-operatives said that their board was active in the co-operative, involved in (in order of importance) governance (92 per cent), overall management (83 per cent) financial management (67 per cent), legal procedures (67 per cent), daily operations (67 per cent), leadership roles (54 per cent) and strategic planning (54 per cent). The board of directors are also responsible for creating annual reports as a way of reporting on the activities and financial health of the co-operative. Eighty-four per cent have written annual reports. These reports are shared mostly with members and board of directors, but are rarely made public or shared with donors or ministries local branches.

Human resources include member workers and some paid employees. Some members earn income by working in the co-operative. Thirty-two per cent of women's co-operatives stated that they employ people other than members. In some cases non-members are employed because of certain skillsets needed for co-operative operations, such as early childcare teachers and janitorial staff for learning centres.

3.6.2 External stakeholders

External stakeholders are institutional stakeholders, which the co-operative relates to and has an effect on the success or failure of the co-operative. Key external stakeholders are the Ministries that have an interest in women's co-operatives, notably the MoCT, the MoFAL, and the MoFSP. As discussed early in this chapter, women's co-operatives in Turkey are regulated by the MoCT, with the exception of the agricultural development co-operatives, which are regulated by the MoFAL. Another key government stakeholder in women's co-operatives are municipal governments, which as will be described in Chapter 6, play a key role in supporting the success of women's co-operatives.

Other external stakeholders that women's co-operatives identified in the survey as important include the Women Co-operative Union (SIMURG) and Women's Co-operative Communications Network (KIA)³⁴, NGOs, other women's co-operatives, MoFAL provincial directorates, the Chamber of Commerce (CoC) and Customs and Trade directorates (CT) (Figure 31).

³⁴ Detailed information about these organizations can be found in Chapter 6

Figure 30

**BOARD ACTIVITIES BASED ON WOMEN'S
CO-OPERATIVES (ACTIVE) (N=63)**

Board Membership	per cent of active women's co-operatives
Three Members on the Board	78%
Five Members on the Board	14%
Seven Members on the Board	8%

Board Characteristics	
Board members change regularly	75%
Board holds regular meetings	95%
Board of directors active in the co-op	97%

Purpose for Board Meetings	
Board meetings held for regular updates	89%
Board meetings held for financial reporting	65%
Board meetings held to deal with problems	73%
Board meetings held to deal with emergencies	43%

Board active in...	
Governance	92%
Overall management	83%
Financial management	67%
Daily operations	67%
Legal procedures	67%
Leadership	54%
Strategic planning, overview and monitoring	54%
Board active on field studies	44%
Trainings	37%

Figure 31**EXTERNAL STAKEHOLDERS WITH WHICH WOMEN'S CO-OPERATIVES PARTNER (ACTIVE AND INACTIVE) (N=101)**

Stakeholder	Active (63)	Inactive (38)
Co-op Union (SIMURG)/ Women's Co-ops Communication Network (KIA)	50.8%	28.9%
NGOs	47.2%	39.5%
Other Women's Co-ops	39.7%	26.3%
Provincial/District Directorates of Agriculture	38.1%	15.8%
Chamber of Commerce (CoC)	33.3%	15.8%
Provincial/District Directorates of Customs and Trade (CT)	25.4%	18.4%

The top three partnership activities identified by active women's co-operatives is training, sharing experiences and technical support (Figure 32). This is different from inactive women's co-operatives which identified sharing experiences, training and networking.

Figure 32**HOW DOES THE WOMEN'S CO-OPERATIVE PARTNER (ACTIVE AND INACTIVE) (N=101)**

Activities	Active (63)	Inactive (38)
Training	65.1%	44.7%
Sharing Experiences	61.9%	52.6%
Technical Support (Offered or Received)	55.6%	18.4%
Networking	50.8%	28.9%
Trading	33.3%	7.9%
Sharing Resources	17.5%	13.2%

Figure 33 represents what activities women's co-operatives do with external organizations. According to survey responses, women's co-operatives turn to NGOs, SIMURG and other women's co-operatives the most for training, although all organizations identified do support training in some manner including Provincial directorates of Food, Agriculture and Livestock and Customs and Trade as well as Chamber of Commerce. Answers also show that trading goods or services, sharing resources, and networking to a certain extent, are not activities women's co-operatives necessary do with any other organizations. This suggests a degree of felt isolation due to the lack of collaboration and collective organizing with other external organizations on women-related activities. Despite the isolation, women's co-operative do pursue sharing experiences more with NGOs, SIMURG and other women's co-operatives. They also gained some technical support from SIMURG, NGOs and Provincial Directorates of Food, Agriculture and Livestock.

Figure 33

WHAT ACTIVITIES WOMEN'S CO-OPERATIVES DO WITH EACH EXTERNAL ORGANIZATION (ACTIVE) (N=63)

Organization	Training	Networking	Sharing Resources	Trading	Technical Support	Sharing Experiences
Other women's co-ops	32%	17%	9%	11%	25%	22%
SIMURG/KIA	51%	23%	14%	12%	33%	29%
NGOs	45%	22%	14%	12%	33%	25%
Provincial/District Directorates of Food, Agriculture and Livestock ³⁵	33%	12%	5%	8%	28%	13%
Provincial/District Directorates CT	23%	12%	7%	4%	19%	11%
CoC	33%	15%	7%	8%	25%	15%

3.7 The challenges faced by women's co-operatives: Why do they close?³⁵

Women's co-operatives in Turkey face distinct external and internal challenges. These have been cited throughout this chapter and are summarised below. The majority of women's co-operatives face these challenges, but not all of them face inactivity, termination, and closure.

So given that the majority of women's co-operatives face these challenges, why do some women's co-operatives close and others do not? There are several reasons.

³⁵ Available only for rural development and agricultural co-operatives.

First, there are “one off” closures: For example the cooperative was cheated by an accountant and the members decided to continue on their own. Second, there are examples of burn out: the leader or core group doing all the work and suffer from burn out from trying to build awareness with members, staff, board, community and institutions. Third, some women’s co-operatives lost momentum and energy and are unable gain traction. One quote from a founder captures much of this:

“Our members lost hope in co-operatives and they earn their money individually by daily works. I started this work with good will and took great pains to make it work. I am tired, if this had been my personal work I would have progressed a lot. I feel bad about my efforts, exhaustion and money.”

Women’s co-operatives also close because of the lack of funding/ revenue. There were not enough funding opportunities specifically for women’s co-operatives. There was a lack of understanding about how to get this funding. And sometimes goods or services they had chosen did not work or could not get it off the ground.

Finally, women’s co-operatives close because of their lack of associative and business skills. Examples were provided of co-operatives that started too quickly and did not do the up-front work of building a co-operative – working on the associative glue of good co-operative development. Such as, building trust between members, creating policies and bylaws that really reflect their values and goals, understanding how to govern and manage a co-operative with a membership not investors and getting the right partners on board who understands what a women’s co-operative is trying to do. Women’s co-operatives also often do not have the business skills within their board, management or membership to support the co-operative’s economic activities.

3.7.1 External challenges

3.7.1.1 Financial Difficulties

The key external challenge for women’s co-operatives is financial. This was related 24 times in interviews with women’s co-operatives. This includes capitalization including mobilizing member shares, accessing credit, grants or financing options; as has already been demonstrated. As a member of a women’s co-operative described in an interview:

“We always had financial problems. Because the members didn’t put money neither a percentage from their earnings or their dues to the co-op.”

From the survey, 44 of 63 (70 per cent) active women’s co-operatives identified budget management as a challenge (28 for inactive women’s co-operatives). Even more telling, 51 out of 63 (81 per cent) active women’s co-operatives identified access to loans and grants as a challenge. For inactive women’s co-operative this was 32. Figure 34, highlights the financial challenges for women’s co-operatives.

Figure 34

FINANCIAL CHALLENGES FACED BY THE WOMEN'S CO-OPS (ACTIVE AND INACTIVE)

Identified as a challenge	# of active	# of inactive
Paying taxes	48	33
Paying other obligatory fees	43	29
Paying rent	40	19
Paying other operational/ administrative costs	40	28
Paying the salaries	39	14
Costs of the business	36	22

In a study conducted by Varol (2013) the women faced difficulties regarding their legal status and expenditures related to co-operative management and membership. Co-operatives Law (No. 1163) currently in effect, is a general law that states that all members have to pay a share when they join the co-operative. The partnership/membership shares increased to 100TL in 2009 resulting in the loss of many members who were experiencing poverty, which may have resulted in the limited participation of poor members.

Women's co-operatives also have a difficulty finding larger markets because of their very local nature. This leads to a lack of revenues and profits, which can lead to inactivity due to debts and an inability to recover. The financial challenges do not only relate to lack of market to sell their goods or services or their lack of business acumen. Their financial challenges are interwoven and inclusive of other external challenges that have or will be discussed including legal restrictions and the extraneous fees that need to be paid. As a member of an active women's co-operative describes:

"We have difficulties getting funding. Not-for-profit co-operatives need to be assisted with supports. The municipalities should change the laws. I think we should also benefit from a five-year tax exemption. We pay too much tax. This is unfair. Let's say the rate of tax collection at the source should be lowered, an appropriate share should be found. We don't pay in installments. If we didn't pay for three months, the fourth month we wouldn't get a deduction. We need to be protected and supported. We pay almost 6,000 Turkish liras per month for SGK."

Figure 35 presents a list of the expenses women's co-operatives face when they start up. Individually each of these fees are not tremendously onerous, although

for a group of women to start a co-operative, as will be discussed, it is difficult to pay. When calculated together, the 3415 TRL borders on prohibitive for women that are looking to begin operations co-operatively.

Figure 35

IMMEDIATE EXPENSES FOR WOMEN'S CO-OPERATIVES AT START UP

Expenses	Amount in TRL
Notary fee (approval of the by-laws)	1.300
Notary fee for signature statement	230
Notary fee (approval of the books)	160
Notary fee for signature circular	250
Trade register fee (to the Tax Office)	530
Announcement fee (in official gazette)	350
Chamber of Commerce- registration fee	400
Purchase of minute book, stamp, invoice etc.	185
Chamber of Commerce - Official Gazette cost	10
Total	3.415

3.7.1.2 Lack of understanding of women's co-operatives

From the interviews, a great disparity of understanding about women's co-operatives was identified. Some authorities had a deep understanding of women's co-operatives, their motivations, their struggles, their goals and their challenges, such as this representative from one of the municipalities interviewed:

"The goals of more women taking part in business as entrepreneurs, removing the inequities in education, which were aimed at exclusion in the economy, have also been integral in achieving the objectives for social purposes. We support women's co-operatives applying to available funds and support programs, we help them get grants. In this way we are trying to raise awareness of women's co-operatives."

Whereas other participants only vaguely knew about the existence of women's co-operatives. This was reflected in the interviews with the stakeholders. Interviews with representatives from the women's co-operatives mentioned 21 times the lack of understanding of women's co-operatives from stakeholders and the wider community. This could mean central government or local government, civil society or the NGO sector as well as the geographical community. Importantly, participants identified the authorities' lack of understanding of what it means to be a women's co-operative. As this member claims:

"The local authorities see us as a private company and do not support us. As we saw that they would have supported us if we were an NGO, the same founding members also established an NGO. For example, the governorship gave us a dough making machinery after we demanded as an NGO. We use this machinery at the co-op."

The wider community and general public were also identified, as were husbands. Their lack of understanding has very personal repercussions for members of women's co-operatives. As one founder states:

"Women were worried about signing the partnership contracts; some had to get their husbands' approval and some gave up being a member because of the fear of a possible legal collection of debt."

Seven members related that they felt pressure from their husbands regarding either time spent on the women's co-operative or money invested.

3.7.2 Internal challenges

Internal challenges are challenges that arise within the women's co-operative. These are challenges that can be controlled or changed by women's co-operatives and their members. These challenges are experienced by all of respondents in varying degrees, as demonstrated in the following response to an interview:

"The problems we had are not specific to us but to most of the co-operatives. We know that most of the co-operatives are facing such problems."

3.7.2.1. Lack of understanding about women's co-operatives and associative skills

While there is a lack of understanding about women's co-operatives by authorities, the wider community and husbands, many members and beneficiaries also do not fully comprehend the inner workings of women's co-operatives or their dual social and economic nature.

Some of members, founders, presidents and board chairs also acknowledged the lack of associative skills. "Associative skills" is a general term used to describe the skills and knowledge required to effectively manage and lead a women's co-operative.

These consist of but are not limited to: encouraging women to participate, co-operative leadership skill building for founders and members of the co-operative, trust building, co-operative policy development, developing good governance procedures, membership drives, collective decision-making, co-operative management through elected representation, how to work with or on a board and/or awareness campaigns. This quote from a founder also speaks to the lack of associative skills for running a women's co-operative:

"We started by not knowing too much about how to start and run a co-operative or have a co-operative vision. It was good at the beginning, everything went well. However, later members became self-centred, started to think the co-operative as a business rather than a social co-operative. That was the main problem."

Balancing the social and economic aspects of women's co-operatives may also be difficult. Here a member highlights this:

"Some members insisted that the co-operative was in a way an NGO; other groups insisted that the co-operative had to earn money and make profit. Then problems started to arise."

3.7.2.2. Lack of business skills

The survey, interviews and micronarratives illustrated that the founders, board and members all lacked, to varying degrees, the skills to run the business of their co-operative. This could be business skills such as management, leadership, financial literacy, operations, supply and marketing, and also specific skills for the production of the goods or services offered by the women's co-operative such as milk cow husbandry. This is identified by the director of a women's co-operative:

"It was a little difficult for the women members to understand the main business of founding a co-operative and therefore their responsibilities in the organization, because it was founded mostly by housewives and women without work experience."

For members, founders and the boards of women's co-operatives learning is accomplished while doing the task and through experience. Testimony to this is the number and diversity of trainings women have expressed that they took. Training topics included: financial literacy, entrepreneurship, computer and internet usage, child development, and early child education.

3.7.2.3. Lack of operational capacity

Women's co-operatives have had trouble with producing goods or services. This is sometimes due to lack of proper equipment, other times because of lack knowledge of proper operating procedures. Here a member is quoted stating one of their main challenges was a:

“Lack of equipment and capital support for the workplace that we wanted to build for production.”

In other cases interviewees spoke about trying to shift to a high level of operational capacity.

Pomegranate is highly produced in our region. We wanted to establish a facility that will run 12 months and produce different pomegranate products such as sour pomegranate syrup. We even had TRT (Turkish Radio and Television) shoot a film about it. Our main purpose was to create a brand and do sales professionally. We had interviews with Agriculture and Credit Co-operatives Union and developed some valuable collaborations. Their support would be fruitful but we could not reach to a good standard in producing the syrup because we did not have the proper workplace.

We brought together the place with tools etc. we brought from home. So in fact it is not very suitable for production. And it is not big enough either. So we cannot produce the orders that we get.

3.7.2.4. Interpersonal issues

Women’s co-operatives are also social constructions. Unhealthy interpersonal issues can be a make or break for any enterprise or organization, but especially so for small, local co-operatives. It is important with the co-operative model to have high levels of trust among the membership especially when women are being asked to put themselves on the line personally and financially. Interpersonal issues that are left unchecked can lead to the ruin of co-operatives due to jealousy, greed, misunderstanding, burn out and frustration, especially in small communities where information can travel quickly and have negative effects for members or the women’s co-operative:

™We, as partners could not unite. Our expectations were high, we were impatient to reach them and when we could not, we got disappointed very quickly. We could not organize well and quickly disintegrated.”



4

Understanding the Impact of Women's Co-operatives



An important component of this research was to be able to answer the following question: “What is the contribution of the co-operatives to the empowerment of women?” This question was unpacked in the terms of reference for this research according to the impacts of co-operatives that could be determined on women’s personal capacities, feelings of honor and self-confidence and capacity for overcoming challenges; on women’s solidarity; and on the evolution of women’s gender roles.

The research results demonstrated that women’s co-operatives in Turkey have had an important impact on individuals, households and communities. Through the research, women spoke extensively about their personal experiences of impact, as well as the impact experienced in their households, such as by their children or their spouses; as well in their community, including both the community of local women, as well as the geographic community. Impact was understood as empowering women, as contributing to lifelong education and learning, and contributing to their ability to obtain an income through employment. Importantly, these do not occur in silos, but reinforce each other and can be understood to have a multiplier effect on the women who engage with the co-operatives as members or beneficiaries.

The impact women’s co-operatives have had in Turkey varies depending on the co-operative itself. It is important to note that this study did not do a formal impact assessment of women’s co-operatives as a whole or individually. There is no baseline or control group and no measurable metrics are employed. Rather, through the survey, interviews and micronarratives, members and stakeholders reflected and commented personally on the impact women’s co-operatives have had. What follows are self-assessed gains and impacts by the women’s co-operatives’ members and beneficiaries. These stories and reflections are especially meaningful.

4.1 How many people have women’s co-operatives had an impact on?

Looking at the survey tool, respondents were asked how many women benefited annually and the sum of their answers was used to provide an average annual total. Through this calculation, the total number of women who benefit annually from active women’s co-operatives is an estimated 7,206 (Figure 36).

Figure 36**AVERAGE NUMBER OF WOMEN WHO BENEFIT ANNUALLY FROM CO-OPERATIVE³⁶**

	Aktif	Tüm kadın kooperatifleri
Toplam	7.206	10.076

When combining both active and inactive women's co-operatives, this number increases to 10,076 women benefiting annually from women's co-operatives in Turkey. While the direct economic benefit might have ceased for the inactive women's co-operatives, the lasting skills gained and the empowerment of women through improved self-confidence is not lost but a continued benefit. Because this study is not an impact assessment of women's co-operatives on women, communities and the economy, the complete picture of impact and the multiplier effect is not captured. A study that does so is highly recommended.

Due to the broad nature of enterprise women's co-operatives, these types of women's co-operatives were split in Figure 37 based on whether they provided childcare services to see if there were any noteworthy distinctions between childcare women's co-operatives and enterprise women's co-operatives in general. As this analysis examines only active women's co-operatives, it is not possible to come up with any concrete trends for small arts, consumers and manufacturing and marketing women's co-operatives regarding benefit to women as there was only one co-operative in each of these categories.

Overall, it appears that most women's co-operatives benefit between 1-50 women annually when looking at both agricultural and general enterprise women's co-operatives. An interesting finding when comparing general enterprise women's co-operatives versus childcare women's co-operatives is that overall, childcare women's co-operatives appear to help more women annually as all but one childcare co-operative benefited 200+ women while only approximately 12 per cent of general enterprise women's co-operatives benefited the same number of women. This figure (Figure 37) also shows that there is some variation between women's co-operatives of the same type in terms of benefit to women, as both enterprise and agricultural women's co-operatives contained women's co-operatives that helped no women through to benefiting over 300 women.

³⁶ In one instance, a women's co-operative put forward a value dramatically higher than all other women's co-operatives. This co-operative was one of the active consumer co-operatives and the value was 41,480. To maintain the integrity of the calculation and to avoid skewing the data, this number has been excluded from the table.

Figure 37

NUMBER OF WOMEN ON AVERAGE WHICH BENEFIT FROM THE CO-OPERATIVES' ACTIVITIES EACH YEAR BY ACTIVE COOPERATIVE TYPE (PERCENTAGE OF EACH TYPE) (N=63)

	AVERAGE NUMBER OF WOMEN BENEFITING FROM CO-OP					
	0	1-50	51-100	101-200	201-300	301+
Agricultural (n=18)	6%	56%	22%	11%	0%	6%
Enterprise: Non-Childcare (n=34)	3%	68%	15%	6%	3%	9%
Enterprise: Childcare (n = 8)	0%	0%	13%	0%	50%	38%
Small Arts (n=1)	0%	100%	0%	0%	0%	0%
Consumers (n=1)	0%	0%	0%	0%	0%	100%
Manufacture and Marketing (n=1)	0%	100%	0%	0%	0%	0%

Figure 38 presents active women's co-operatives filtered by region.

Figure 38

NUMBERS OF WOMEN ON AVERAGE BENEFIT FROM THE CO-OPERATIVES' ACTIVITIES EACH YEAR BASED ON REGION (ACTIVE) (N=63)

REGION	AVERAGE NUMBER OF WOMEN BENEFITING FROM					
	0	1-50	51-100	101-200	201-300	301+
Mediterranean (n=2)	0%	50%	50%	0%	0%	0%
Eastern Anatolia (n=2)	0%	100%	0%	0%	0%	0%
Central Anatolia (n=11)	9%	55%	9%	9%	9%	9%
Southeastern Anatolia (n=14)	0%	50%	29%	0%	0%	21%
Marmara (n=17)	6%	53%	6%	6%	18%	12%
Aegean (n=10)	0%	60%	10%	10%	0%	20%
Black Sea (n=7)	0%	57%	14%	14%	0%	15%

In all regions, there are a greater number of women’s co-operatives which benefited 1-50 women annually than any other volume category. Furthermore, with the exceptions of the Mediterranean and Eastern Anatolia, all regions had at least one co-operative state they benefited more than 300 women annually. This data does not really present any clear distinctions between regions and average number of women benefiting from the co-operative annually, which suggests region is not an important factor when trying to target this variable. That being said, one potential finding is that since the Mediterranean and Eastern Anatolia regions only have two active women’s co-operatives which benefit 100 or less women, it can be suggested that women are not getting as much support from women’s co-operatives in these regions compared to other regions in Turkey based solely on the existence of fewer women’s co-operatives.

Figure 39 demonstrates the positive experiences and impact women’s co-operatives have on members and beneficiaries. Even though it can be argued these numbers have been tallied conservatively and would have been higher if the analysis had “read between the lines” of some of the stories, it is important to be as objective as possible.³⁷ Even with conservative tallying, 197 stories from the micronarratives emerge portraying an overall positive experience with their women’s co-operative.

Figure 39

COMMON THEMES THROUGHOUT MICRONARRATIVE STORIES

COMMON THEMES	#
Overall positive experience with women’s co-operative	197
Women’s co-operative assisted in gaining self confidence	74
Women’s co-operative allowed for learning	69
Importance of generating own income	66
Women’s co-operative lead to gaining pride	41
Women’s co-operative did not receive adequate support	39

³⁷ Many stories mentioned the idea of becoming stronger (either personally or in terms of the women’s co-operative itself) but if the story did not outright say the women’s co-operative led to gaining self-confidence or contributed to their pride, it was not included in the tally. Some stories are very straightforward and could not be confidently considered “positive” or “negative” stories, they are just simply neutral. This also contributes to the somewhat conservative total for positive experience with a women’s co-operative.

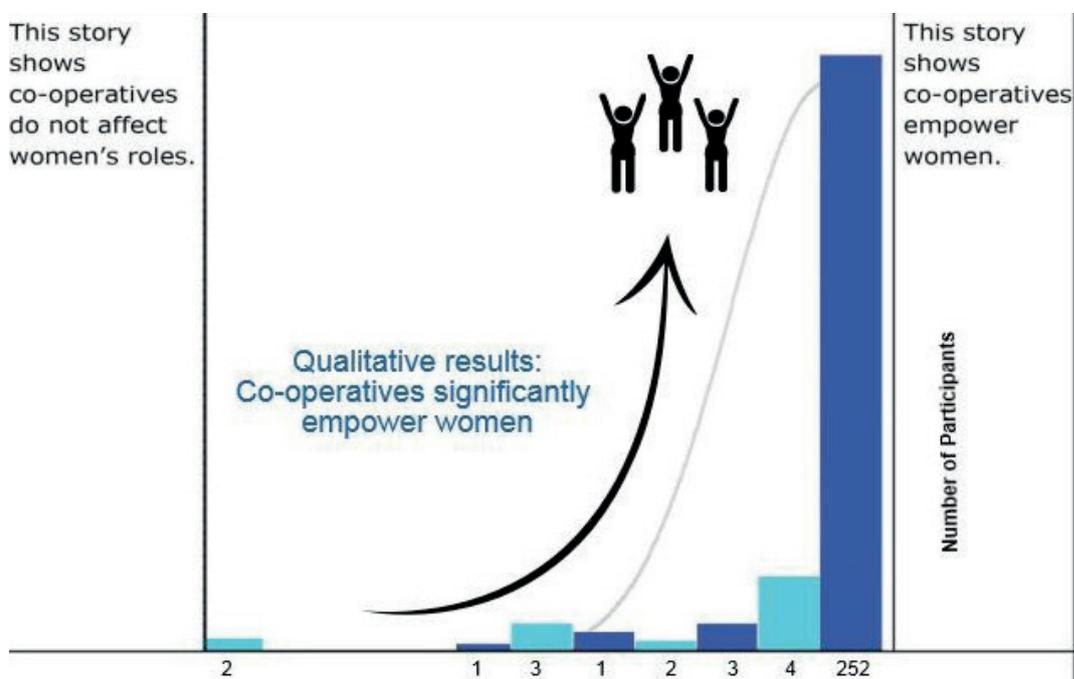
4.2 Empower women

One of the objectives of this research study was to understand the impact of women's co-operatives in Turkey on women's empowerment. This was understood as how women's co-operatives support and enhance personal capacities, feelings of honor and self-confidence and capacity for overcoming challenges; on women's solidarity; and on the evolution of women's gender roles. What is understood using the qualitative nature of the micronarratives and interviews is that women at the core of women's co-operatives (board members and founders) as well as those with less of a commitment than the core (members, beneficiaries) are equally, if not differently, affected by the impact of their women co-operative.

From the micronarratives, as illustrated in Figure 40, 252 members and beneficiaries, or 94 per cent, expressed that in their experience and according to their understanding women's co-operatives clearly empower women in Turkey.

Figure 40

PARTICIPANTS' SELF-ANALYSIS ABOUT WHETHER WOMEN'S CO-OPERATIVES EMPOWER WOMEN (N= 268)



The micronarrative stories and interviews also demonstrated that one of the main impacts of women's co-operatives is empowerment of women through economic independence. Forty-one (41) stories were about gaining pride through belonging to co-operative, an economic enterprise. First, here is one of the stories from an active women's co-operative member to illustrate this:

"I met the co-operative two years ago. It was a time that my life became very difficult because of economic problems and I shared my worries with my colleagues and I was able to handle them with their support. Last year in a festival we opened a stand and sold bakery products handmade jams and pancakes and we earned a very good amount of money. I was very proud of that and I am able to cover the expenses of my children on my own. Moreover I can see the pride on my children's eyes and I am very pleased to honor them."

And the following is a quote from the interviews from a women's co-operative founder, who relates the importance of relieving women of the burden of complete economic dependence:

"Women who are not economically independent are not strong enough socially. It costs her to even going out, economical independence makes her life easier in many ways and it changes the way her family sees her."

Through her experiences with the women's co-operative – working, earning her own money, gaining skills, being outside of the home and networking – a woman gains resources and autonomy. Through her involvement with the women's co-operative she is a part of the community in a different way than as a mother or wife – as an income earner, as a business person.

Interviewees identified a number factors related to their involvement with women's co-operatives including increased self-confidence and improved self-esteem, improved home life, engaging in wider issues, and becoming more viable in the community. From an analysis of the micronarrative stories, 74 stories relate to the theme of gaining self-confidence. The following are two stories that speak to gaining self-confidence and the importance of this for women:

"At the beginning I was considering co-operative work just to cook and serve however when I started I figured out that it wasn't just like that. I am a very energetic person and I participated in many other works and activities of co-operative. In a year I met many different people participated in many activities. I am very pleased to produce things and also to generate income from them. People are showing their pleasure to us when they eat the food we prepared and this pleases us and increases our self-confidence. I am very thankful that I became a member of the co-operative. Even we have to sacrifice from many things as time etc. we are doing our job willingly."

"Before co-operative I was only a housewife and I was spending my entire time for housework. When I met the co-operative I started to participate in the co-operative's activities, travels, working times and my life became more colorful. My days and my thoughts had enlightened. I gained self-confidence and by standing on my feet; I contributed my family and my relatives and my friends. I am supportive of all women women's co-operatives and I believe that woman women's co-operatives also touch women's heart while supporting them economically. Today I feel myself much stronger and decisive."

As a founder of a women's co-operative states about the members:

"Their self-esteem started to increase, and as their self-esteem increased, other women started to come and participate. We were expecting this to happen and this was the reason we started a co-op."

Further to this, one of the stakeholders interviewed affirms:

"Women start to communicate with companies and start taking part in both social and economic life. They get out of their homes and gain self-confidence and feel valuable. I think that this model is suitable for Turkey."

The boost in self-confidence and self-esteem as well as what she learns from the women's co-operatives can be transferred to other parts of a woman's life, including a better understanding of their rights. As one member states:

"As they learnt their rights, they started to request their rights at home."

Another space she begins to occupy through the co-operative is the community. As one founder declares:

"The co-op model gives women the opportunity to join social life and the community. The women can get out of home. This also has a positive effect."

According to the director of one women's co-operative, through women's co-operatives, women begin to gain access to spaces they previously did not have access to:

"We think that our co-op plays a great role in the empowerment of women. It is well known and supported by local and international levels. The success of women has been a great example and that gives us much ambition, motivates us. That made our works visible and we gained recognition."

Women start to question and work with local government and institutions to provide better services in the community. They also offer better services to the community, such as childcare centres and training.

Members' and beneficiaries' responses about their various forms of participation in women's co-operatives are extremely positive, as can be seen in Figure 41. This is the case for active women's co-operatives and for the final year of activity when the now inactive women's co-operatives were active. While co-operatives are supposed to be participatory by nature, as noted in Chapter 2 and according to international co-operative principles, women's co-operatives in Turkey demonstrate remarkably high responses for the participation of members and beneficiaries based on participant responses to the micronarratives. To have 99 per cent answer affirmatively about no discrimination and opportunities to gain knowledge and skills is exceptional. For 97 per cent to respond "yes" or "sometimes" to the statement "I can become a board member without obstacles" is not common in other organizational structures in the private sector (i.e. firms). "Solidarity in membership" (96 per cent) and "I participate in decision-making" (93 per cent) also show the high level of commitment to the women's co-operatives. And finally, members and beneficiaries of active women's co-operatives are seen to be positive (90 per cent) when it comes to accessibility.

Figure 41

MEMBERS AND BENEFICIARY'S PARTICIPATION IN WOMEN'S CO-OPERATIVES (N=268)

Agreed With Statement (Answered Yes or Sometimes)	Active (n=205)	Inactive (n=63)
Any woman can join – no discrimination	99%	92%
Co-op provides opportunities to gain knowledge and skills	99%	83%
If I want/feel capable, I can become a Board member without obstacles	98%	89%
Solidarity in membership	96%	83%
I participate in decision-making	95%	84%
Women can easily access co-op when they have problems	91%	84%

The interviews and micronarratives also demonstrate that women not only use the skills that they gain in the co-operative, such as governance, management, technical, and business skills, but there is a transfer of those skills to their other work in the community, be that when working with the local government or private businesses or agencies. Transferring these skills to other contexts is especially vital for a more complete understanding of empowerment that goes beyond a woman's co-operative into all other aspects of her life. Women's co-operatives therefore can be understood to have a multiplier effect on women that engage with them as

members or beneficiaries; of being able to offer social services through organizing and operating the co-operative, and also able to access other services because women have the skills and knowledge and self-confidence to do so. This also speaks to education and learning as an impact.

4.3 Provide education and lifelong learning

All methods of data collection point to women learning new skills, knowledge and aptitudes through their involvement in their women's co-operative. From the micronarrative stories, 69 emerged under the theme of learning from the women's co-operative. Learning could be about gaining hard skills such as business or entrepreneurial skills as this member expresses:

"We learned not to be afraid of loan and credit. Now some of our members decided to borrow from a bank and start or improve greenhouse vegetable production."

Or other hard skills such as computer skills, as this story from a member relates:

"When the trainings were conducted in our co-operative I participated in IT training. Before then I was even afraid of opening a computer however the facilitator from FSWW explained everything to us very clearly and my self-confidence increased and even I can't say that I am a very good I started to use the computer much more easily. Until that training every time I open the computer I remind of that training and I am very thankful to the facilitator and our co-operative for teaching me that. With me a lot of other women also participated in that training and encouraged."

In this story from an active women's co-operative member what can be seen is learning not only the hard skills of marketing, sewing and sales, but also vital soft skills for the co-operative such as working with others, finding happiness in work and feeling pride in work:

"Before I met co-operative I was a housewife and I was feeling myself useless. I learned to patch and decorate clothes. I also learned how to do packaging, marketing and gained experience in atelier. I met new friends and working with my colleagues with joy is just like a therapy to me. We are singing eating and laughing at the atelier we have a very friendly working place. I am very happy to own an occupation and to have such a joyful business. I am coming to here with joy and happiness every day."

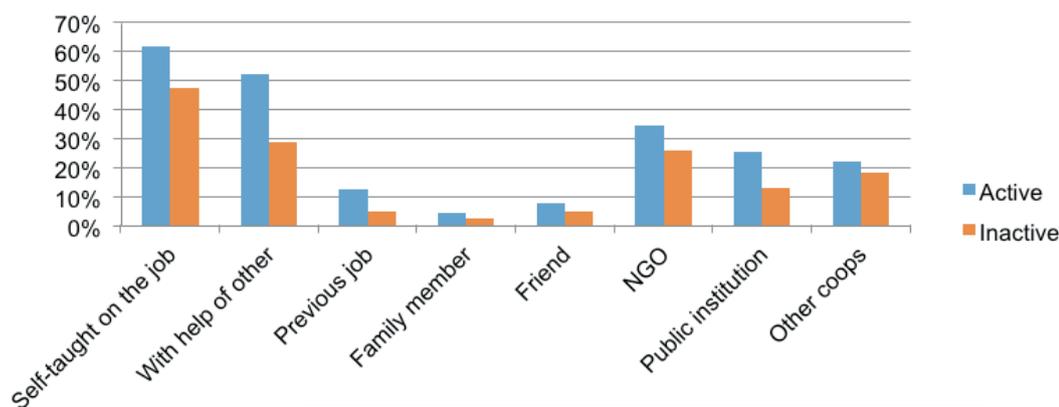
Empowerment and growth in self-esteem also comes with learning new skills and gaining knowledge. According to a women's co-operative founder:

"We had members who continued their education, got drivers' license, started to work. Their self-esteem increased, they started to express their feelings better. "

In terms of how they learned to run their co-operative, findings from the survey show that women are mostly employing informal learning methods in learning to run their co-operative. For example, in Figure 42, within both active and inactive co-operatives, learning on the job or with the help of other members were identified as the most common methods members used to learn to run the co-operative.

Figure 42

HOW WOMEN LEARNED TO RUN THEIR CO-OPERATIVE (N=101)



The importance of working with and learning with other women/members is further highlighted in a quote from a member:

“We combine our strength and learn a lot from each other.”

Early childhood learning programs and lifelong learning are vital elements to healthy societies and women’s co-operatives that offer child learning or adult learning services play a much-needed social role.

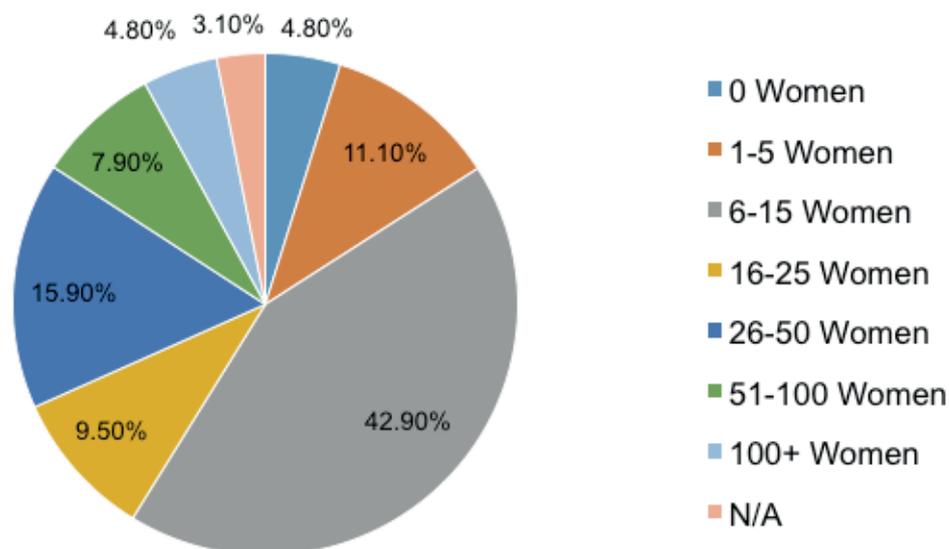
4.4 Create jobs, livelihoods and equitable growth

Women’s co-operatives play a role in helping women in Turkey overcome challenges they face with respect to their employment status, lack of financial autonomy and lack of leadership opportunities in businesses. As noted in Chapter Two, increasing women’s low participation in the labour force and economic life in Turkey is a priority for the national government.

Women’s co-operatives play a role in helping women overcome these challenges. According to the survey, from the active women’s co-operatives a conservative estimate of women earning income totals 1,422 (Figure 43). In terms of types of women’s co-operatives, of the women’s co-operatives where 100 and over women earn income, two are enterprise and one is agricultural.

Figure 43

NUMBER OF WOMEN EARNING INCOME THROUGH CO-OPERATIVE (ACTIVE COOPS) (N=63)



Of the micronarrative stories, 66 of them were about the importance of earning income independently. This does not occur in a silo: the ability to earn income is often interrelated with life-long learning and education, demonstrating the multi-faceted and multiplier effect of the impact that women's co-operatives have on their members and beneficiaries. Two such stories from members of active women's co-operatives demonstrate this:

"I was married having a son and a daughter and I was a victim of domestic violence. I was just staying at the home because I didn't know how to raise my children without any money. My daughter passed the university exam this year and we applied for scholarship and when I went to office I met some other woman there. We speak about our dreams and hopes and we decided to establish a co-operative. During the training sessions I won back my self-confidence and with my colleagues support I ended my marriage and moved in a new house with my children. With the support of co-operative my life had changed and today all I want to do is to help other women living similar things at home."

"I am university student and participated in co-operative for to generate income and support my family. I am earning my money in a very peaceful atmosphere and with the money I got I am trying to cover my own expenses and not to be a burden to my family. Every expense I cover myself is my support to my family and that relieves me and makes me feel strong."

Women's co-operatives can provide the first access for their members to the labour market outside the home. And while a woman may not earn a lot of income

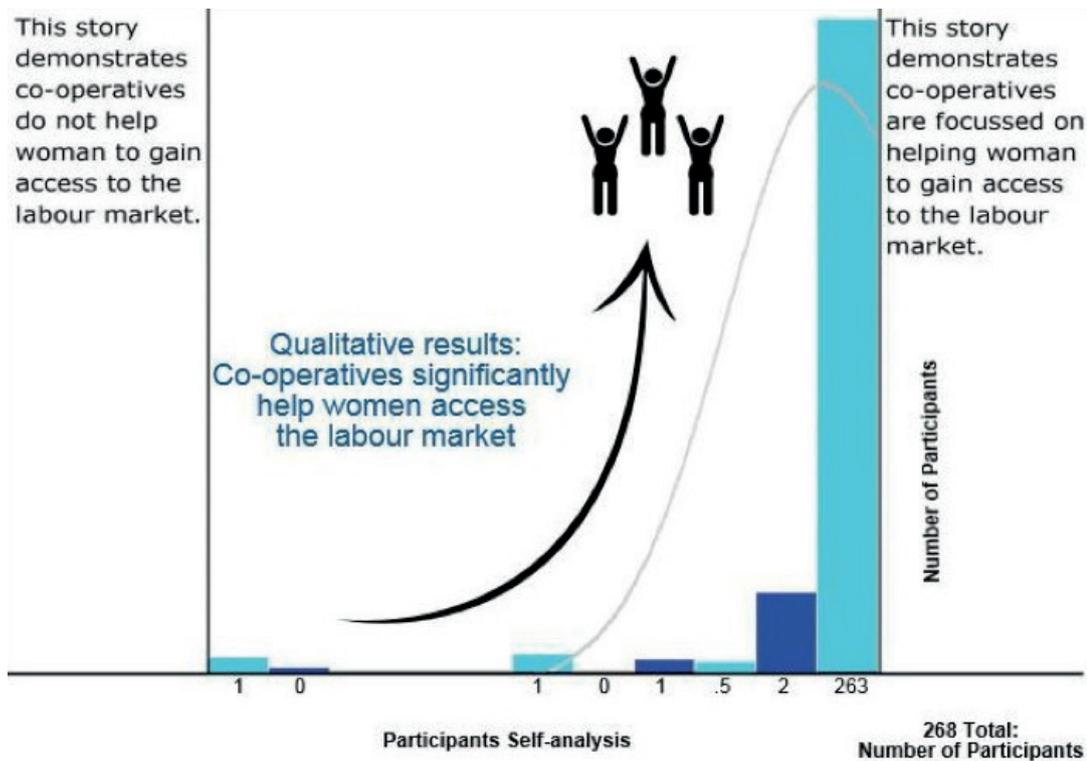
through the co-operative, the money she makes in many cases will be the first she has earned independently. The founder of one women's co-operative describes this situation clearly.

"Many of our co-op members earned money for the first time at the co-op. They started to develop new ideas as their business skills developed."

By completing a self-analysis of their stories in the micronarrative data collection method, 98 per cent of members/beneficiaries perceived that co-operatives help women access the labour market (Figure 44). This is 263 out of 268 participants.

Figure 44

PARTICIPANTS' SELF-ANALYSIS ABOUT WHETHER WOMEN'S CO-OPERATIVES HELP WOMEN ACCESS THE LABOUR MARKET (N= 268)



Furthermore, while the goods and services that women's co-operatives produce and offer do not stray too far from the "women's realm" sectors, working for her "own" company – the women's co-operative – a woman has a greater opportunity to grow or expand into roles of greater responsibility, for instance on the Board of Directors, than if she was just an employee.

4.5 Ensure good governance and effective institutions

Due to the democratic nature of the co-operative model, women's co-operatives have a good governance model embedded in their practices, when employed effectively. As with any co-operative, good governance takes thoughtful work, policies and actions. If implemented appropriately, co-operatives can create a business structure that is equitable and fair, which opens opportunities for women. As the member of one women's co-operatives states about the organizational difference between a co-operative and an association:

"The association is more individually driven kind of entity; everything is under the chair's control. The co-op is more democratic. The women share responsibilities. I also think that it is more advantageous in terms of economic empowerment."

Through women's co-operatives, women learn the skills to govern and manage their businesses. Women's co-operatives are 100 per cent governed by women. In private companies in Turkey, only eight and a half per cent of board members and seven per cent of directors are women (First Turkey Women Director's Conference 2013).

As "institutions", women's co-operatives are and can be examples of good governance unto themselves. They are also vessels of good governance that support the transfer of good governance skills and knowledge to the rest of the community. For example, in collaborating with local government and institutions, women's co-operatives help to build awareness of community needs and encourage governmental activities that relate to the community, children and women. In some instances, according to KEDV's experience supporting women's co-operatives in the regions of Diyarbakir, Mardin, and Izmir, services of a more social nature offered by women's co-operatives were taken up by the local government and institutions, thereby expanding, even if only incrementally, the ingredients of good governance (democracy) and effective institutions (servicing the needs of the community).



5

The Legal Framework for Co-operatives in Turkey



A key element of the supportive framework for co-operatives, including women's co-operatives, is the legal framework within which co-operatives are formed and are regulated. In this chapter an answer is sought to the question "how does the current legal framework [in Turkey] support or hinder co-operative formation and operation". To this end, this chapter attempts to present a general assessment of the legal framework in Turkey, including how co-operatives are formed, expanded, enter new lines of business, and stay sustainable. This framework is compared to what are considered international good practices in co-operative legislation; and general recommendations are made to support the sustainable growth of women's co-operatives.

As was discussed in section 2.4, co-operatives have a long history in Turkey. Legally, government support for co-operatives was for the first time enshrined in the Turkish Constitution in 1961, whereby the government first bore the explicit obligation to support and develop co-operatives in the country. New laws were passed in 1969 to facilitate co-operatives to aggregate into national unions.

Today, there are several laws that affect the regulation of co-operatives in Turkey, the most important being Law 1163, the Turkish Co-operative Law. Other laws that are applicable to co-operatives include Law 1581, the Agricultural Credit Co-operatives and Unions, which is a specific law applicable only to co-operatives that provide financing facilities to agricultural co-operatives. Similarly, Law 4572, the Agricultural Sales Co-operatives and Credit Unions, is a special law only pertaining to co-operatives that have activities in selling agricultural products. Both of these laws default to Law 1163 on issues where there are questions or gaps in their language.

For the sake of the analysis presented here, this report builds on two primary documents to better understand the legal environment within which women's co-operatives in Turkey operate. The first is the third revised edition of the ILO's "Guidelines for Co-operative Legislation", published in 2012. This is a key document on co-operative legal frameworks, which provides a contextual back drop against

which components for co-operative laws are proposed.³⁸ The second document, Turkish Co-operatives Strategy and Action Plan 2012-2016, addressed as well in section 2.5, provides a context for the legal environment in Turkey as it pertains to co-operatives, and legal reforms aspired to by the Government of Turkey. This chapter also draws on the literature review, surveys, and interviews where appropriate.

In examining international good practices in co-operative legislation, Turkey's national co-operative legislation as it exists, and the aspirations as it pertains to legislative reform described in the 2012–2016 Turkish Co-operatives Strategy and Action Plan, a series of general recommendations emerge that affect women's co-operatives in Turkey. The main limitation in this analysis is that legal and regulatory reforms are complex and shifting processes, which have impact beyond women's co-operatives or co-operatives more generally. These processes are not always clear, as evidenced by the difficulty in obtaining precise information on the status of planned legal reforms in Turkey beyond 2013. The result is series of general recommendations that can act as rule of thumb when engaging in reforms of co-operative legislation in Turkey to ensure that these reforms support the inherently economic and social nature of women's co-operatives; and their autonomy.

5.1 Lessons from the Guidelines for Co-operative Legislation³⁹

The Guidelines for Co-operative Legislation make several assertions relevant to understanding Turkey's co-operative legislation.

First, the Guidelines reject the idea of presenting a “model a co-operative law”. The Guidelines state that “Model laws are often simply transferred or copied without the legislator adapting their underlying legal concepts to the particularities of its jurisdiction” (Henry, 2012). Turkey's co-operative law, Law 1163, is the result of a unique evolutionary process, specific to Turkey's particular socio-cultural, geo-political, and legal-economic history. It is this same history that has shaped the mode of Turkish legislation as a whole, of which Law 1163 is only one small part. As noted above, Turkey has numerous laws⁴⁰ that overlap with Law 1163, and still more that work in parallel to govern agricultural and construction co-operatives independently. For the purposes of this report only Law 1163 will be considered.

38 Another support tool for learning from each other and bettering co-operative law globally is CLARITY (Co-operative Law and Regulation Initiative) sponsored by the US Overseas Co-operative Development Council (OCDC). See <http://www.clarity.co-op/>

39 This is the third revised edition.

40 Other laws include, but are not limited to: Agricultural Credit Co-operatives and Unions Law No 1581; Agricultural Sales Co-operatives and Credit Unions Law 4572; Corporate Tax Law 5520; Income Tax Law 193; Value Added Tax Law 3065; and Commercial Law 6102.

Second, the Guidelines assert that co-operatives that are succeeding in a “globalised economy” tend to develop from single to multi-purpose/multi-stakeholder enterprises serving both members and non-members alike, as is the case for many community-based co-operatives or social co-operatives (Henrÿ, 2012). The ability of co-operatives to adapt is credited to the openness of co-operatives that encourage diversity among members, and the commitment of co-operatives to work with other co-operatives to better serve their members. Co-operative legislation therefore has to frame effectively this diversity and encourage a paradigm marked by co-operation rather than competition, without undermining the ability of co-operative members to make these decisions themselves.

Another contemporary issue discussed in the Guidelines is the need for both new and existing co-operatives to align themselves with concepts of sustainable development, as enshrined in Principle 7 of the International Co-operative Alliance’s Statement on Co-operative Identity - Concern for Community.⁴¹

The Guidelines understand sustainable development as also reflecting an adherence to principles of social justice; implying meeting social needs and social equality which members of co-operatives define and achieve for themselves. Co-operatives in theory naturally promote practices of social justice given their inclusive, democratic nature that provides members with equal opportunity to voice concerns and have a say in decisions that have their interests at stake.

The elements of co-operative identity mentioned here - namely, democracy, community, inclusivity, and co-operation – all work on some level to distinguish co-operatives from joint-stock companies and it is for this reason why the Guidelines firmly insist on a, “call for ending the companization of co-operatives through legislation” (Henrÿ, 2012). Today, however, co-operative identity itself is increasingly being challenged by a tendency for legislators to attempt to harmonize co-operative and company laws. Limited access to capital and a perceived imbalance in competitiveness between co-operatives and joint-stock companies has resulted in a policy response that tends to “assist” co-operatives by governing them more as if they were joint-stock companies, but this is at the expense of the co-operative identity - the very element that preserves co-operatives implicit commitment to sustainable development.

The Guidelines, drawing on the ILO Recommendation on Co-operatives (Number 193) suggest that legislators adhere to the following objectives for creating co-operative laws. These objectives are:

41 R193 - “Promotion of Co-operatives Recommendation.” 2002. No. 193. Recommendation concerning promotion of co-operatives. Geneva, 90th ILC Session (20 June 2002). Accessed April 28, 2014 at [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R193_\(see “Annex” for Extract from the Statement on the Co-operative Identity, adopted by the General Assembly of the International Co-operative Alliance in 1995\)](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R193_(see%20Annex%20for%20Extract%20from%20the%20Statement%20on%20the%20Co-operative%20Identity,%20adopted%20by%20the%20General%20Assembly%20of%20the%20International%20Co-operative%20Alliance%20in%201995))

1. Institutionalizing co-operatives
2. Imposing an obligation to preserve the co-operative identity
3. Include substantive content that provides for
 - a. Social, economic, and cultural objectives
 - b. Balance the associative nature of the co-operative (too much focus on the association decreases competitiveness) against the enterprising nature of the co-operative (too much focus on enterprise undermines co-operative identity)
 - c. Provide equal treatment to other forms of enterprises facilitate primary and secondary order organizations of co-operatives (Henry, 2012)

These objectives shall be discussed in greater detail in the subsequent sections and examples provided with respect to Law 1163.

5.2 The Turkish Co-operative Law

5.2.1 General legislative features and sources of law

Law 1163 is the Turkish Co-operative Law. It does not contain a preamble or other text that references the international co-operative principles.⁴² Law 1163 locates Turkish co-operatives somewhere between “Societies” and “Associations,” distinguishing co-operatives from the other kinds of legal persons contemplated within the various Turkish Codes.⁴³

42 R193 - “Promotion of Co-operatives Recommendation.” 2002. No. 193. *Recommendation concerning promotion of co-operatives*. Geneva, 90th ILC Session (20 June 2002). Accessed April 28, 2014 at [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R193_\(see%20Annex%20for%20Extract%20from%20the%20Statement%20on%20the%20Co-operative%20Identity,%20adopted%20by%20the%20General%20Assembly%20of%20the%20International%20Co-operative%20Alliance%20in%201995\)](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R193_(see%20Annex%20for%20Extract%20from%20the%20Statement%20on%20the%20Co-operative%20Identity,%20adopted%20by%20the%20General%20Assembly%20of%20the%20International%20Co-operative%20Alliance%20in%201995))

43 In Turkish law a “society” is the coming together of persons who work towards a common objective with no intention to make or share profits. An “association” on the other hand is recognized as a for profit entity. Whereas societies are governed in the Civil Code, by the Law of Societies, associations are governed by the Commercial Code under the Law of Associations (see “Introduction to Turkish Law,” Ansay, T. & Wallace, D., 2011. Kluwer Law International at pp. 103-118.)

Law 1163 has nine sections, which are as follows:

1. Information of Establishing a Co-operative
2. Acquisition and Loss of Membership
3. Rights and Liabilities of Membership
4. Profit, Division of Surplus, and the Application of Interest
5. Co-operative Organs
6. Associations, Central Associations, National Associations
7. Liquidation
8. Ministerial Duties and Authority
9. Miscellaneous

If it is not clear whether a group of persons have come together to exist as a co-operative, the default law is the Turkish Joint-Stock Companies law.⁴⁴ This is because co-operatives are more closely associated with “associations” as opposed to “societies.”⁴⁵

Law No. 1581, the Agricultural Credit Co-operatives and Unions, is a specific law applicable only to co-operatives that provide financing facilities to agricultural co-operatives. Where Law 1581 is silent on a matter the authority defaults to Law 1163. Similarly, Law 4572, the Agricultural Sales Co-operatives and Credit Unions, is a special law only pertaining to co-operatives that have activities in selling agricultural products. Law 4572 also defaults to Law 1163 where it is silent.

5.2.2 Definition and purpose of co-operatives

Article 1 of Law 1163 provides the following description of co-operatives:

Co-operatives are bodies with variable members, variable capital, and legal identity that are established by real and legal entities in order to ensure and maintain certain economic interests and especially the needs of their members toward professional life and living standards by means of mutual assistance, solidarity and service as trustees to each other.

⁴⁴ Law on Co-operatives, Law 1163. dated 24 April 1969

⁴⁵ Akbaş, K. “Nonprofit Law in Turkey.” Working Papers of the Johns Hopkins Comparative Nonprofit Sector Project, No. 51. Baltimore, MD: Johns Hopkins University Centre for Civil Society Studies, 2014. Available at ccss.jhu.edu. (see “While co-operatives are generally considered to be part of the “Third Sector”—i.e., not part of government and not part of the business sector—they are not considered part of the nonprofit sector as defined by the Comparative Nonprofit Sector Project. This is so because most co-operatives distribute profits to members and shareholders, thus violating the “non-profit distributing” criterion outlined in the definition used by the CNP Project.” at pp. 20)

It is worth noting in this description that only economic interests are mentioned, suggesting that the law contemplates co-operatives as a vehicle for economic development. This does not align with the recommended definition of a co-operative as provided for in ILO Recommendation 193 which defines a co-operative as:

*An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.*⁴⁶

5.2.3 Range of anticipated co-operative activities

The scope of activities that co-operatives are permitted to engage in is not limited by the text of Law 1163. There is, however, a high degree of discretion given to public authorities in approving the establishment of a proposed co-operative.⁴⁷ It is thought that such discretion could have an impact on co-operative innovation and entrepreneurship. The results of the survey conducted seem to indicate that women's co-operatives in Turkey usually produce goods or services that fall within the realm of "women's work", as described previously in section 3.5. Women's co-operative's future successes and sustainability may indeed depend on their ability to expand their business beyond economic areas traditionally reserved for women, which will also be discussed in section 6.1.3 "What women's co-operatives want".

5.2.4 Forms and modes of establishment

In order to establish a co-operative in Turkey, a minimum of seven founders must submit an application to one of three Ministries. The MoFAL is responsible for authorizing and registering agricultural co-operatives; the MoEU for construction co-operatives; and the MoCT for all other co-operatives. This divided approach to administering co-operative establishment does not align with the Guidelines that instead recommend a single administrative body that oversees all co-operative registrations (Henry, 2012).

⁴⁶ R193 - "Promotion of Co-operatives Recommendation." 2002. No. 193. *Recommendation concerning promotion of co-operatives*. Geneva, 90th ILC Session (20 June 2002). Accessed April 28, 2014 at http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R193. (see "Annex" for Extract from the Statement on the Co-operative Identity, adopted by the General Assembly of the International Co-operative Alliance in 1995)

⁴⁷ Discretion is exhibited in the following ways: guidance and support for establishment and organizing of co-operatives and unions, implementation the law including monitoring and auditing the co-operatives, and notifying the courts if there are reasons for closure and advice on allocation of social security and public funds. These are examples not a complete list.

The application for establishment must contain rules / by-laws that contemplate the following particulars:

- the name of the co-operative and where it is headquartered
- the purpose of the co-operative and its field of operation
- conditions precedent for membership - and provisions relating to member termination
- the number of member shares and the form of co-operative capital (up to ¼ of the co-operative's capital must be in cash)
- whether the co-operative permits in kind capitalization
- specifics relating to member liability for the co-operatives financial obligations
- the range of powers and duties of controllers as well as details as to how they are elected
- information in regards to how the co-operative is to be represented
- details as to the formulas for determining the annual surplus, and
- biographical information about the applicants, or founders

In addition to these obligatory rules, the law suggests that details related to the governing of the general assembly, decision making procedures, operational procedures, relationships with existing co-operative unions, and the anticipated life span or duration of the co-operative seeking establishment be included.

5.2.5 Membership rights, obligations and governance

To become a member of a Turkish co-operative you must be a legal person capable of exercising your civil rights, and must be able to benefit from the services of the co-operative. At the establishment of a co-operative there must be seven members, however, the number of members can be limited to suit the objectives of the co-operative.

In Turkish co-operatives there is an immediate financial obligation imposed on all members, as well as ongoing financial obligations in some cases. Membership requires the purchase of a minimum of one capital share. The minimum allowable cost of a capital share was recently raised to 100 TL. Any member is eligible to purchase up to a maximum of 5,000 shares. Additionally, members can be personally liable for debts of the co-operative if agreed to in advance and in writing. This liability is proportionate to the held share capital of the members, but can be limited and unlimited depending on how it is assigned in the rules of the co-operative. No member can be held liable for any co-operative debts without having first been made aware of such liability and agreeing to take on the liability (Keles, 2013).

ILO recommendations and the Guidelines are silent as to specifics of this nature. Member capitalization and assignment of debt are practical realities of co-

operatives, and in most cases around the world, this is given the proper autonomy to be contemplated internal to the co-operative rather than prescribed by the government. It would be difficult to achieve some legislative text that prescribes this sort of practice in a universally practical way given the range of co-operative activities and objects, hence the silence from the ILO and Guidelines on this issue.

Membership in a Turkish co-operative provides for the right to participate in the general assembly on a one member, one vote basis irrespective of share capital. In some circumstances the voting rights of a member may be assigned by that member to one other member, but no member is permitted to hold the voting rights of any more than one additional member.

5.2.6 Financial aspects

Turkish co-operatives outside of the agricultural sector tend to rely primarily on direct member capitalization. To encourage the purchase of additional capital shares by the members, interest may be accrued on these shares. The rate of interest is tied to state bond rates and can change with the national standard over time.

If a co-operative is able to achieve a surplus from the income-expenditure differential, the distribution of the surplus is made proportional to patronage by the members. However, it is important to note that non-member generated revenue may be distributed in proportion to shares held if such an arrangement is specified in the co-operative's rules. In the event that the rules do not specify that non-member generated revenue be distributed amongst members in proportion to the number of shares held, this revenue is to be used for the further growth and development of the co-operative.

Before any distribution of the income-expenditure difference is made, Article 39 of the Turkish law calls for a minimum 10 per cent of the difference be allocated to a reserve, and a further 5 per cent be allocated to a special reserve only to be drawn upon in extraordinary circumstances. This and the above-noted distribution rules are governed by the terms set out in the constituting documents of each co-operative.

5.2.7 Approaches to governance

Members in a Turkish co-operative are primarily responsible for governing the co-operative. Member participation in the general assembly provides the platform for members to exercise control over the co-operative and its activities. The law provides for certain rights to be reserved only for the general assembly. These rights include the following:

The right to modify the rules/by-laws;

- The right to elect the directors to sit on the board of liquidation, the board of directors, and auditors;
- The right to make decisions regarding operational and surplus accounting;
- The right to make decisions about real estate investments/divestments;
- The right to determine manufacturing and construction methods; and,
- The right to choose the number of buildings to be owned and operated by the co-operative, as well as the number of members permissible in the co-operative

Absent from the enumerated general assembly rights and powers, but recommended in the Guidelines are the following:

- Control over the objects of the co-operative
- Policies related to member admission/termination/withdrawal
- Valuation and quantity of shares
- Conditions for share payments/subscriptions
- General assembly procedures
- Surplus distributions
- Amendments to the constituting documents (Henry, 2012)

The above-noted powers of general assembly expand upon those contained in the Turkish law. The Guidelines have a much broader deference to the membership on decision-making concerning the nature of the co-operative. Whereas the enumerated Turkish rights only allow members to modify by-laws and elect directors, and the remaining members rights have an economic character that seems to deal largely with asset management. This is not unexpected given the level of control exercised by State authorities over co-operative establishment. Notwithstanding, the Guidelines are clear that the general assembly's importance cannot be understated as it is where a co-operative exhibits, applies, and preserves its democratic autonomous nature.

Once elected, the co-operative's board of directors is tasked with governing the day to day operations of the co-operative. The Turkish law takes a different approach from the Guidelines in that the eligibility criteria for board members are prescribed as opposed to being substantively at the discretion of the membership. The board can be comprised of no less than three directors, who must be Turkish citizens to

qualify. There are also several restrictions on who may be eligible to serve on a co-operative board. For example there is a restriction that a board member may not serve on any other co-operative boards in a similar field. More striking though is the ineligibility of any person who may have a conviction in relation to embezzlement, crimes against "State security," against "constitutional order of the State," theft, corruption, bribery, misuse of duties, forgery, thievery, cheating, fraudulent bankruptcy, misuse of a trust, and crimes against "the personality of the State."⁴⁸ The convictions with respect to fraudulent activities or derogation of fiduciary duty serve a protective capacity to the members, although the convictions mentioned here that could be construed to have a political character could indicate to a preclusive policy towards co-operatives that may have an activist, or political orientation.

5.2.8 Registration and means of control

The registration of Turkish co-operatives is managed by the relevant Ministry as mentioned above in section 5.2.4. These ministries also exert a large amount of control over the co-operatives that fall under their jurisdiction. The three ministries may elect to exercise this control at their own discretion throughout the life of a co-operative. Ministerial discretion affords authorities the right to oversee all aspects of a co-operative's accounting and record keeping, the ability to dismiss co-operative board members directly, the power to dissolve a co-operative, and the discretion to appoint superior organizations or associations to supervise a co-operative.

Further ministerial oversight is achieved through what the law refers to as "duties" in Articles 86 - 91. Article 86 allows a ministry to directly supervise a co-operative, and to assist with "administration." Article 87 mandates that a government agent be present at all general assembly meetings to ensure compliance with all rules and procedures. The co-operative is expected to pay a fee for the government agent's presence at these meetings. The ministries that oversee co-operatives in Turkey also supply co-operatives with sector specific model rules or by-laws, designate accounting methods to be implemented by co-operatives, and have the capacity to appoint auditors /controllers to examine the books of a co-operative in order to assess and make mandatory recommendations. Failure to implement the recommendations could result in heavy fines or even jail time for members of the board of directors.

5.2.9 Conversion options and procedures

Law 1163 does not contemplate voluntary conversion of co-operatives into other forms of enterprise or legal personhood. In general, for co-operatives to thrive, it is essential that they maintain autonomy over their activities. This aligns with findings in the literature review, noted in section 2.5. Part of this autonomy extends to allowing for co-operative members to determine the fate of the co-operative. The co-operative law should allow members to freely elect to dissolve, amalgamate, divide,

48 Law on Co-operatives, Law 1163, Article 56. Dated 24 April 1969.

or convert a co-operative with the consent of the majority - so long as creditors are not left without recourse to obtaining their interests. At this point Law 1163 is silent on the subject; however, that being said, co-operative dissolution is administered by the ministries. Hence the bottleneck or back log, thus creating the status of closed, because the co-operatives are waiting what to be officially dissolved.

5.2.10 Tax treatment

Co-operatives in Turkey are afforded special tax treatment; however these privileges are not afforded to all co-operatives equally. The co-operative specific legislation is not the primary source of tax law for co-operatives, rather the Constitution of the Republic of Turkey captures co-operatives in Article 73 wherein it states, "everyone based on his/her financial ability is obligated to pay taxes to be used for public services" (Okan & Okan. 2013).

Although some tax exemptions exist for co-operatives, the exigible tax bases for co-operatives include:

1. Corporate Tax (Law 5520, 2006)
2. Income Tax (The Income Tax Law 193, 1960)
3. Value Added Tax (Law 3065, 1985)
4. Other Real Estate, Vehicle Purchase, Duties, and Stamp Taxes

Co-operatives may be eligible for certain exemptions from corporate taxes, which are not consumer or transportation co-operatives. This is the case if the co-operative's contesting documents assert the following: they must not distribute profit over capital; shares cannot be distributed to the Board; reserve funds are not distributed to shareholders; and, business activities are conducted only with members. If all of the aforementioned criteria are met, the co-operative can only qualify for the exemptions if they have integrated vertically with a higher level organization as per Article 93 of Law 1163 (Okan & Okan. 2013).

Income taxes (Income Tax Law 193, Article 94) are collected from co-operative members who earn income from their participation in a co-operative. The co-operative's income, if distributed amongst its members, is not directly taxable. However, if the co-operative is conducting a revenue generating activity and income is not distributed amongst the members, or used to supply the reserve, it can be deemed taxable (Okan & Okan. 2013).

Based on the Value Added Tax Law 3065, except for certain situations defined for agricultural and construction co-operatives, co-operatives pay value added tax for their commercial goods and services. The rates of the tax is determined as to their sales of goods and services.

5.2.11 Co-operation among co-operatives

Turkish co-operatives are encouraged to integrate vertically and horizontally to achieve co-operation among co-operatives. The impetus to achieve this co-operation through integration is mandated in some cases, for example through tax exemption as discussed above. The co-operative sector in Turkey is organized into a hierarchy starting with co-operatives as the base organizational unit, followed by associations, central associations, and national co-operative unions.

The boards of the super-organizations are elected from designated representatives from the general assemblies of the super-organization's constituents. Co-operative unions are unique from the other super-organizations in that they have territorially defined boundaries within which no parallel organization operating in the same field can exist. Also unique to the co-operative unions is the existence of a "Board of Consultants." The Board of Consultants is comprised of members of the board of directors along with various State representatives that serve to facilitate oversight of integration activities.

As noted in section 5.1, the Guidelines identify the need for co-operative legislation to balance the potential strength of co-operative integration with the autonomy of co-operative members to make decisions. For a co-operative, this means that the members should be able to choose to integrate vertically or horizontally to form unions, associations, or confederations. Having the capacity to integrate allows co-operatives to retain competitiveness by not concentrating in a particular field, while preserving independence and the democratic governance of individual co-operatives. The Turkish model does allow for relevant ministries to play a larger role in encouraging this integration.

In order to facilitate integration amongst co-operatives, the law should provide a means for adequate representation of co-operative members of individual co-operatives, as they are integrated vertically and horizontally. The principle of subsidiarity is often invoked in these circumstances, calling for a bottom-up approach to decision making. As mentioned above, the Turkish law contemplates a representative hierarchy, however what was made clear in the survey conducted as part of this research is the lack of representation in this hierarchy for women's co-operatives. Most respondents were not aware of possibilities for vertical integration and spoke to a feeling of isolation within the co-operative sector, although women's co-operative are starting to move towards more vertical integration (see sections 3.6.2 and 6.2.3).

As co-operatives organize into more complex forms via integration, it becomes increasingly important that dispute resolution mechanisms are put in place. Dispute resolution refers to practices and policies that encourage non-judicial conflict management (i.e. arbitration, mediation). The co-operative law should contain

provisions outlining dispute resolution mechanisms that co-operatives must use to resolve conflicts arising within co-operatives, amongst co-operatives in a vertically integrated structure, or between co-operatives that may be horizontally integrated. Non-judicial dispute resolution is typically non-adversarial and is interested in not only resolving discrete conflicts, but also in repairing relationships and empowering conflicting parties to create their own form of resolution.

5.3 Turkish Co-operatives Strategy and Action Plan 2012-2016

In response to the United Nations mandated International Year of Co-operatives in 2012, the MoCT, via the Directorate General of Co-operatives, undertook a broad assessment and information gathering campaign in order to develop the Turkish Co-operatives Strategy and Action Plan 2012-2016. The Action Plan identifies that a co-operatives' mandate is to provide socially responsible free enterprise while upholding civic values. The Action Plan also asserts that the progress of the co-operative sector in a given country is tied to its "membership culture," which also reflects back on the progress of the society as a whole. Finally, the Action Plan highlights that Turkish co-operatives have, for the most part, "failed to achieve the desired economic and social functions"(MoCT, 2012:4).

The Action Plan proposes that co-operatives have an increasingly significant role to play in strategies for alleviating poverty and towards achieving a variety of benefits in Turkey. These benefits include expanding access to finance, creating new jobs, improving market regulation, and increasing social capital. Although these aims are very broad, the Plan puts forward a strategic framework, outlining the problem areas and some general remedies that can be employed to achieve its targets.

5.3.1 Public organization and the provision of co-operative services

The Action Plan suggests that one of the underlying factors that has hampered the development and success of Turkish co-operatives is the limited ability of public institutions, or governmental agencies, to provide co-operatives with the support and programs they need to thrive. The proposed relief for this is threefold:

- 1) Increase the monitoring capacity of the ministerial authorities,
- 2) Task some of the super-organizations to deliver services to co-operatives, and
- 3) Implement a data collection and analysis system to provide greater accuracy and performance of remedial interventions in the future.

5.3.2 Training, consulting, information and research programs

The subjects identified in the heading have as a common element the aim to provide better education for the co-operative sector. The deficiency identified here is a lacking infrastructure resulting in misconceptions or poor execution among individuals involved in co-operatives. The proposed solution is the creation of the KGEP (Training Project of Co-operative Entrepreneurship), an institution that takes a holistic and long term strategy to increase the overall knowledge base from which co-operators may draw upon, and to impart this knowledge on children in primary schools, to co-operators through training programs and through trade unions, and to co-operative supervisors and board members through a specialized training program that will result in the granting of a certificate. Additionally, the Action Plan calls for the implementation of an annual reporting scheme for the co-operative sector with reports supplied nationally.

5.3.3 Organization and co-operation among co-operatives

The Action Plan identifies a lack of coordination and co-operation amongst co-operatives, as well as a generally poor uptake of integration initiatives. Rather than passively accommodating the proliferation of insular co-operatives, the mandate here is to take measures to ensure co-operatives begin working together and they have the institutional and government support to facilitate this. To achieve better co-operation the Plan proposes the establishment of new super-organizations, the promotion of co-operative mergers, increased focus on multi-purpose co-operative enterprise, and extending co-operation outside the national borders by working with international co-operatives. There is also an identified need to explore sectors where there is currently little to no co-operative, where activities may be conducive to the co-operative model, and to make a concerted effort to encourage the spread of co-operatives into these fields.

5.3.4 Enhance access to capital

As mentioned above in sections 3.5 and 5.2.6, Turkish co-operatives are primarily capitalized by the members. In the case of agricultural co-operatives, there is a long history of institutional financial support from the state and their utilization to bolster development and modernization. For a period of time construction co-operatives were supported by governmental institutions as well, but this support has since been terminated.

The Action Plan proposes an additional increase to the minimum price of members' capital shares, while it is worth noting the current minimum value of 100 TL was a significant increase that was only made very recently. Additionally, the proposition call for the elimination of the upper limit on the number of shares that can be held by a member - currently the cap is 5,000 shares.

To assist co-operatives in obtaining external funding, the Action Plan calls for the creation of a guarantee fund for co-operative credits. This fund is to provide assurances to lending institutions and help mitigate the risks associated with funding co-operatives. The proposal also entails the creation of a lending institution specifically to support the co-operative sector.

5.3.5 Enhancing audit systems

In the Action Plan there is some discussion of corruption within co-operatives and limited knowledge of auditing practices amongst members of co-operatives. The Plan does not detail how the current audit practices will be enhanced. It does however call for the implementation of international best practices for external audits, as well as regulatory reform to institute more effective internal audit mechanisms. The assumption is that already discussed initiatives focused on education and training would support the strengthening of current audit practices.

5.3.6 Enhancing management capacity

There is a real and apparent concern that members of co-operatives lack the training and understanding to operate and manage co-operatives successfully. This concern extends to co-operative board members, controllers, and managers. The solution proposed in the Action Plan calls for co-operative harmonization with principles of corporate governance. This proposition translates into a shift towards more transparency achieved by requiring large scale co-operatives to maintain an online presence, more generally increasing information sharing strategies amongst co-operative members, and the allowance for hiring non-member executives for positions on co-operative boards.

5.3.7 Legal infrastructure improvement

The Action Plan is very general on this issue. It merely calls for legal reform to bring Turkish co-operative law in line with international principles and requirements.

5.3.8 State responsibility post-2012

Although this heading does not refer to one of the listed strategic targets and activities, there is mention throughout the Action Plan of how the state must augment its approach to co-operatives. It is expected that the legal reforms will trigger a co-operative sector that is more in line with the internationally accepted co-operative principles.⁴⁹

⁴⁹ R193 - "Promotion of Co-operatives Recommendation." 2002. No. 193. *Recommendation concerning promotion of co-operatives*. Geneva, 90th ILC Session (20 June 2002). Accessed April 28, 2014 at http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R193. (see "Annex" for Extract from the Statement on the Co-operative Identity, adopted by the General Assembly of the International Co-operative Alliance in 1995)

It is suggested that the state also focus its support of co-operative activities rather than co-operatives generally, this way achieving a higher level of support for objectives that have a social or public character. Finally and perhaps most importantly, the Action Plan calls on the state and stakeholders to specifically increase access to capital for disadvantaged individuals participating in co-operatives.

5.4 Moving forward

Based on the preceding analysis, there are three main areas where Turkey's co-operative legislation could be adjusted to better reflect the Guidelines and align with the spirit of the Action Plan.

First, what emerges from the above discussion is an observation that neither the Guidelines nor the Turkish Law specifically speak to "women's co-operatives." The Action Plan does make reference to bolstering the activities of women's co-operatives through various funding, education, and training programs, as well as increased governmental support and oversight for co-operatives who strive to battle poverty and provide other forms of support for the community. Certainly, the survey results confirm that respondents almost universally state that all of the above initiatives would be well received by members of women's co-operatives in Turkey. However, a recurring problem seems to be the Turkish categorization and definition of co-operative enterprises, as women's co-operatives are unaccounted for.

Co-operatives in Turkey, being neither "Associations" nor "Foundations" occupy a unique place. Women's co-operatives then find themselves in precarious positions wherein women come together to provide what amounts to community services, self-financed by small scale enterprises, while being subject to the same tax and fee regime as the large scale industrial co-operatives. Since women's co-operatives finance their own activities they are subject to tax regimes and administrative costs that are consistent with other businesses in Turkey. As such it seems that at the very least, the community as well as social nature of women's co-operatives might warrant closer attention, and inform subsequent accommodation through legal or policy reforms.

Expansion of the Turkish definition of co-operatives that is inclusive of social and community oriented objectives may serve as a starting point to help women's co-operatives, or other social and community oriented co-operatives, to gain

recognition for the community or social benefit they supply.⁵⁰ The Action Plan's mandate to bring the co-operative sector in line with international standards could begin with expanding the definition of co-operative enterprise in Turkey to acknowledge the social or community benefit of some types of co-operative.

The second issue has to do with the costs that women's co-operatives assume when they are conceived of as private entities. As mentioned above, co-operatives are subject to tax regimes and administrative fees that correspond with for-profit enterprise. And as noted previously in this report, a common response by survey respondents is that women's co-operatives find these taxes and fees prohibitive. All the more so because so many women's co-operatives are unable to access capital or to qualify for subsidies. The Action Plan calls for financial support for women's co-operatives. Any significant movement in this direction would supply a great benefit to the members of these co-operatives.

The third issue is the discretion as exercised by government ministries in fulfilling their roles as regulators of co-operatives. The Action Plan does not refer to limiting state interventions into co-operative enterprise that undermine co-operative autonomy. Indeed, any government plays a key role to support and monitor co-operative activity in order to be effective in the supply of programs, funding, and education to co-operatives and their members. It is premature to come to conclusions about how state authority should be exercised. However, any reforms should be made to correspond with the internationally accepted co-operative principles and state regulators should be conscious of the unique social and economic nature of women's co-operatives.

⁵⁰ This report does not advocate for treatment of all women's co-operatives to be specified on the basis of the gender composition of the members. Rather, the point being made is that co-operatives, like any other enterprise, that set out to provide community service and for community benefit, should primarily be categorized with respect to that community function. Should a women's co-operative in Turkey set out to become a high grossing private enterprise, it too should be subject to taxes and fees accordingly. Any proposal founded on gender-based categorization of tax treatments and administrative fees is inherently problematic and should be avoided at all costs.



6

Support Programs for Women's Co-operatives



Two questions that the research sought to address were the following:

What are the main support programs provided by government and other stakeholders and how effective are these?

What kind of support programs might women's co-operatives need to be more effective?

As has been presented so far, supporting co-operatives and women's co-operatives specifically needs to be understood in terms of a supportive infrastructure of laws, organizations, and programs that allow co-operatives to thrive long-term. This infrastructure includes the legal framework for women's co-operatives, which was discussed in Chapter 4. It further includes the programs and organizations that have or could have a role in providing a critical package of support services that encourage women's co-operatives to thrive.

This chapter explores the two above questions by drawing primarily on the data presented from the surveys and stakeholder interviews. The data identifies a number of issues including:

- (1) High demand for support from women's co-operatives;
- (2) The broad usability of the programs that women have accessed;
- (3) Differences in needs and interests of women's co-operatives according to what their co-operatives actually do (e.g. enterprise vs. agricultural co-operatives);
- (4) Certain constraints within the programs offered as compared to what is desired by the women's co-operatives themselves; and
- (5) The differing roles of different organisations involved with women's co-operatives. These issues allow for the formulation of certain recommendations for future support programs.

It is important to note that in responding to these two questions, the research was not an attempt to conduct a formal evaluation of the support programs available to women's co-operatives. Almost 30 such programs have been identified (see Appendix 6), which have various objectives and outcomes. Differing levels of data exist on the programs and as has been noted in a report produced by the MoFSP and the WB on women's entrepreneurship and the labour market, a lot of data on such programs is restricted and formal evaluations are difficult to identify (Gökşen et al, 2014). Therefore one key recommendation emerging from the analysis is that designing new support programs for women's co-operatives would benefit from a more complete understanding of the impact of existing highly-solicited programs, which will be discussed later in this chapter.

6.1 Main support programs: Availability and usability

6.1.1 Availability

The Table of Support Programs provided in Appendix 6 describes which programs have been available to women's co-operatives over the past ten years. This does not mean that these were programs that targeted women's co-operatives specifically, rather that these are programs that exist or existed which women's co-operatives had access to. First, highlights and observations about this list of programs will be presented. Second, there is a detailed discussion of the women's co-operatives' experiences with programs based on survey results.

According to our search, more than half of the programs available to women's co-operatives over the past ten years are offered by organizations from outside Turkey (the EU, UNDP, embassies and consulates). The rest are offered by regional development agencies, the national government (MoFSP, MoFAL) and national NGOs, such as KEDV. Specific priorities are identified under each program. Some aim to support women's economic participation and entrepreneurship, whereas, others aim towards social development. Once received, the duration of the funding varies from six months to 24 months.

The programs are available for specific types of organizations, mostly civil society organisations or understood differently, NGOs (e.g. the EU programs, GFC, UNDP programs). Others include small and medium-sized enterprises (SMEs). Some of the programs available for NGOs can at times consider co-operatives to be eligible only if they can prove that the profit is not shared among the members (e.g. Direct Aid Program Austrian Consulate, some development agencies at the regional level programs). The programs available for private sector organizations offered by development agencies working at the regional level in Turkey consider women's co-operatives if they meet the criteria (i.e. scale of business and level of revenue) as designated by development agencies and plans.

The amount of the funding provided varies from 10,000TL to 1,500,000TL. It can make up from 25 per cent to 90 per cent of the overall budget of the project being funded. The programs targeting NGOs provide less funding, but a greater percentage of the budget, while the programs targeting the private sector provide more funding but a smaller percentage of the project budget.

The types of activities supported within the programs differ. For social purpose programs targeting NGOs, the funding can be used for most kind of expenses if they are related to the project activities. These expenses can be human resources, travel, purchase/rent of equipment, project office costs, publication. For programs targeting SMEs or the private sector, the funding can be used for specific expenses – mostly equipment purchase, travel, visibility and expertise – but not for the operational costs of the business.

From the 45 stakeholders interviewed, there were 38 from organisations that do or could support women’s co-operatives in various ways. Some of the funding programs that stakeholders spoke about were formal programs with intake criteria, objectives and funding amounts attached; whereas, others were less clear. Others had yet to start, such as the MoCT’s new program of KOOPDES (Co-op Support).

Co-operatives were asked if they had ever applied to support programs and subsequently, if they were approved for this support. Sixty-nine per cent of respondents applied to support programs, of which two-thirds of applications were approved. Figure 45 provides the breakdown between active and inactive co-operatives.

Figure 45 NUMBER OF WOMEN’S CO-OPERATIVES WHO APPLIED FOR SUPPORT PROGRAMS (ACTIVE AND INACTIVE) (N=101)

	Applied	Approved	Useful ⁵¹
Active (n = 63)	76%	54%	98%
Inactive (n = 38)	47%	39%	88%

There is a difference between active and inactive co-operatives in accessing support programs. According to the survey results, 76 per cent (48/63) of active women’s co-operatives applied to one or more sources of funding programs, as compared to 47 per cent (18/38) of inactive ones. Furthermore, 27 active co-operatives applied

⁵¹ Usefulness based on successful application.

to more than one funding program, ranging from as low as 2 applications to a high of 12 applications from an agricultural women’s co-operative located in the Southeastern Anatolia region. Only eight inactive women’s co-operatives applied for more than one source of funding program, ranging from two to six applications per women’s co-operative. What the survey did not consider is those with same funding/support sources that were available when the inactive co-operatives were still active.

There is no difference in the aggregate approval rate of active versus inactive women’s co-operatives: 62 per cent (active) vs. 62 per cent (inactive). Thus, if they apply for funding, they have about a 62 per cent approval rate and nearly all of them find the funding useful: 98 per cent for active and 88 per cent for inactive (although there was only one inactive women’s co-operative that did not find the funding useful, which skews the results due to the small sample).

When broken down by type, there does not appear to be any evidence that type of women’s co-operative would affect whether or not a co-operative is likely to be approved for support programs (Figure 46). This is partially due to the extremely small sample sizes of consumer, manufacturing and marketing and small arts co-ops. When comparing agricultural development women’s co-operatives versus enterprise women’s co-operatives, only 46 per cent of agricultural co-operatives applied for support (69 per cent had applications approved) compared to 73 per cent of enterprise co-operatives who applied for support (with 74 per cent having at least one application approved).

Figure 46

**SUPPORT BASED ON TYPE OF CO-OPERATIVE
(ACTIVE AND INACTIVE) (N= 101)**

	Applied	Approved	Useful	Unaware
Agricultural Development (n=28)	46%	69%	29%	7%
Enterprise (n=64)	73%	74%	55%	6%
Consumers Co-op (n=2)	50%	0%	0%	50%
Manufacturing and marketing (n=2)	50%	50%	50%	0%
Small Arts (n=4)	75%	75%	50%	0%
Other: Feminist Solidarity (n=1)	100%	100%	100%	0%

An important finding from the survey is that women's co-operatives believe that support programs are useful. In almost all cases of active co-operatives who had received support from a specific institution found the support useful. The only exceptions to this was in the cases of the MoFSP and a particular municipal government, where one co-operative from each had not found the support useful, as can be seen in Figure 47.

Figure 47

SUPPORT RECEIVED AND WAS IT USEFUL (ACTIVE AND INACTIVE)

Supportive institution	Received Support	Useful Support	Useful (per cent)
Ministry of Customs and Trade	1	1	100%
Ministry of Family and Social Policy	4	3	75%
Ministry of Agriculture	5	5	100%
Municipal Government	14	13	93%
Governorship	7	7	100%
Provincial Directorate of Customs and Trade	4	4	100%
Provincial Directorate of Agriculture	4	4	100%
Provincial Directorate of National Education	4	4	100%
Development Agencies	3	3	100%
European Union	6	6	100%
United Nations	4	4	100%
International Foundations	3	3	100%
Sabancı Foundation	3	3	100%
KEDV	22	22	100%
KOSGEB	2	2	100%
Social Aid and Solidarity Funding (SYDTF)	3	3	100%
Chambers of Commerce	2	2	100%

It does not appear that women's co-operatives from certain regions approval rate vary greatly (Figure 48). Despite somewhat supportive approval rates, all but one co-operative in the Southeastern Anatolia region applied for support programs. The high level of awareness and willingness to apply for support programs is an important finding for this region since the Southeastern Anatolia region is the only region where all but one co-operative surveyed were active. According to interviews, reasons for this are in part because of KEDV's established presence working in the region, engaging with municipalities as well as other organisations with a stake in women's co-operative.

Figure 48

**REGIONAL BREAKDOWN (ACTIVE AND INACTIVE)
(N=101)**

	Applied	Approved	Useful	Unaware of Programs
Mediterranean (n=8)	38%	13%	13%	25%
Eastern Anatolia (n=6)	83%	50%	33%	17%
Central Anatolia (n=17)	59%	53%	53%	6%
Southeastern Anatolia (n=14)	93%	64%	64%	0.0%
Marmara (n = 31)	65%	45%	45%	10%
Aegean (n = 16)	85%	85%	69%	23%
Black Sea (n = 9)	44%	33%	33%	22%

In terms of which support programs were most solicited in which regions (Figure 49), co-operatives in Marmara, Southeastern Anatolia, Central Anatolia, and the Aegean regions received the most support, with individual women’s co-operatives often receiving support from more than one source. Co-operatives from Eastern Anatolia, the Black Sea, and the Mediterranean regions received the least amount of support. The supporting institutions with the broadest operational capacity serving all regions are KEDV, the EU, and municipal governments.

Figure 49

REGIONAL BREAKDOWN OF THE SUPPORTIVE INSTITUTIONS ACCESSED BY WOMEN'S CO-OPERATIVES (ACTIVE AND INACTIVE) (N=101)

	Mediterranean (n=8)	Eastern Anatolia (n=6)	Central Anatolia (n=17)	Southeastern Anatolia (n=14)	Marmara (n=31)	Aegean (n=16)	Black Sea (n=9)
MoCT	0%	17%	0%	0%	3%	0%	0%
MoFSP	0%	0%	0%	7%	6%	6%	0%
MoFAL	0%	0%	12%	7%	3%	6%	11%
Municipalities	0%	17%	24%	21%	19%	13%	0%
Governorship	0%	0%	6%	21%	10%	13%	0%
Prov. Directorate Customs and Trade	0%	0%	6%	14%	3%	0%	0%
Prov. Direct Agriculture	0%	0%	12%	7%	6%	6%	0%
Prov. Directorate National Education	0%	0%	0%	7%	3%	13%	0%
Development Agencies	0%	17%	0%	0%	3%	6%	11%
EU	13%	0%	18%	14%	16%	6%	0%
UN	0%	0%	18%	7%	3%	6%	0%
International Foundations	0%	0%	0%	7%	10%	0%	0%
Sabancı Foundation	0%	0%	6%	0%	3%	6%	0%
KEDV	0%	0%	12%	36%	32%	44%	11%
KOSGEB	0%	0%	0%	7%	6%	0%	0%
Social Aid and Solidarity Funding (SYDTF)	0%	0%	6%	7%	10%	6%	0%
Chambers of Commerce	0%	0%	0%	7%	3%	0%	0%

When co-operatives are divided by type, there are some patterns in the data (Figure 50). First, almost all support from the EU, KEDV, MoFSP and municipal governments went to enterprise co-operatives. This in part has to do with the sheer number of enterprise women’s co-operatives compared to the other types. Although only three agricultural women’s co-operatives stated that they had applied for support from MoFAL, five co-operatives claimed to have received support from the Ministry. It also appears that agricultural women’s co-operatives are more likely to receive support from government bodies than from outside organizations, as 14 out of 19 cases of program support were through publicbodies. When looking at enterprise women’s co-operatives, this distinction is less pronounced as 32 out of 85 cases of support were provided from government bodies.

Figure 50

**SUPPORT RECEIVED FILTERED BY TYPE
(ALL WOMEN’S CO-OPERATIVES) (N=101)**

	Agricultural (n=28)	Enterprise (n=64)	Marketing/ Manu (n=2)	Small Arts (n=4)	Consumers (n=2)	Other (n=1)
MoCT	0%	2%	0%	0%	0%	0%
MoFSP	0%	6%	0%	0%	0%	0%
MoFAL	18%	2%	0%	0%	0%	0%
Municipalities	4%	22%	50%	0%	0%	0%
Governorship	7%	8%	50%	25%	0%	0%
Prov. Directorate Customs and Trade	11%	2%	0%	0%	0%	0%
Prov. Directorate National Education	4%	5%	0%	0%	0%	0%
Development Agencies	0%	6%	0%	0%	0%	0%
EU	0%	14%	0%	50%	0%	100%
UN	0%	6%	0%	25%	0%	100%
International Foundations	0%	5%	0%	0%	0%	100%
Sabancı Foundation	0%	5%	0%	0%	0%	0%
KEDV	7%	36%	0%	0%	0%	0%
KOSGEB	4%	3%	0%	0%	0%	0%
SYDTF	7%	5%	0%	0%	0%	0%
Chamber of Commerce	0%	3%	50%	0%	0%	0%

Based on the survey results, support programs provided by KEDV and municipal governments are the most solicited for support. The largest portion of active co-operatives received support from KEDV: 22 co-operatives that had applied for this support reported receiving it successfully. The second highest provider of support programs were municipal governments: 17 women's co-operatives applied for support, 14 of which received it successfully. Two specific instances where many active women's co-operatives applied but did not receive support were through the European Union (13 applications with six receiving support) and Sabanci (15 applications and only three receiving support). For all other provided categories, less than 10 women's co-operatives applied. This includes government ministries, the Chambers of Commerce, Provincial Directorates, KOSGEB and development agencies.

6.1.2 What the women's co-operatives did with the support

Survey respondents were asked to identify the source of their support and what they did with that support (Figure 51). As has been noted already, the most common response was that it came from KEDV that supported women's co-operatives. The next most common source of support was municipal government, which helped with the location of the co-operative and start-up development. The EU was also identified as helping with training and start-up. The UN has also helped with training and community services.

Figure 51

WHAT WOMEN'S CO-OPERATIVES DID WITH THE SUPPORT (ACTIVE AND INACTIVE)

	Start Up	Improve/ Expand	Operational Costs	Pay Rent	Community Services	Training	Technical Assistance	Accessing Funding/ Loan	Accessing Funding/ Loan	Hire Staff	Networking Advice	Location
MoCT	0	0	0	0	0	1	2	0	0	0	0	0
MoFSP	0	0	0	0	2	3	3	0	1	0	0	0
MoFAL	3	3	0	0	0	1	2	1	2	0	0	0
Municipalities	6	4	4	3	3	1	3	0	3	1	1	12
Governorship	2	2	4	2	6	2	1	0	2	0	1	2
Prov. Direct Customs and Trade	1	1	2	1	0	0	0	1	2	0	0	2
Prov. Direct Food, Agriculture and Livestock	3	3	2	0	1	2	3	2	3	2	1	0
Prov. Direct National Education	0	1	0	0	0	2	1	0	0	3	0	0
Development Agencies	2	0	0	0	1	0	3	0	0	0	0	0
EU	4	2	2	3	4	6	5	3	1	2	1	1
UN	2	3	1	1	4	5	2	2	0	0	0	1
International Foundations	0	1	3	2	2	0	2	1	0	2	0	1
Sabancı Foundation	2	1	0	0	1	2	1	1	0	1	0	0
KEDV	11	14	4	2	13	22	15	10	14	1	20	8
KOSGEB	0	2	1	0	0	0	1	0	0	0	0	0
SYDTF	0	0	0	0	1	0	0	1	0	0	1	0
CoC	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	36	37	23	14	38	47	44	22	28	12	25	27

As can be seen in Figure 51, the most common types of support, from the most to the least, were the following programs: (1) training; (2) technical assistance; (3) community services; (4) expansion support; and (5) start-up support. Stakeholders spoke about a wide range of programs including technical assistance, training, start-up assistance and funding. In terms of training, programs for marketing, business, branding, and communications were offered. By far the most mentioned in the interviews were training courses on entrepreneurship. Trainings were offered to managers, members and staff. Land, equipment and space were offered mostly by municipalities. The awareness building type support programs ranged from an informal mentioning of women's co-operatives to other stakeholders to official networking sessions to heighten the exposure of women's co-operatives within the wider community. No co-operative content or associative skill specific trainings were mentioned in the interviews, although as will be seen in the following section, this is highly requested (see Figure 51).

Based on the survey results, when comparing to the other supporting organizations, it appears that KEDV's programs had the broadest application: recipients mentioned using support for every provided category (Figure 51). Other programs appear to have been more specialized in certain areas. Twelve of the recipients of municipal government support specifically received support for location, a number significantly higher than all providers, including KEDV. From these results, a prospective women's co-operative particularly interested in support towards finding a location for their co-op would ideally want to turn to their municipal government for support. While not all municipalities or local authorities were knowledgeable about women's co-operatives (as seen in the stakeholder interviews) these stakeholders are one of the most important facilitators for women's co-operatives' success.

Figure 52

WHAT WOMEN'S CO-OPERATIVES NEED TO IMPROVE BUSINESS BASED ON ACTIVE AND INACTIVE STATUS (N=101)

	Space	Training	Technical Support/ Advice	Product/ Business Development	Financial/ organizational support	Equipment	Staff	Networking/ Partnering
Active (n=63)	48%	49%	59%	73%	63%	56%	24%	49%
Inactive (n=38)	47%	66%	55%	42%	61%	39%	24%	39%

6.1.3 What women's co-operatives want

According to the survey, when asked what does your co-operative needs to improve its business, there are some differences based on status of the women's co-operative. The top three answers for active co-operatives are: (1) product/business development; (2) financial/organizational support; and (3) technical support and advice. The top three responses from inactive co-operatives were: (1) training; (2) financial/organizational support; and (3) technical support/advice (Figure 52).

Region did not impact what kind of support women's co-operatives requested: no difference emerged based on the location of the women's co-operatives. One factor that did affect how women answer was based on the type of women's co-operative. Enterprise co-operatives requested specifically: (1) product/business development; (2) financial/organizational support; and (3) training. Agricultural development co-operatives, on the other hand, requested (1) financial/organizational support; (2) technical support/advice; and (3) equipment (Figure 53).

Figure 53

WHAT WOMEN'S CO-OPERATIVES NEED TO IMPROVE BUSINESS BASED ON TYPE (ACTIVE AND INACTIVE) (N=101)

	Space	Training	Technical Support/ Advice	Product/ Business Development	Financial/ organizational support	Equipment	Staff	Networking/ Partnering	Other
Agricultural Development (n=28)	36%	54%	68%	54%	71%	61%	21%	39%	Finance, cheaper input, field to cultivate, support from ministry
Enterprise (n=64)	55%	59%	56%	70%	63%	47%	27%	52%	-
Consumers Co-op (n=2)	100%	100%	50%	50%	100%	100%	50%	50%	-
Manufacturing and marketing (n=2)	0%	50%	50%	50%	0%	0%	0%	50%	-
Small Arts (n=4)	25%	0%	25%	0%	25%	25%	0%	0%	Finance
Other: Publishing n=1)	0%	0%	0%	0%	0%	0%	0%	0%	Friendship, communication without hierarchy

According to the interviews with women's co-operatives, there is little difference between what supports are needed for active and inactive women's co-operatives. The top types of support programs active and inactive women's co-operatives requested are: (1) supports that take into consideration their co-operative nature; (2) more local support; (3) more vertical and horizontal networking and sharing; (4) capacity to pursue support; and (5) more than entrepreneurship. A small difference is that inactive women's co-operatives are often in need of more foundational supports such as space, operations management and financial support, which is not surprising as these co-operatives would be expected to require basic elements to restart their co-operative business.

In the interviews with women's co-operatives, of those who mentioned training as a support they received, half stated that they find the women's co-operative specific training (on establishment and management of women's co-operatives)

useful because of its relevance in terms of content and learning style. These kinds of trainings are designed for women and were on topic for the development of skills to run a women's co-operative. These women's co-operative specific trainings address the need for the associative skills for successful co-operatives, as stated by the founder of one active women's co-operative:

"We went to KEDV for co-op management and capacity building trainings for women."

The 45 stakeholder interviews also provided insights into the limitations of support programs for women's co-operatives. The top four limitations identified by stakeholders in the interviews were: (1) policies; (2) funding; (3) awareness; and (4) training.

The number one limitation identified by stakeholders was policies governing women's co-operatives. While these include tax laws, fees, policies and regulations, as discussed in the legal review in Chapter 4, they also highlight the issue of accessibility to programs due to organizational structure.

Women's co-ops are important tools for developing the joint action culture and entrepreneurship among low income women. Because of this, decisions need to be taken and action needs to be taken quickly for the co-ops to overcome these problems. One of the most important problems that the co-ops face is that they are in the same category as commercial enterprises which make them face important financial problems. So policies to strengthen women's co-ops that have important role in empowering women should be developed quickly.

The second highest support limitation identified by stakeholders was around funding. Stakeholders spoke about funding issues in many different ways. For example, comments from stakeholders in the interviews spoke about loan programs, loan programs tied to business counselling programs or to technical support, and grant programs.

Women's co-operatives should be given funding, training and technical support.

The third most common limitation in support programs discussed by stakeholders was awareness about women's co-operatives. In Chapter 3, external and internal challenges were discussed of which lack of awareness of women's co-operatives for authorities was identified. This could be about the existence of women's co-operatives, women's co-operatives in their community, impact of women's co-operatives or supports needs for women's co-operatives. As one of the directors of women's co-operatives states:

“Many institutions don’t know about women’s co-operatives. The co-ops should be supported to raise awareness about their needs. If institutions become aware of the co-ops, they would take concrete steps to support them.”

On par with awareness about women’s co-operatives was training. As noted earlier, training is the main type of support provided to women’s co-operatives. However, none of the stakeholders in the interviews discussed the associative nature of co-operatives and the unique skillset and knowledge base that is needed to successfully manage a co-operative. Only one stakeholder acknowledged the need for different delivery of trainings to members, staff or managers of women’s co-operatives.

“We organize informing meeting on the grant programs to support the applicants. . . . And we provide project writing trainings. I think co-ops can be supported by assigning experts to work with co-ops one on one on their project (i.e. developing the idea and writing the proposal).”

Other support program limitations presented were programs availability and accessibility, business support, providing space and equipment, lack of procurement programs directed at women’s co-operatives, and supporting other organizations that support women’s co-operatives.

“The institutions and organizations can help women’s co-ops in overcoming challenges, if they could provide concrete supports instead of verbal appreciation. For example, by allocating space, land, equipment with protocol; providing business development support; purchasing services and goods; providing logistics (i.e. utilities, transportation etc.); and supporting visibility and relations with the private sector.” (Municipal representative)

There were a number of stakeholders that discussed the role of publicis it pertains to supporting women’s co-operatives. There was no consensus about which Ministry should take the lead on supporting and regulating women’s co-operatives. There was consistency in responses from publicstakeholders that the women’s co-operatives should have a more predominant place in the strategic plans of government institutions and recognition that different type of government support programs needed to have the flexibility to be accessible to women’s co-operatives.

Thirty-nine (39) of the micronarrative stories noted that there was inadequate support from different institutions and structures. Women identify the potential clearly in the co-operative they have founded, but lament the lack of sustained engagement, understanding, and follow-up from different institutions that could support their co-operative. Two members of active women’s co-operatives described this situationas follows:

"It has been two years until we establish our co-operative and I remember many institutions and people giving us promises on how they are going to support us. There were some members from political parties and some were from local authorities. We were very excited and motivated. However we observed that they were only false promises and gave us empty hopes. If those promises were kept our co-operative may be in a much better position and we needed less support and help now. I wish they would support us now."

"We tried to reach every institute that can support us and explained our mission because our aim was very good for public and we were the first woman co-operative in our region. We were aiming to support women for them to contribute to their families. Today we still carry our best wills about co-operative however nonetheless our entire effort we couldn't get any support from local administrations. We never understood why they were so hands-off attitude to us. We weren't asking any money we were just asking their support and for example for to use one of their empty rooms as kitchen by paying our rent however they stand clear of this also. We continue our existence with the support of the Chamber of Commerce now. Even all these difficulties I am feeling so proud that we are doing good things to see even 10 of 300 women on their feet and the feeling that my effort is empowering them takes away all my disappointment and tiredness."

6.2 What kind of support programs might be more effective?

6.2.1 Support programs that consider women's co-operatives

Despite the high percentage of applications, relatively high approval rates and very high usability rates for programs that support women's co-operatives seen in the survey, these numbers need to be understood within the context of these being the total number of programs women's co-operatives can apply to and represent over a decade potential programs. What the survey does not show is the universe of support programs women's co-operatives cannot apply too. While any support program will have parameters, some of these parameters may be unnecessarily binding. For example, programs are often designed for applicants that are either enterprises or NGOs. Instead of women's co-operatives being able to access both kinds of programs, they are shut out of both because of either the economic and social nature of women's co-operatives. The enterprise programs seem to not address the social aspects of women's co-operatives; and the NGO programs do not always allow for an economic aspect. This was confirmed in numerous interviews where participants from women's co-operatives were able to freely relate their experiences with programming. The following quote from members of active women's co-operatives demonstrates these restrictions:

"Because our co-op has very limited resources, we need funding to start and develop new programs. We used some project funding. But in most cases, the co-ops are not considered to meet the requirements for the funding. Or they are already exempted. We hope to use these supports more. Because we are direct organizing of women with needs, we really could work effectively in collaboration with the public and other institutions."

Unfortunately there are few programs for this. We attend the trainings of KOSGEB and development agencies, we prepare proposals. But these institutions either say that they do not have programs for co-ops or say we cannot access these programs because we distribute our profit (even if it is paying fees to members for the labour spent during production of co-op's products)."

6.2.2 Support programs that are local

The survey and interviews demonstrate that the role of institutions that are closer to the women's co-operatives, such as municipal governments, development agencies, and NGOs are the most solicited for support and offer the largest variety of support. The survey and interviews further demonstrate that such institutions are perceived as understanding the local context and issues better and are therefore often best placed to address binding constraints that affect the success of women's co-operatives, such as lack of space to sell or produce goods, to support through procurement of goods or services or to build awareness and critical attention about women's co-operatives. The following quotes from members of active women's co-operatives demonstrates this:

"...if it was not for the Metropolitan Municipality we were on the point of depletion."

"Collaboration with the municipalities is very important for the women co-ops since they are local women organizing. In recent years, great results came out from these collaborations. There are great examples of collaboration between the women co-ops and the municipalities like Kartal, Kağıthane, Bahçelievler in Istanbul, Balçova, Ödemiş, Seferihisar, Menemen, Mordoğan in İzmir, Biga, Karabiga in Çanakkale, Burhaniye in Balıkesir, Bostaniçi in Van. The municipalities also support the women co-op initiatives in Bergama and Urla in İzmir."

The municipalities can also take advantage of collaboration with women co-operatives. Partnership with women's co-operatives would be direct contact with the people who know what they and their communities need. And this would be an important opportunity for effective service provision and usage of the resources.

6.2.3 Understanding the role of local supportive organizations

Co-operatives around the world experience a similar natural progression and growth of their sector. With progression comes the need for second tier supportive institutions. These institutions can come in the form of federations, unions, networks, and associations and aim to support the first tier or primary co-operatives in a variety of ways. Second tier institution building usually comes when there are enough first tier co-operatives to support the costs of the development of such institutions; and when the value-added of such institutions in terms of training and representation is more evident. This was presented in part in Chapter 3, in a discussion on external stakeholders; and in Chapter 5, in the discussion of how the ILO Guidelines present the role of co-operative integration, and its presence in Turkey's co-operative law.

As discussed in Chapter 3, survey data indicated that women's co-operatives have limited links with the rest of the co-operative sector in Turkey, including second and third co-operative institutions such as NCUT. Instead, women's co-operatives are more connected to their local institutions (e.g. municipalities) and to NGOs, associations and foundations. The establishment of women's co-operative owned second tier supportive institutions is established in Turkey. Organisations such as SIMURG, KIA and KEDV, play an important role in providing the supportive infrastructure for women's co-operatives.

Simurg Kadın Kooperatifleri Birliği (SIMURG - Women's Co-operative Union) has as a mission to lead members' social, cultural and economic activities and their members' efforts to live in healthy and safe environment; to protect the members' interests; to increase their organizational capacity; and to provide communication, coordination and collaboration between members. According to information provided by KEDV, which has provided technical support in the creation of SIMURG, and interviews with women's co-operative members, such a union structure has been anticipated for several years, but it took time to emerge because it was considered very expensive. SIMURG was finally established in February 2014 with seven founding members, which are women's co-operatives. The members are currently planning their first general assembly. Its first general assembly was held in June 2015. SIMURG is currently working on its capacity and resources to support the women's co-operatives' membership and to be able to provide regular and ongoing assistance to the women cooperatives throughout Turkey.

Kadın Kooperatifleri İletişim Ağı (KIA - Women's Co-operative Communication Network) has as a mission is to provide a platform on which women's co-operatives can share knowledge and experience, develop inter-communication, increase their capacity to develop social and economic initiatives, and build alliances for their common objectives. KIA's principles include: inclusivity, transparency, accountability, participation and respect for differences while sharing the perspective of an independent women's movement. KIA is a communication network, so it is not a legal entity, but rather an informal network. It is made up of women co-operatives, not individuals, and as of writing of this report, had more than 50 members. It was established in April 2008.

KEDV has played a role in the early development stages of many of the enterprise women's co-operatives. As demonstrated in the survey, literature review, and interviews, KEDV has played a foundational role in helping women to "find" the co-operative model when they are searching for the right organizational structure for their purposes. As one senior co-operative leader noted in an interview:

"I think KEDV's technical, education supports and also its support in project making have been the crucial element in the formation of our co-op. If it wasn't for KEDV we wouldn't be at

the point where we are standing right now. Because it is a new women's movement we got the support we needed in all levels and when we needed it. "

SIMURG, KIA, and KEDV are either owned by or inherently part of the women's co-operative sector. As a result, they are well placed to understand the nature of the support that is relevant and requested by women's co-operative members. This role aligns with the ILO Guidelines and the spirit of Turkey's co-operative law, as discussed in section 5.2.11. These organisations strengthen and have the potential to do more networking amongst women's co-operatives and with other partners; to share experiences and to provide guidance to new co-operatives based on their experiences on law, policies, development processes and skills; to provide training to women interested in starting a women's co-operative and provide regular, fit for purpose, follow-up to ensure sustainability; and to support in funding applications to external agencies.

What these organisations do is as important as how they do it. Put differently: as part of the women's co-operative sector, they can reinforce women's co-operatives autonomy as well as their co-operative identity as social and economic actors. This was expressed in an interview with one key external stakeholder:

"NGOs (associations, federation etc.) and public institutions supporting establishment and development of the women's co-ops should aim to respect and empower these co-ops' autonomy and independence while supporting them. It should be paid attention that the co-ops are managed by the members and not the supporter associations and foundations. These associations and foundations should not be more than "consultants" and should never intervene the co-ops' operation. By this means, the co-op member women can learn to run their enterprise, the co-op has a real co-op identity."

6.2.4 Capacity to pursue support

Many women's co-operatives have limited capacity to prepare funding proposals. According to participants in the interviews from women's co-operatives, both active and inactive and survey respondents, they do not have the human resources, knowledge or capacity to apply for funding, to write proposals, and often miss deadlines because they are unable to get proposal or money or capacity together in time. The following quote is from a representative of an agricultural women's co-operative:

"We wanted to apply SODES for a project but we could not find anybody to write a project for us. We do not know what kind of support we may get from District Agricultural department but even if we knew we do not have the capacity to provide the conditions. "

So even if a program has been identified as appropriate and the co-operative is eligible, data from the survey and interviews demonstrated it is difficult to bring together members and the members with the right skills and knowledge to be able to write the proposal or grant. This was touched upon in Chapter 3 within the challenges section.

6.2.5 More than entrepreneurship

Supporting women's entrepreneurship is a key priority for the Government of Turkey and other stakeholders. Women's co-operatives have mixed experiences with such programs. Women's co-operatives or members of women's co-operatives have been able to take advantage of training type programming such as business planning, marketing, operations, management, and budgeting. It is beyond the scope of this research study to have conducted an in depth study into the content of each training program that members or women's co-operatives attended; however, respondents stated that many trainings are offered and have been taken under the rubric of entrepreneurship.

While business and technical trainings offered to women's co-operatives under the auspices of entrepreneurship were received, members of women's co-operatives did not find them as useful as they could be. From interviews with co-operative representatives it has emerged that trainings do not match their learning needs or wanted outcomes, nor do they address co-operative enterprises or women specific issues. As was discussed in Chapter 3, about how women learned to run their co-operative, most identified experientially – in their co-operative or from other members. As noted above, there was limited or no training available to help build associative skills, co-operative management and governance.

7

Conclusion and Recommendations: From Surviving to Thriving



The research conducted to produce this report has demonstrated that women's co-operatives in Turkey are a different from other co-operatives in the country. They are founded by women, for women, and have a wide range of activities and impacts, which are dual in nature: economic as well as social. They face similar challenges to other co-operatives in Turkey, as well as unique challenges because of their multipurpose nature and their activities. Many are surviving, but their potential to "thrive" is clear in the desire of the women members and beneficiaries themselves. Their ability to do so will in part be determined by how external actors that engage with women's co-operatives respond to and nurture this desire.

This final chapter is therefore framed according to the structure of the report, presenting high-level key findings as related to making recommendations that are linked to strengthening programs and potential legal reforms. An effort is further made to address binding constraints – understood as internal and external challenges – that the women who participated in the research identified themselves. Twenty two recommendations are made. The recommendations are not in order of priority, rather presented following the structure of this report. Not all high-level findings lead to specific recommendations. Furthermore, this is not an attempt to summarize every finding of the report, rather those linked directly to possible, practical, and constructive recommendations. Where possible, recommendations are made to specific stakeholders.

7.1 Key findings and recommendations

Chapter 2: Women's Participation in Labor Force and the Co-operatives in Turkey

Finding 1: Examples of women being empowered through co-operatives exist in Turkey and around the world. This demonstrates the potential role of co-operatives to meet the Turkish government's desire to increase women's participation in the labour force and to empower women. However, little empirical research or data exists on women in co-operatives in Turkey, or women's co-operatives specifically.

Recommendations:

1. That the Ministry of Customs and Trade include in its update of data collection on co-operatives, gender disaggregated indicators (female vs. male co-operative members) as well as gendered indicators of co-operative activities, for example women in leadership positions, women that obtain loans or inputs from co-operatives, and women's participation in General Assemblies. These indicators should apply across Government of Turkey ministries that regulate co-operatives.
2. That union level co-operatives be encouraged and supported to better understand the role of women in their respective sectors and respond to indicator requirements that are collected by the Government of Turkey ministries that regulate co-operatives (as per recommendation one).
3. That institutions that foster or support research in Turkey do research on women in co-operatives in Turkey.

Finding 2: Turkey has an ambitious Co-operatives Strategy and Action Plan to support co-operative development and there are also strategic targets to support co-operative development generally, and women's co-operative development specifically. However, women's co-operatives are not very present in the Action Plan, nor are they present in other public events involving co-operatives in Turkey, including the ICA Global Conference and General Assembly in Antalya in November 2015.

Recommendations:

4. That when the Ministry of Customs and Trade revisits the Action Plan at its conclusion in 2016, women in co-operatives and women's co-operatives are more explicitly addressed.
5. That the Ministry of Customs and Trade explore with other key stakeholders in women's co-operatives the design and comprehensive strategic plan to support women's co-operatives in Turkey. This plan would benefit from: (1) Recognizing the dual economic and social nature of women's co-operatives; (2) Identifying the roles and responsibilities of different stakeholders, highlighting the importance of local government in the success of women's co-operatives; (3) Identifying support strategies (see below); (4) Identifying sources of financing for activities; and (5) Providing measurable, time-bound targets of support to existing women's co-operatives and for new co-operatives to be established.

Chapter 3: The Emergence of Multipurpose Women's Co-operatives

Finding 3: Women's co-operatives that have been started by women, for women, are largely autonomous, and have a dual social and economic nature. Women's co-operatives demonstrate exceptionally strong participation rates and present real opportunities for leadership in business and in their communities.

Finding 4: Women's co-operatives in Turkey are not linked extensively with the rest of Turkey's vast co-operative sector or with the Government of Turkey, but have been organizing themselves horizontally and vertically in the last five years, and value the relationships within the women's co-operative sector more than others.

Recommendation:

6. That government ministries respond to the women's co-operative sector's desire to integrate with themselves and with the broader co-operative sector and not encourage active integration if not desired.

Finding 5: Women's co-operatives predominantly provide goods and services in areas traditionally described as "women's work". This is because the founders and members turn to what they already know how to do. This is partly due to the expectations of gender roles and partly because women often lack the skills to manage a business. Needless to say, they choose a good or service with which they are familiar and without doing a proper feasibility study to assess the potential for sales for this good or service.

Recommendations:

7. The stakeholders, especially KOSGEB, development agencies and chambers of commerce, could direct their support towards helping women's co-operatives in their early stage with feasibility studies regarding the proposed goods and/or services. This could be accomplished through desks of support for women's co-operatives within these organizations. These organizations play an important role in funding and knowledge transfer. Women's co-operatives could greatly benefit from this kind of support. On the other hand because women's co-operatives have a role to play in local development, they should be recognized as players in the local economy and sustainable economic development for women and communities, which would support the mandate of the identified stakeholders.

Finding 6: Women's co-operatives often reflect community needs and women's needs. They have connections to and are becoming community leaders and local knowledge brokers. They can be well placed to provide goods and services for local stakeholders and the municipality.

Recommendations:

8. That policies for the allocation of public resources be dedicated to women's co-operatives to provide social services (e.g. child care, community services, disabled people resource centres etc.) within communities. This should involve the full complement of stakeholders.

9. That policies be developed that enable public institutions and governments to procure goods or services from women's co-operatives. This should involve the full complement of stakeholders.

Finding 7: Women's co-operatives that provide community services (e.g. child care) have higher income potential and that these services can function as the engine of economic stability for women's co-operatives.

Recommendations:

10. Recognize women's co-operatives that offer child care services as legitimate business providing these services. This would not mean exemption from regulations governing child care services, but that all jurisdictions – including MoFSP and MoNE – accept women's co-operatives as suppliers of this service.

Finding 8: All women's co-operatives face internal and external challenges that affect their long-term survival. External challenges include financial challenges (e.g. lack of access to finance, high fees) and a lack of a general understanding of how women's co-operatives are different and what women's co-operatives do. Internal challenges include lack of capacity amongst members (e.g. co-operative skills, business skills), operational capacity (e.g. equipment, office space) and interpersonal issues. [Internal challenges are addressed below, in supportive programs].

Recommendations:

11. That the Ministry of Customs and Trade and/or the new Union of Women's Co-operatives (SIMURG) explore with relevant stakeholders in the financial sector alternative, non-grant, forms of financing for women's co-operatives in Turkey, including social impact funds or bonds, which can be used to provide investment capital for women's co-operatives. Such financing could be paired with appropriate capacity building programs to support the effective use of this capital within the co-operatives.

12. A more in depth study specifically on the take-up, reality and challenges of social security issues for women and women's co-operatives be conducted.

Chapter 4: Understanding the Impact of Women's Co-operatives

Finding 9: Women which are members and beneficiaries of women's co-operatives provided numerous examples of personal, household and community impact of their co-operatives. Impact was understood as empowering women, as contributing to lifelong education and learning, and contributing to their ability to obtain an income through employment. These impacts reinforce each other and have a multiplier effect on the women who engage with the co-operatives as members or beneficiaries.

Finding 10 Active and inactive women's co-operatives have a strong legacy, which includes the following: income earned, skills development, capacity built, community needs filled or transfer of skills outside of the co-operative, and extensive interaction with local women, local governments, supportive organizations and institutions.

Chapter 5: Legal Review

Finding 11: The Government of Turkey's Co-operatives Strategy and Action Plan moves Turkey towards more autonomy for co-operatives and to align laws in Turkey with recognised international legal frameworks for co-operatives.

Recommendations:

13. That the Ministry of Customs and Trade continue to provide leadership in pursuing these reforms and report on them regularly to stakeholders in Turkey. This would include adding the ICA co-operative principles to the legal definition of co-operatives in Turkey as well as adhering to these principles.
14. That the Ministry of Customs and Trade and other relevant Ministries identify clearly relevant ongoing legal reforms in Turkey that impact co-operatives where the autonomy of co-operatives from government can be reinforced. In particular, for women's co-operatives, as it pertains to their legal status.
15. That the Ministry of Customs and Trade expand their understanding of Article 1 of 1163 to include a range of activities relating to both economic and social nature.
16. That other relevant laws be adapted according to the updated Article 1 of 1163 so that the appropriate tax exemptions and/or ability to partner with government bodies be addressed.

Chapter 6: Support Programs for Women's Co-operatives

Finding 12: Women's co-operatives use and appreciate support programs that are available, however have difficulty accessing a wide variety of programs, because of their dual social and economic status.

Recommendation:

17. That all stakeholders identify clearly in their terms of reference that women's co-operatives and/or co-operatives in general are eligible for programs.

Finding 13: Women feel there is a surfeit of entrepreneurial trainings and insufficient programs that are specific to co-operative governance and business. Furthermore, existing support programs do not recognize the different phases that a women's co-operative might be in (e.g. start-up, operationalization or growth).

Recommendation:

18. That stakeholders implementing women's co-operative support programs design specific capacity building strategies to be delivered by key stakeholders from start-up to all stages of co-operative development for women's co-operatives, focusing on co-operative/associative skills, leadership, business management, women's empowerment, financial capacity, and partnerships/networking.

- **Associative skills:** Develop skills in participation in a co-operative business environment (such as collective decision-making, good governance, co-operative management through elected representation, how to work with or on a board).
- **Leadership skills:** Develop capacity of founders and members of the co-operative in terms of the leadership skills necessary for the effective governance and management of their co-operative and for effective levels of trust.
- **Business management:** Build capacity to understand operations, legal procedures, working with clients, marketing, book keeping, forecasting, and /or sales.
- **Women's empowerment:** Build capacity of co-operative members to understand and to respond to the pressures that exist in women's economic empowerment, engagement in the co-operative, and family life (such as work at home, work outside the co-operative and work with the co-operative).
- **Financial capacity:** Build capacity of women's co-operatives to understand, to assess, and to access funding and other types of resources available to women's co-operatives needs to be reassessed by the funding organization.
- **Partnerships and networking:** Build capacity of women's co-operatives to partner and network with organizations, government or associations that can then be champions of their work.

Finding 14: The support with the broadest reach and the most utilization are those offered by women’s co-operatives support organizations (e.g. KEDV) and municipal governments, which demonstrates the important role these stakeholders play in the success of women’s co-operatives. However, little data is available on the broad effectiveness of programs, as few evaluations are available.

Recommendations:

19. That the most solicited stakeholders for support be supported to conduct thorough impact evaluations of their support to women’s co-operatives, as a means of building a toolbox of good practices on women’s co-operative development in Turkey.
20. That the Ministry of Food, Agricultural and Livestock conduct through impact evaluations of its support programs for women’s co-operatives that it has helped create, to better understand the impact of its efforts on women.
21. That stakeholders supporting women’s co-operative development design support programs that target key supportive organisations such as SIMURG, KIA and other women’s economic development organizations, in order to build their skills to provide sustained support to co-operatives; to support awareness building campaigns on the nature and impact of women’s co-operatives in Turkey that target specific audiences, including elected officials, public sector employees, and the general public, women in particular; and to support awareness building on collaboration models and good practices to link women’s co-operatives with the poor, community mobilisation, as well as working on issues linked directly to women’s empowerment (e.g. prevention of violence against women).
22. That the women’s supportive organisations engage with the Union of Municipalities of Turkey to begin exploring how to mainstream opportunities for municipal governments to increase business opportunities for women’s co-operatives in ways which could include the following:
 - Supporting women’s co-operatives’ economic initiatives by allocating/renting parks, green areas and idle spaces/buildings to the women co-operatives;
 - Supporting women co-operatives’ to participate in municipal tenders; and
 - Purchasing goods and products from women’s co-operatives, such as child care and food products.



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Appendix

	Title of the co-op	Region (7 regions)	Province	Regulating Ministry (MoCT or MoFAL)	Status
1	Akeka Kadın Girişim Üretim ve Satış Kooperatifi	Central Anatolia	Ankara	MoCT	active
2	Akkaya Köyü Tarımsal Kalkınma Koop.	Central Anatolia	Ankara	MoFAL	active
3	Amasya Tarımsal Kalkınma Kooperatifi	Black Sea	Amasya	MoFAL	active
4	Ankara Zeytindalı Kadın Çevre Kültür İşletme Kooperatifi	Central Anatolia	Ankara	MoCT	active
5	Ardeşen Kadınlar Tarımsal Kalkınma Kooperatifi	Black Sea	Rize	MoFAL	active
6	Artvin Kadın Girişimciler Turizm Geliştirme ve İşletme Kooperatifi	Black Sea	Artvin	MoCT	active
7	Avanos Kadın Girişimci Dayanışma ve Yardımlaşma İşletme Kooperatifi	Central Anatolia	Nevşehir	MoCT	active
8	Bağlar Kadına Yönelik Şiddetle Mücadele ve İşletme Kooperatifi	Southeastern Anatolia	Diyarbakır	MoCT	active
9	Bahçelievler Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	İstanbul	MoCT	active
10	Balçova Kadın Çevre Kültür ve İşletme Kooperatifi	Aegean	İzmir	MoCT	active
11	Bandırma Nisa Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Balıkesir	MoCT	active
12	Begonvil Kadın Girişimi Üretim ve İşletme Kooperatifi	Aegean	Muğla	MoCT	active
13	Besnili Aktif Kadınlar Yardımlaşma Dayanışma ve İşletme Kooperatifi	Southeastern Anatolia	Adıyaman	MoCT	active
14	Bethesna Kadın Girişimi Üretim ve İşletme Kooperatifi	Southeastern Anatolia	Adıyaman	MoCT	active
15	Beyoğlu Lider Kadın Çevre Kültür ve İşletme kooperatifi	Marmara	İstanbul	MoCT	active
16	Biga kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Çanakkale	MoCT	active
17	Bostaniçi kadın Çevre Kültür ve İşletme Kooperatifi	Eastern Anatolia	Van	MoCT	active

	Title of the co-op	Region (7 regions)	Province	Regulating Ministry (MoCT or MoFAL)	Status
18	Çanakkale Girişimci Kadınlar Üretim ve Pazarlama Kooperatifi	Marmara	Çanakkale	MoCT	active
19	Defne Kadın Girişimi Üretim ve İşletme Kooperatifi	Akdeniz	Hatay	MoCT	active
20	Devrek Merkez Dedeoğlu ve Çolakpehlivan Köyleri Tarımsal Kalkınma Kooperatifi	Black Sea	Zonguldak	MoFAL	active
21	Dokuma El Sanatları Kooperatifi	Southeastern Anatolia	Şanlıurfa	MoCT	active
22	Eskipazar Kadın,Çevre,Kültür ve İşletme Kooperatifi	Black Sea	Karabük	MoCT	active
23	Filmmor Kadın Çevre ve Kültür İşletme Koop.	Marmara	İstanbul	MoCT	active
24	Gökova Kadın Çevre Kültür ve İşletme Kooperatifi	Aegean	Muğla	MoCT	active
25	Gültepe Kadın Tarımsal Kalkınma Koop.	Southeastern Anatolia	Diyarbakır	MoFAL	active
26	Güzelyurt Gaziemir Tarımsal kalkınma Kooperatifi	Southeastern Anatolia	Aksaray	MoFAL	active
27	Hanımeller Ev Ürünleri Tüketim Kooperatifi	Aegean	Denizli	MoCT	active
28	Hıdırlık Tarımsal kalkınma Kooperatifi	Aegean	İzmir	MoFAL	active
29	İlk Adım Kadın Çevre Kültür İşletme Kooperatifi	Marmara	İstanbul	MoCT	active
30	İnsanca Yaşam Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	İstanbul	MoCT	active
31	İpekyolu Kadın Çevre Kültür ve İşletme Kooperatifi	Southeastern Anatolia	Mardin	MoCT	active
32	Karabiga Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Çanakkale	MoCT	active
33	Karaburun İlçe Mrk. Yayla Tepeboz Hasseki Salman Sarpıncık Anbarseki Tarımsal Kalkınma Koop.	Aegean	İzmir	MoFAL	active

	Title of the co-op	Region (7 regions)	Province	Regulating Ministry (MoCT or MoFAL)	Status
34	Kartal kadın, çevre Kültür ve İşletme Kooperatifi	Marmara	İstanbul	MoCT	active
35	Kızıltepe Kadın Destek Çevre Kültür ve İşletme Kooperatifi	Southeastern Anatolia	Mardin	MoCT	active
36	Kimya Hatun Kadın Çevre Kültür ve İşletme Kooperatifi	Central Anatolia	Konya	MoCT	active
37	Kocabeyli, Karaçavuş, Süngütepe ve Saatli Köyleri Tarımsal Kalkınma Kooperatifi	Southeastern Anatolia	Kilis	MoFAL	active
38	Manisa Merkez tarımsal kalkınma kooperatifi	Aegean	Manisa	MoFAL	active
39	Menemen Kadın Girişimi Üretim ve İşletme Kooperatifi	Aegean	İzmir	MoCT	active
40	Merkez Trilye Belediyesi Tarımsal Kalkınma Kooperatifi	Marmara	Bursa	MoFAL	active
41	Mezopotamya kadın Çevre Kültür ve İşletme Kooperatifi	Southeastern Anatolia	Şanlıurfa	MoCT	active
42	Mihalgazi Tarımsal Kalkınma Kooperatifi	Central Anatolia	Eskişehir	MoFAL	active
43	Nahrin Kadın Girişim Üretim ve İşletme Koop.	Southeastern Anatolia	Mardin	MoCT	active
44	Nar Çiçeği Kadın Çevre Kültür ve İşletme kooperatifi	Central Anatolia	Eskişehir	MoCT	active
45	Nar Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Balıkesir	MoCT	active
46	Nilüfer Kadın Çevre Kültür İşletme Koop.	Marmara	Düzce	MoCT	active
47	Nusaybin Kadına Yönelik Şiddetle Mücadele İletişim Çevre Kültür İşletme Kooperatifi	Southeastern Anatolia	Mardin	MoCT	active
48	Ödemiş Ev Eksenli Çalışan Küçük Sanat Kooperatifi	Aegean	İzmir	MoCT	active
49	Ödemiş Kadın Çevre Kültür ve İşletme Kooperatifi	Aegean	İzmir	MoCT	active
50	Sarıcakaya Tarımsal Kalkınma Koop.	Central Anatolia	Eskişehir	MoFAL	active
51	Sarıyer Mahalle ve Köyleri Kadın Çiftçiler Tarımsal Kalkınma Kooperatifi	Marmara	İstanbul	MoFAL	active

	Title of the co-op	Region (7 regions)	Province	Regulating Ministry (MoCT or MoFAL)	Status
52	Sarıyer ve Civarı Girişimci Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	İstanbul	MoCT	active
53	Tarihi Eyüp Oyuncakları ve benzerleri Kadın çevre Kültür ve işletme Kooperatifi	Marmara	İstanbul	MoCT	active
54	Tarihi Manisa Bezi Dokuma ve diğer iş ve hizmetler Kadın Çevre Kültür ve İşletme Kooperatifi	Aegean	Manisa	MoCT	active
55	Tomurcuk Eğitim Kültür Dayanışma İşletme Kooperatifi	Marmara	İstanbul	MoCT	active
56	Turhal Girişimci Kadın Çevre Kültür ve İşletme kooperatifi	Black Sea	Tokat	MoCT	active
57	Tülmen Kırsal Kalkınma Tarım Kooperatifi	Southeastern Anatolia	Şanlıurfa	MoFAL	active
58	Umut Işığı Kadın Çevre Kültür ve İşletme Koop.	Southeastern Anatolia	Diyarbakır	MoCT	active
59	Yağcılar Köyü Kadın Tarımsal kalkınma kooperatifi	Marmara	Çanakkale	MoFAL	active
60	Yenipazar Kadın Çevre Kültür ve İşletme Koop.	Aegean	Aydın	MoCT	active
61	Yeniyaylacık Köyü Tarımsal Kalkınma Kooperatifi	Central Anatolia	Nevşehir	MoFAL	active
62	Yüksekova İlçe Merkezi Tarımsal Kalkınma Kooperatifi	Doğu Anadolu	Hakkari	MoFAL	active
63	Zeytin Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Balıkesir	MoCT	active
64	4 Eylül Kadın Çevre Kültür ve İşletme Kooperatifi	Central Anatolia	Sivas	MoCT	inactive
65	Aktif kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Sakarya	MoCT	inactive
66	Amargi Kadın Bilimsel ve Kültürel Araştırma Yayıncılık ve Dayanışma Kooperatifi	Marmara	İstanbul	MoCT	inactive
67	Antakya İpekevi Kadın Çevre Kültür ve İşletme Koop.	Akdeniz	Hatay	MoCT	inactive
68	Avcılar Ev Eksenli Çalışan Kadınlar Kooperatifi	Marmara	İstanbul	MoCT	inactive

	Title of the co-op	Region (7 regions)	Province	Regulating Ministry (MoCT or MoFAL)	Status
69	Ayazağa Işıltı Kadın Kooperatifi	Marmara	İstanbul	MoCT	inactive
70	Başak Kadın Çevre Kültür ve Tüketim Kooperatifi	Marmara	İstanbul	MoCT	inactive
71	Bitlis Kadın Eli Çevre Kültür ve İşletme Kooperatifi	Eastern Anatolia	Bitlis	MoCT	inactive
72	Bitlis Merkez Mah. 2. Tarımsal Kalkınma Koop.	Eastern Anatolia	Bitlis	MoFAL	inactive
73	Büyük Teflek Tarımsal Kalkınma Koop.	Central Anatolia	Kırşehir	MoFAL	inactive
74	Çağdaş Kadın Kültür ve İşletme Koop.	Marmara	Sakarya	MoCT	inactive
75	Davutoğlan Köyü Tarımsal Kalkınma Kooperatifi	Central Anatolia	Ankara	MoFAL	inactive
76	Değirmençay Tarımsal Kalkınma Kooperatifi	Akdeniz	Mersin	MoFAL	inactive
77	Deprem kadınları Toplum Birliği Kooperatifi	Marmara	Sakarya	MoCT	inactive
78	Erkadın Kadın Çevre Kültür ve İşletme Kooperatifi	Eastern Anatolia	Erzincan	MoCT	inactive
79	Ertuğrul Köyü Tarımsal Kalkınma Kooperatifi	Aegean	Denizli	MoFAL	inactive
80	Gaziantep Kadın Çevre Kültür Kalkınma Kooperatifi	Southeastern Anatolia	Gaziantep	MoCT	inactive
81	İlkadım Incirliova Kadın Çevre Kültür ve İşletme Kooperatifi	Aegean	Aydın	MoCT	inactive
82	İMECE Kadın Kooperatifi	Aegean	İstanbul	MoCT	inactive
83	Kadem Kadın Çevre Kültür ve İşletme Kooperatifi	Aegean	Muğla	MoCT	inactive
84	Karabörk Kuşköy Tarımsal Kalkınma Koop.	Black Sea	Giresun	MoFAL	inactive
85	Karaburun Kadınları Agro Turizm İşletme Koop.	Aegean	İzmir	MoCT	inactive
86	Kırkörük Kadına Yönelik Şiddetle Mücadele İletişim Çevre Kültür İşletme Kooperatifi	Central Anatolia	Ankara	MoCT	inactive
87	Kocaeli Çınar Kadın Çevre Kültür İşletme Kooperatifi	Marmara	Kocaeli	MoCT	inactive
88	Kozadan İpeğe Ev Eksenli Çalışan Kadınlar Küçük Sanat Kooperatifi	Central Anatolia	Ankara	MoCT	inactive

	Title of the co-op	Region (7 regions)	Province	Regulating Ministry (MoCT or MoFAL)	Status
89	Kösbucağı Tarımsal Kalkınma Kooperatifi	Akdeniz	Mersin	MoFAL	inactive
90	Muratlı Öncü Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Tekirdağ	MoCT	inactive
91	Niksar El Sanatları Sokak Atölyeleri Kadın,Çevre,Kültür İşletme Kooperatifi	Central Anatolia	Tokat	MoCT	inactive
92	Pınar Kadınİnsiyatifi İstihdam Çevre Kültür İşletme Koop.	Akdeniz	Adana	MoCT	inactive
93	Seyhan Kadın İnsiyatifi İstihdam Çevre Kültür ve İşletme Kooperatifi	Akdeniz	Adana	MoCT	inactive
94	Simge Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	Kocaeli	MoCT	inactive
95	Sungu Tarımsal Kalkınma Kooperatifi	Eastern Anatolia	Muş	MoFAL	inactive
96	Topraktaki Kadın Eli Temin Tevzi Kooperatifi	Karadeniz	Gümüşhane	MoCT	inactive
97	Uludere Kadın Kooperatifi	Southeastern Anatolia	Şırnak	MoCT	inactive
98	Verim kadın inisiyatifi istihdam çevre kültür işletme kooperatifi	Akdeniz	Adana	MoCT	inactive
99	Yapraklı ve Köyleri Tarımsal Kalkınma Kooperatifi	Central Anatolia	Çankırı	MoFAL	inactive
100	Yeni Umutlar Kadın Çevre Kültür ve İşletme Kooperatifi	Marmara	İstanbul	MoCT	inactive
101	Yeşilirmak havzası kadın inisiyatifi çevre ve kültür kooperatifi	Black Sea	Tokat	MoCT	inactive

Appendix 2

STAKEHOLDERS LIST (25 OUT OF 45 WILLING TO BE IDENTIFIED)

Avanos Municipality
Balçova Municipality
Bitlis Provincial Directorate of Agriculture, Food and Livestock
Çanakkale Union of the Agriculture Co-operatives
Chief Advisor on Co-operatives to the UN/ILO
Consultant to the National Co-operatives Union of Turkey
DG for Agriculture Credit Co-ops
DG for Child Services under Ministry of Family and Social Policy
GAP İDARESİ BAŞKANLIĞI (Southeast Anatolia Project Management Head Office)
German Co-operatives Confederation (DGRV)
General Directorate of Women's Status under Ministry of Family and Social Policy
Head of Local Administrations / Düzce Governorship
Kağıthane Municipality, Istanbul
Kartal Municipality
Konya Chamber of Commerce
KOSGEB Çanakkale (SME Development Agency in Canakkale)
Manisa Provincial Directorate of İSKUR (Employment Agency)
Mardin Milli Eğitim Müdürlüğü
Ministry of Customs and Trade General Directorate for Cooperatives
Ministry of Development/Agency of Development
Municipality of Van
Provincial Directorate of Food Agriculture and Livestock
Seferihisar Municipality, Izmir
SGK (National Social security institution)
Simurg Women Co-operatives Union
Tepebaşı Municipality's Özdilek Art Centre
Türkiye Kalkınma Vakfı (Turkey Development Foundation)
Women Co-operatives Communication

Appendix 3

PROFILE OF AGRICULTURAL WOMEN'S CO-OPERATIVES

Based on an interview with a stakeholder from the Ministry of Agriculture, Food and Livestock, about women's co-operatives, the following was stated:

"Within MoFAL, there are 49 Agricultural Development Cooperatives that are established by women or which mostly consist of women members. 18 of these cooperatives were supported by MoFAL's program by applying positive discrimination. According to the economic investments evaluation grids of the Program to Support Rural Development Investments, plus scores are given when the applicant is a women and an agriculture co-op and a union member. And women farmers can benefit from the machinery-equipment purchase (50 per cent grant) for 35 types of equipment. Within this group, to date approximately 5000 women farmers used this support."

The survey includes 28 agricultural co-operatives, eighteen of which are active and ten which are inactive. Agricultural co-operatives come from all regions, with most from either the Black Sea region (seven) or the Central Anatolia region (six). Half of the agricultural women's co-operatives operate seven days a week, while six of them only are operational whenever there is a need. Twenty agricultural women's co-operatives work all year long.

None of the agricultural women's co-operatives provide early childhood care and education services (including for disabled children). The top three activities at time of start-up provided by agricultural women's co-operatives are income generation activities (24), social-cultural activities (10) and lobbying or skills training (seven). At present, 17 agricultural women's co-operatives still provide income generation activities, eight provide social-cultural activities, six provide lobbying and only three provide skills training. Unsurprisingly, the three most common goods produced for income generation are food (13), "agricultural goods products" (12) and livestock (10). When looking at various activities provided for members that the co-operatives addresses, the majority of inactive agricultural co-operatives said that they provided none of the activities suggested. For this reason, when looking at these activities, this report will only speak to the 18 active co-operatives. Seven of the active agricultural women's co-operatives stated that their co-operative addressed none of the suggested activities. A plurality of agricultural co-operatives stated that they addressed income generation and socializing/solidarity for members (nine), followed by providing better status for women within the community (eight) and providing marketing and sales opportunities (eight).

When asked reason for start-up, agricultural women's co-operatives were told to rank reasons, with the most important as "1". The three most common reasons for start-up (in which co-operatives ranked the reason in their top three) were income generation for women (25 – of which 21 placed it as their number one reason), to empower women (20) and to create solutions for women's problems (13). All but one co-operative was supported by either the local government or public institutions at start-up.

When asked about revenues, agricultural women's co-operatives have a diverse range of projected revenue for this year. In terms of profit, only five active agricultural women's co-operatives share profit with their members. Seven of the agricultural women's co-operatives reinvest profit back into the co-operative, two are non-profit based on their by-laws and six stated that they have no profit. When asked about membership size, agricultural co-operatives have a diverse range, with some having as few as 7-14 while others have over 75 members.

Most agricultural women's co-operatives have partnered with the Directorates of Food, Agriculture and Livestock (21) at district and provincial level while some others also partner with the women's co-op union/women's co-op communication network (seven), other women's co-operatives (seven) and the Chamber of Commerce (seven). These partnerships are most commonly for training (15), sharing experiences (14) and sharing technical support (13). Twelve agricultural women's co-operatives are member of a larger organization, most of which at the regional level (seven) and some at the national level (five). Nine of the agricultural women's co-operatives were not aware of larger organizations that they could become members or did not know how to join one.

In terms of support programs, one unique finding was that although only three agricultural women's co-operatives stated that they had applied for support from the MoFAL, five co-operatives claimed to have received support from the ministry. It also appears that agricultural women's co-operatives are more likely to receive support from government bodies than from outside organizations as 14 out of 19 cases of program support were through government bodies. When asked what women's co-operatives needed to improve their business, the top three things mentioned by agricultural women's co-operatives were financial/organizational support (20), technical support/advice (19) and equipment (17).

When asked about success among active co-operatives, most agricultural women's co-operatives stated they were successful but want to improve (10), while five were struggling but surviving and three were either fairly successful or very successful.

Appendix 4

CHILDCARE AND WOMEN'S CO-OPERATIVES

Childcare women's co-operatives are a small proportion of active women's co-operatives. In the micronarratives, only 16 women stated that they had received early childhood care/education services from their co-operative.

In the survey, eight co-operatives identified themselves as providing childcare services, although at start-up originally 13 had done so. Two of the co-operatives being studied did not provide early childhood services at start up, but have gained this service. All of the co-operatives which provide child-care services are considered enterprise women's co-ops. Five of the childcare women's co-operatives are located in the Marmara region, two are from the Eastern Anatolia region and one is from the Aegean region. There are no childcare women's co-operatives in the Mediterranean, Central Anatolia region, Southeastern Anatolia region or the Black Sea region.

Besides early childhood care and education services, these co-operatives provide many other activities. At least six childcare women's co-operatives also provide income generation activities, capacity building programs for women, social-cultural activities, guidance to services, raising public awareness and lobbying. The two least common activities provided by these co-operatives are education for disabled children (one) and community needs assessment (two). Almost all childcare women's co-operatives use their daycare centres or play rooms for income generation (six) while most also provide training for income generation (five).

In terms of activities the co-operatives address for their members, only five of the childcare co-operatives provide childcare and education services for members. The two co-operatives from the Southeastern Anatolia region do not provide this service for members, instead operating as a co-operative that provides such services for clients for free to lower socio-economic families. Other activities for members which at least five co-operatives provide include training/capacity building, good governance skills and socializing/solidarity. When asked about reason for start-up, six childcare co-operatives identified "to provide early childcare and education services" within their top three reasons. Other primary reasons included: to empower women, to create solutions for common issues for women and to provide jobs for women.

Even among the eight childcare women's co-operatives, there is a diverse range of projected revenue for the current year, ranging from a low of 10,001-25000 to 100,001-250,000. In all cases the member share is 1-100TL. Of the six co-operatives who stated that they received income from early childcare services, this source was

worth anywhere from 15 per cent-100 per cent of total income. The two which did not receive income from early childcare services received most of their income from sales (100 per cent and 75 per cent respectively). When asked about profits, none of the childcare co-operatives shared profits with their members as six were non-profit based on their bylaws, one re-invested profit into their co-operative and one stated that they have no profit. In seven cases (i.e. the majority), 6-25 women are earning income through the co-operative.

When looking at other benefits to women and to members, all except one co-operative stated that 250 or more women benefit on average annually from their co-operative. The highest estimate provided by one co-operative was 800 women. When asked how many women who are not members are benefiting from the co-operative, two chose 6-10, two chose 26-50, one said 51-100 and two estimated 100 and over.

There are some interesting trends when looking at partnership and support. All childcare co-operatives partner with the women's co-op union/women's co-ops communication network and with other NGOs. Most childcare women's co-operatives partner with other women's co-operatives (six) as well. These partnerships are used by all childcare co-operatives for training and networking and by most (seven) for technical support and sharing experiences. Four are also part of a communications network.

Most childcare women's co-operatives face similar challenges. All childcare co-operatives placed the general legal environment in their top three challenges, while seven of the eight co-operatives placed finding a location/premises, and accessing credit/grants in their top three (in the case of accessing credit/grants, all put as most important).

In terms of programming, all childcare co-operatives applied for support from KEDV, while most applied for support from the municipal government (six), of which all were approved and the support was found useful. In all other categories three or less co-operatives applied. Support from KEDV was used by all childcare co-operatives for training, were used by seven for community services, networking and technical services and were used by six childcare co-operatives for access to funding or grants. Of the municipal support, most applicants used the program for location (five) and three also used municipal support for community services.

When asked about other sources of support beyond the programs provided, most childcare co-operatives received alternative support from other co-ops or the co-op network (five) while half of childcare co-operatives also received support from family members, friends, the local community and volunteers. Alternative support was

used by six childcare co-operatives for assistance with the co-op’s management, communication and networking and dialogue/negotiation. Other common uses of alternative support (used by 5 co-operatives) were to start-up business, to improve/expand business, to obtain legal advice, to gain space to run activities and to assist with leadership.

Seven of the eight childcare co-operatives considered themselves successful, but wanting to improve (while one was very successful). In terms of improvements, support that would improve their business most identified by childcare co-operatives included product/business development and networking/partnering (identified by six co-operatives), followed by training (identified by five), financial/organizational management support (four) and equipment (four).

Appendix 5 PROFILE OF ENTERPRISE WOMEN’S CO-OPERATIVES

Within the survey 64 women’s co-operatives identify as being enterprise co-operatives. Forty-two of these are active and 22 are inactive.

Enterprise women’s co-operatives are much more diverse than other types of women’s co-operatives. For this reason, when asked about activities offered at start-up and at present, there are enterprise women’s co-operatives which cover all the suggested activities. (Figures 55 and 56). Childcare women’s co-operatives are also considered enterprise women’s co-operatives.

Figure 55 ACTIVITIES AT STARTUP BY TYPE (ACTIVE AND INACTIVE) (N=101)

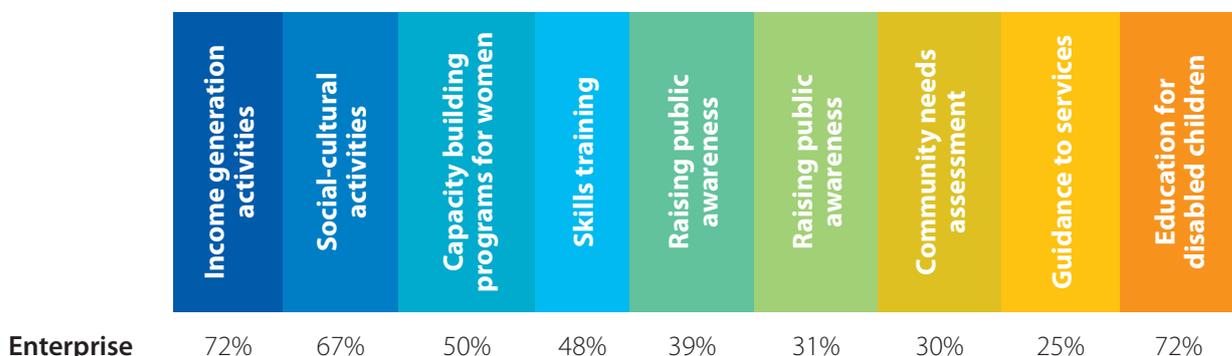
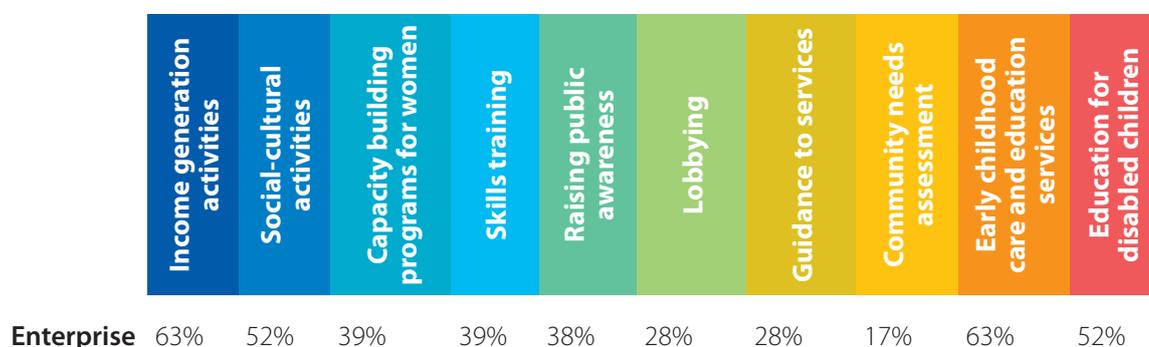


Figure 56

**ACTIVITIES AT PRESENT BY TYPE
(ACTIVE AND INACTIVE) (N=101)**



The most common activity provided currently by enterprise co-operatives is income generation, followed by social-cultural activities. That being said, other common activities available at present from enterprise women’s co-operatives include capacity building for women (25), skills training (25) and raising public awareness (24).

Enterprise women’s co-operatives produce goods and provide services for income generation. The most common goods produced for income generation at present include food (36), handicrafts (32) and “other” (22). When asked to specify “other” goods, answered provided were silk production and drying, stitching, and second hand goods. Looking at services provided for income generation from enterprise women’s co-operatives, the three most common activities for enterprise women’s co-operatives were handicraft/gift shops (29), restaurants or food sales (24) and trainings (20). The least common service provided by enterprise women’s co-operatives were guesthouses (4).

Enterprise co-operatives were started for a variety of reasons. Providing jobs for women, empowering women socially and creating solutions for common issues for women were placed in the top 3 reasons for a significant majority of all enterprise women’s co-operatives. The least common chosen reason for start-up among enterprise women’s co-operatives was to provide goods to the community.

Enterprise women’s co-operatives exist in all regions, the most common being the Marmara region (23), followed by the Aegean region (11) and both Central Anatolia and Southeastern Anatolia (9 each).

The most common services in enterprise co-operatives were income generation (36), skills building for production and manufacturing (32), socializing and solidarity (31), training (30) and good governance (27). None of the suggested activities had a particularly low amount of women’s co-operatives supplying them, with the lowest

being access to public services (18).

Among active enterprise women's co-operatives, there is a diverse range of projected revenues for the current year. It is common for enterprise women's co-operatives to make anywhere between 0-100,000 TL a year, while some projected revenues even higher (Figure 57).

Figure 57

REVENUES FOR THIS YEAR FOR ACTIVE ENTERPRISE WOMEN'S CO-OPERATIVES

Projected Revenue This Year (TL)	# of Active Enterprise Women's Co-operatives (n=42)	per cent of Active Enterprise Women's Cooperatives (n=42)
0-5000	7	17%
5001-10,00	5	12%
10.001-25.000	9	21%
25.001-50.000	9	21%
50.001-100.000	9	21%
100.001-250.000	3	7%
250,001 and over	1	2%
Prefer not to say/Don't know	4	10%

When asked about sharing profits with members, only four of active enterprise women's co-operatives said that this was something that they did. When asked to explain why they did not share profits with members, 30 were non-profit co-ops based on their by-laws, nine re-invested their profits into their co-operative and 18 stated that they had no profit to share.

The following (Figure 58) depicts membership size of all active enterprise women's co-operatives in 2014. This shows that most enterprise co-ops are between 7-24 members, however, it is possible for enterprise women's co-operatives to be of all membership sizes.

Figure 58**NUMBERS OF MEMBERS FOR ACTIVE ENTERPRISE WOMEN'S CO-OPERATIVES**

# of Members	# of Active Co-operatives (n=42)	per cent Of Active Cooperatives (n=42)
7-14 members	14	33%
15-24 members	11	26%
25-34 members	6	14%
35-49 members	5	12%
50-74 members	1	2%
75 and over members	2	5%

When asked how many women are benefiting from the co-operative, there is significant diversity in the numbers provided among enterprise women's co-operatives. Amounts range from as low as five to a high of 1000. Fourteen active women's co-operatives chose 100 and over, 14 chose between 20 - 99 and nine stated less than 20. In terms of income generation for women, there is less diversity in answers, yet they still span a fairly large range. Most active enterprise women's co-operatives state that between 6-15 women are earning income through the co-operative (23), followed by 16-25 (five) and 0-5 (five). Seven enterprise women's co-operatives chose over 26 (with one saying over 100), while one co-operative said none.

Appendix 6

SUPPORT PROGRAMS AVAILABLE TO WOMEN'S CO-OPERATIVES

SUPPORT PROGRAMS AVAILABLE TO WOMEN CO-OPERATIVES¹²³

Type of Support: Funding (Grants)

Institution/organization	Name of the program	Type of activities supported within the program	Amount of support	Duration	Types of costs supported within the program	Who can benefit	Who benefited ⁴
Australian Consulate ⁶	Direct Aid Program (DAP)	Participatory development projects with specific focus on women's employment, children and Syrian refugees	20,000 – 40,000 Australian Dollars	Max. 18 months	Purchase of equipment and service	Non-profit making organizations including NGOs, public institutions, municipalities, non-profit companies	Ipekyolu Women Co-op
Development agencies (working at regional level)	Call for proposals	Purchase of goods and services Trainings Awareness raising activities Advocacy Visibility (depending on the program type and priorities of the specific call)	Depends on the program. Changes between 25,000 and 1,500,000 TRL. Funding can be 25-90 per cent of total budget depending on the program type	Depends on the program. 6 – 12 months	Human resources, travel, purchase of services and equipment, project office costs, publication	2 types: One for non-profit making organizations, other for profit making organizations	
Development agencies (working at regional level)	Direct support for the activities	Research Feasibility Piloting Planning	Depends on the agency budget. App. 25,000 – 90,000 TRL	1-3 months	Human resources, travel, purchase of services and equipment, project office costs, publication	Non-profit making organizations including local governments, public institutions, universities, industrial zones, co-ops and unions, sector NGOs	



Institution/ organization	Name of the program	Type of activities supported within the program	Amount of support	Duration	Types of costs supported within the program	Who can benefit	Who benefited ⁴
EU Delegation to Turkey	Civil Society Facility	Capacity building Advocacy Networking	Up to 10.000 €	-	Purchase of services	Non-governmental organizations Activists	
	Grants foremployment under IPA IV (women's employment, registered employment, youth employment)	Activities including capacity and skills building, networking, awareness raising in line with the specific call's priorities (employment of women and youth, registered employment)	Up to 400.000 € amounting max. 90per cent of the overall budget of the project	Up to 18 months	Human resources, travel, purchase/rent of equipment, project office costs, publications	Not-profit making organizations including NGOs, public institutions	
EU	Grants for education under IPA IV (girls' education)	Activities (including awareness raising) to increase girls' attendance to education	150.000-250.000 € amounting max. 90per cent of the overall project budget	10-12 months	Human resources, travel, purchase/rent of equipment, project office costs, publications	Not-profit making organizations including NGOs, public institutions	
	Grants for lifelong learning under IPA IV	Basic and vocational skill building, developing new learning methods, activities to facilitate access to learning, awareness raising networking for the benefit of disadvantaged groups	100.000-200.000 € amounting max. 90per cent of the overall project budget	10-12 months	Human resources, travel, purchase/rent of equipment, project office costs, publications	Not-profit making organizations	



Kurum/ Kuruluş	Program Adı	Program kapsamında desteklenen faaliyet türleri	Destek Miktarı	Süre	Program kapsamında desteklenen maliyet türleri	Kimler faydalanabilir?
EU	Grants for social inclusion of disadvantaged groups under IPA IV	Activities to increase disadvantaged groups' social inclusion and employability	30.000-300.000 € (varying as to the priorities) amounting max. 90per cent of the overall project budget	10-12 months	Human resources, travel, purchase/rent of equipment, project office costs, publications	Not-profit making organizations
Global Fund for Children ⁷		Activities to improve lives of children and youth	Starts with 6.000 USD, may increase annually	Up to 6 years	All expenses linked to the project	-Umut İşığı Women Co-op -İlk Adım Women Co-op
Ministry of Food, Agriculture and Livestock	Program for Rural Development Investments	Agricultural investments for processing, storing and packaging agricultural goods; for alternative energy resources and for livestock	Between 300.000 – 800.000 TRL amounting to 50per cent of overall investment. VAT excluded	12 months	Construction Purchase of machinery, equipment and materials	Persons, companies and co-operatives engaged in agriculture
Ministry of Food, Agriculture and Livestock	IPA Rural Development	Investments (agriculture, livestock, fishery, local goods, rural tourism) at startup stage or for expanding	Up to 3.000.000 € (varying as to the specific call for proposal) amounting max 50per cent of the overall investment	12 months	Construction Purchase of machinery, equipment, materials and services	Persons and companies engaged in agriculture
Netherlands Consulate⁸	MATRA (Decentral and Human Rights Programs)	Activities with focus on country priorities including women's rights	10.000 - 300.000 € (mostly less than 50.000 €)	-	Expenses directly linked to the project	KEDV got funding to bring women co-ops to the international AWID forum in Istanbul in 2012



Kurum/ Kuruluş	Program Adı	Program kapsamında desteklenen faaliyet türleri	Destek Miktarı	Süre	Program kapsamında desteklenen maliyet türleri	Kimler faydalanabilir?
Sabancı Foundation ⁹	Social Development Grant Program	Activities supporting social justice, social participation and economic participation for women, youth and disabled	40.000-200.000 TRL	12 months	Human resources, travel, purchase of services and equipment, project office costs, publication	-Karabiga Women Co-op -Ödemiş Women Co-op -KEDV got funding twice. One for an IT training project and the other for a rural development project, both supported the women co-operatives
UNDP ¹⁰	Sustainable Tourism Grant Program	Activities to start or improve local initiatives (including economic initiatives, networking, capacity building) for sustainable tourism	Up to 90.000 TRL	12 months	Purchase of equipment and services, travel, publication	-İpekyolu Women Co-op -Hıdırlık Agricultural Co-op
UNDP – Sabancı Foundation ¹¹	Women Friendly Cities	Activities to support gender equality at local level	15.000-35.000 TRL	6-12 months	Human resources, travel, purchase of services and equipment, project office costs, publication	-Balçova Women Co-op

Type of Support: Training and other capacity building

Institution/organization	Name of the program	Type of activities provided	Who can benefit
Ministry of Customs and Trade/Co-operatives Directorate General (in collaboration with related agencies and organizations primarily including DGRV)	KADIN-KOOP (Women's Co-operatives Promotion and Capacity Building Project)	Training programs on co-operatives, production, marketing and entrepreneurship	Women's Co-operatives Women entrepreneurs and producers' co-operative initiatives
KEDV	Women's Co-operatives Communication and Support Unit	Support for establishment and management of the co-operatives Capacity building training programs Business startup and development support	Women's co-operatives Women's co-operative initiatives
IŞKUR	Active Labour Force Program	Vocational trainings On-the-job trainings	Individuals
KOSGEB	Applied entrepreneurship trainings	Training	Individuals
MoNE	Non-formal education programs	Trainings	Individuals
Development agencies (working at regional level)	Technical support (ongoing) No direct funding. Capacity building through the agencies' own experts or purchasing service	Trainings, program/project preparation, temporary human resources, consultancy, lobbying, networking and other capacity building	For not profit making organizations including local governments, public institutions, universities, industrial zones, co-ops and unions, sector NGOs

Past funding programs used by the women co-ops

Institution/organization	Name of the program	Type of activities supported within the program	Amount of support	Duration	Types of costs supported within the program	Who can benefit	Who benefited
EU ¹²	Tourism and Environment Grant Program under Eastern Anatolia Development component of MEDA Program	Activities to protect environment and cultural assets	10.000-300.000 €	Max 18 months	Human resources, travel, purchase of services and equipment, project office costs, publication	Non-profit making organizations	Yaşam Women Co-op
EU ¹³	Strengthening Civil Society in the Pre-accession Process	Activities with focus on women, children, disabled and consumer rights and environment under specific calls for proposals	5.000 – 100.000 € (depending on the call for proposal, amounting up to 90per cent of the overall project budget)		Human resources, travel, purchase of services and equipment, project office costs, publication	Non-governmental organizations	-Bahçelievler Women Co-op -Doğubayazıt Women Co-op -Zeytindali Women Co-op -Filmmor Women Co-op -KEDV got funding to establish the Women Co-ops Communication Network (KİA)
EU ¹⁴	Supporting Civil Society in Turkey: Local Mobilization for Participatory Democracy	Awareness raising activities, networking, meetings and researches within the thematic areas as gender, environment, disabled children etc. Rights local cultures	5.000 – 10.000 € (amounting up to 90per cent of the overall project budget)	6 months	Expert fees, travel, per diem, equipment, publications, events, visibility	Non-governmental organizations	İlk Adım Women Co-op

Institution/ organization	Name of the program	Type of activities supported within the program	Amount of support	Duration	Types of costs supported within the program	Who can benefit	Who benefitted
EU ¹⁵	Empowerment Of Women And Women NGOs In The Least Developed Regions Of Turkey (Southeastern Anatolia, Eastern Black Sea And Eastern Anatolia Regions) under IPA I	Establishing new women's NGOs, networking, trainings, workshops, seminars, peer exchanges, awareness raising, advocacy and study tours	15.000-100.000 €	6-18 months	Human resources, travel, purchase of services and equipment, project office costs, publication	Non-governmental organizations	-Yaşam Women Co-op -KEDV got funding to do strategic planning with the women co-ops in the region. 17 women co-operatives are supported. 4 of these are given sub-grant
EU ¹⁶	Strengthening Capacity of National and Local NGOs on Combating Violence Against Women under IPA I	Training, workshop, advocacy, awareness raising costs	50.000-200.000 €	12-24 months	Human resources, travel, purchase of services and equipment, project office costs, publication	Non-governmental organizations	Toros Women Co-op
World Bank ¹⁷	Civil Society Fund	Dialogue/ partnership building, awareness raising, advocacy with focus on the priority designated for each year	5.000 USD	12 months	Costs directly linked to the project (except for salaries, equipment purchases, operational costs, research costs)	Non-governmental organizations	Simga Women Co-op
Social Aid and Solidarity Fund ¹⁸	Social Risk Mitigation Program	Activities to support income generating, employment and social service provision	Up to 100.000 USD	Up to 18 months	Human resources, travel, purchase/ rent of equipment, project office costs and publications	Low income individuals or groups without social insurance	

(Footnotes)

1. Available only for rural development and agricultural co-operatives.
2. Usefulness based on successful application.

(Endnotes)

1. Data is based on the most recent available guidelines of the last calls for proposals
2. The programs available for individuals or other type of organizations are not included in the table.
3. This table does not include the national and regional projects supporting establishment and capacity of the women's co-operatives as managed by KEDV under many grant programs of EU, international organizations and private sector.
4. While the research study asked participants about support program usage, it did not ask for the specific name of the program used. This column has been generated from the corporate knowledge of KEDV.
5. 1 women co-op used this fund to improve its business.
6. 2 women co-ops used/using this fund to provide early child education services.
7. Approximately 50 women co-ops are directly supported for international knowledge and experience sharing within KEDV's project funded by this program.
8. 2 women co-ops directly funded as 1 for early child education and 1 for economic initiative. Approximately 25 women co-ops are indirectly supported through KEDV projects funded within the same program.
9. 2 women co-ops directly funded for their economic initiatives.
10. 1 women co-op is directly funded.
11. A women co-op is directly funded, received 2 grants.
12. 4 women co-ops directly funded, app. 35 women co-ops indirectly supported through KEDV's project.
13. 1 women co-op directly funded for VAW focused project.
14. 1 women co-op is directly funded. And the women co-ops in the region indirectly supported by KEDV
15. 1 women co-ops directly funded.
16. 1 women co-op directly funded for an awareness raising project on environment.
17. The women co-ops in the 1999 earthquake region directly funded to establish and run the Women and Children Centres.