



Challenges Facing Women Cooperatives in Accessing Markets for Agricultural Products: A Systematic Literature Review

Steven Kayambazinthu Msosa*

Mangosuthu University of Technology, South Africa. *Email: kayambazinthu@outlook.com

Received: 28 July 2022

Accepted: 01 November 2022

DOI: <https://doi.org/10.32479/irmm.13420>

ABSTRACT

Co-operatives enable women who would have been isolated and working alone to band together and produce economies of scale whilst also increasing their negotiating power in the market. However, despite the quest to access the markets as a unit, women cooperatives face several challenges that hinder their progress. This study sought to analyse the challenges facing women cooperatives in accessing markets for agricultural products. A systematic literature review was conducted using several academic databases. Thus, a plethora of studies on women cooperatives published between 2011 and 2022 were reviewed. The findings of this study show that women cooperatives' access to markets is hampered by a lack of information about markets, transportation problems, structural and cultural constraints, and a lack of skills. This study is expected to contribute to the extant literature on women cooperatives and could assist scholars, policy-makers and practitioners to understand the dynamics of the challenges affecting women cooperatives. Such an understanding could help in reviewing and re-designing policies aimed at opening up markets for women cooperatives.

Keywords: Women, Cooperatives, Markets, Barriers, Information, Illiteracy

JEL Classifications: M31, Q11, Q13

1. INTRODUCTION

Women, as compared to men, face several challenges which limit their participation in the economy because they experience social barriers. Women account for approximately 43 percent of the agricultural labour force in rural areas, particularly in developing nations. Despite being regarded as just as productive as male farmers, women farmers often produce less owing to numerous hurdles such as limited knowledge, resources, labour and financial assistance (FAO, 2012). Moreover, women are expected to do certain tasks and to submit to their husbands in accordance with tradition. Social mores dictate that they are supposed to focus all of their time on running the household, not a business. Such ideas reinforce unfavourable attitudes towards women in business and deter women from the beginning or expanding a business, choosing instead the traditional revenue-producing activities that keep them at home such as keeping poultry and goats, and small-scale baking (Gomez and Vossenber, 2018).

Many barriers exist for women small-scale farmers to participate directly in markets, including a lack of access to and control over productive resources (such as land, equipment and finance), as well as a lack of knowledge and information, social networks and mobility, all of which are gender-specific to varying degrees for women farmers. Rural women are particularly vulnerable to poverty because of the heavy weight of reproductive labour, which includes the day-to-day upkeep of the home and the care of other family members. These conditions are evident in rural areas, where basic services and infrastructure are few, resulting in gruelling workdays when all elements of employment are considered (Baden and Pionetti, 2011). Additionally, market facilities that are too far away and sub-standard for low-income women tend to isolate them. Moreover, market amenities that encourage female involvement in marketing have received little attention. According to Asiedu (2012), only educated and more urban-based farmers have access to market information, leaving rural women in the dark.

Women are urged to join cooperatives to increase their bargaining power. Together, they are better equipped to reliably provide the proper quantity and quality of items at the right time to consumers. Farmers that are members of a cooperative with many tonnes in one location have more negotiating power and may negotiate a price that works for both themselves and the commercial sector (Nyamota, 2016). The development of organisations headed by women is a major technique for addressing women’s uneven involvement in producer organisations and improving access to the support and assistance required to promote women’s activities. Elbehri and Lee (2011) aver that these organisations will act as a conduit for garnering the necessary support and help. In Sub-Saharan Africa, women face more obstacles than men in accessing agricultural markets to sell their produce (at acceptable prices) and in gaining access to finance to boost their production and farm incomes (Peterman et al., 2014). Women are more susceptible to exploitative business practices and have weak negotiation positions with mostly male value-chain networks (Jones et al., 2012). Kanyane (2011) highlights the significance of cooperatives in lowering access barriers to assets, information services, input and output markets. Thus, cooperatives play an essential role in enabling access to markets that foster trade and income generation.

Extant research has documented the various aspects of the domain of women cooperatives (Ferguson and Kepe, 2011; Ataei and Miandashti, 2012; Raniga, 2017; Harwiki, 2016; Ozdemir, 2013; Ladipo, 2013; Carrasco, 2019). However, there is a dearth of research in terms of documenting the various challenges that women cooperatives encounter in accessing markets for agricultural products. This systematic review addresses the gap by providing a comprehensive analysis of existing research on women cooperatives.

2. METHODOLOGY

A systematic literature review was conducted in order to identify the women cooperatives domain and analyse information that was collected from a plethora of databases. The researcher restricted the scope of the systematic review of the existing corpus of published research on women’s cooperatives to only include scholarly publications between 2011 and 2022. The year 2011 marked the beginning of the methodical hunt for relevant publications. An 11-year period was used because there is limited information on women cooperatives, specifically on the challenges facing women in accessing markets for agricultural products. The researcher employed a variety of methods to find relevant papers for the systematic literature review. To begin, the researcher did a comprehensive article search of online databases such as EBSCO’s Business Source Complete, ScienceDirect and Google Scholar for journals that have published on women cooperatives using keywords relevant to the present study. The search yielded a list of papers that reflect the primary body of research in this field. Thereafter, the researcher used numerous permutations of women cooperatives-related phrases to optimise the search on Google in order to supplement the first list with publications in other journals and internet-based sources. In addition, a non-empirical research approach was adopted to analyse data using a descriptive research technique. Specifically, this study analysed the challenges facing

women cooperatives in accessing markets for various agricultural products. Table 1 shows the research questions underpinning this study.

3. RESULTS AND DISCUSSION

3.1. Descriptive Analysis of the Sources of Literature and Year of Publication

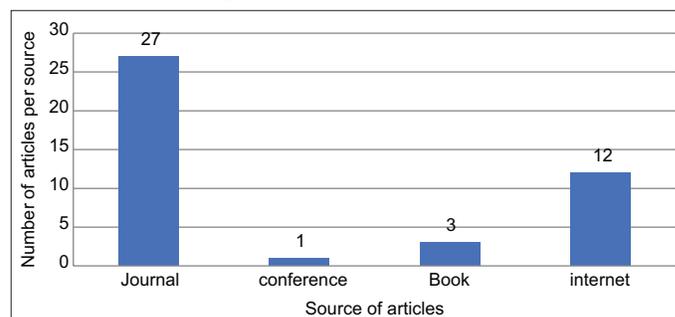
A plethora of databases were used to identify literature in the domain of women cooperatives. The information used in this study was categorised based on the sources of the literature, namely journal articles, internet sources, conference proceedings and books. As shown in Figure 1 below, out of 43 articles, 27 articles used in this study were from journals, followed by internet sources (12), books (3) and conference proceedings (1). This implies that the majority of the sources of literature used in this review were journal articles. Figure 1 shows the sources of literature used in this study.

As stated earlier, the researcher confined the scope of the systematic evaluation of the current body of published research on women’s cooperatives to only include academic articles that were published between the years 2011 and 2022. As shown in Figure 2 on the year of publication, a majority of the articles used in this

Table 1: Research questions underpinning this study

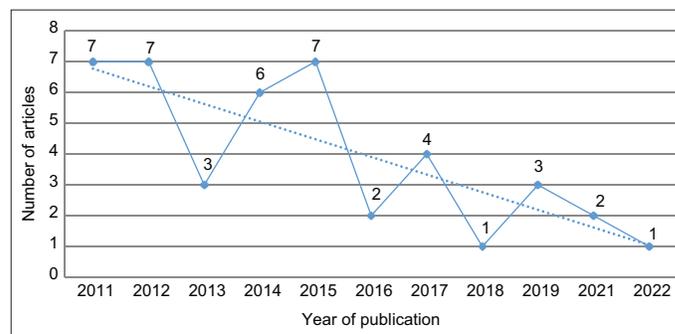
ID	Research questions
RQ1	Why is there a necessity for women’s cooperatives?
RQ2	What are the challenges facing women cooperatives in accessing markets for various agricultural products?

Figure 1: Sources of literature



Source: Author’s creation

Figure 2: Year of publication



Source: Author’s creation

review were published in 2012, 2011 and 2017 with each of the respective years contributing 7 articles, followed by the year 2016 which contributed 6 articles. Furthermore, 4 articles used in this study were published in 2017 followed by 3 articles published in 2013 and 2019 respectively. In addition, 2 articles were published in the years 2016 and 2021 respectively, whereas 2018 and 2022 contributed one article each respectively.

3.2. The Necessity for Women Cooperatives

The emancipation of women results in significant advancements for the whole society. When women are given the opportunity to participate in business, not only do they make a significant contribution to the advancement of the country as a whole, but they also become more productive, self-assured and even influential within their community. In the words of Melinda Gates, “I believe women’s groups are essential for each of us individually but also for society—because progress depends on inclusion and inclusion begins with women.” Therefore, the participation of women in public life is beneficial to everyone’s ability to succeed, move forward with development, and achieve their potential (Gates, 2019: 261-262). Women comprise the majority of the agricultural labour force around the globe. In Africa, where smallholder farmers are responsible for 80% of agricultural output, rural women do the bulk of this work. Women’s economic empowerment is essential for long-lasting poverty alleviation. In order to do this, the private agriculture sector and development agencies must collaborate to identify strategies to effectively integrate women into markets as workers, producers, distributors and consumers (Nyamota, 2016).

Women are regarded as a disadvantaged group because they are placed significantly further behind men in the economic, social and political spheres. They are also more likely to be victims of unfavourable circumstances, such as violence and abuse, and they are amongst those most negatively impacted by poverty. The challenges that women face in economic fields, such as poor income and inadequate benefit from educational and health facilities in tandem with this situation, may be effectively solved through cooperatives, which can be an effective solution to all of the problems that women face. The continuation of the activities that women engage in within the realm of economic life is made possible by an organisation that takes the shape of cooperatives and focuses exclusively on women entrepreneurs (Dalkiran, 2017). Cooperatives also have the specific economic issue of providing advantages that cannot be acquired entirely by those who have paid for them via membership. Cooperatives’ market-savvy actions, such as negotiating higher pricing with processors, controlling an even flow of product deliveries, or performing promotional efforts that increase prices, have an impact on the external environment (Varghese, 2012). As a key stepping-stone to better pricing, larger profits and more negotiating power for small-scale producers, rural producers’ associations may be an invaluable resource for their members. In order to be effective, producer groups must be either run and owned by women, or have women actively participating in administration and decision-making, as seen by the work of a few Mali women’s project processes (Elbehri and Lee, 2011).

It is possible for cooperatives to benefit from inter-cooperative cooperation in planning. Joining a cooperative marketing

endeavour has several advantages, including access to economies of scale; new markets; access to professional services; more retail dollars; increased negotiating power; and the preservation of current markets. However, it is important to weigh the benefits and drawbacks before making a final choice. These all have to do with the dynamics, dedication and trust of the people that run and control the company (Varghese, 2012). Agricultural marketing cooperatives connect small-scale farmers to worldwide and local markets by pooling their output. As a result of increased economies of scale, farmers may negotiate better prices and access high-value markets that would otherwise be unavailable via intermediate purchasers (Shiferaw et al., 2011; Poole et al., 2013). Cooperatives may help women overcome hurdles and assist small agricultural producers. Evidence suggests that efficient cooperatives have the potential to economically and socially empower its members whilst also creating long-term job opportunities via equitable and inclusive business structures that are more robust to shocks (FAO, 2012; Bharti, 2021).

Cooperatives have expanded in economic significance over the last four decades. Popular economic and social theories credit cooperatives with a variety of benefits, including economies of scale; the creation of new markets and the facilitation of (long-distance) trade; the management of risk (for farmers, for instance); and the improvement of market efficiency (for example, through competition with traders who charge a high mark-up) (e.g. in niche products). In addition, if regional cooperatives have a high market share, they help reduce price volatility (in the agricultural sector, with regard to dairy products in particular). For these reasons and more, cooperatives are seen as superior to for-profit corporations because they are better able to weather economic downturns; spur economic growth in lower and middle-income countries; re-invest surplus funds; support local communities and ensure social inclusion; and ensure the democratic participation of their members (Mazzarol, 2011).

Businesses may help reduce poverty by developing strategies to include poor and marginalised women amongst those who benefit from economic progress. Much of the labour done by female smallholder farmers is unpaid, and women are often burdened with several obligations such as planting, weeding and harvesting; processing crops after harvesting; preparing meals for their family; and gathering firewood and water. Furthermore, women are often responsible for the care of children and the elderly, as well as food security in the household. When food is scarce, women often get the lowest amounts within the family, and mothers are the ones most likely to lose out on a nutritious diet or medical treatment (Nyamota, 2016). In developing nations, agricultural cooperatives have a great deal of potential to help economically disadvantaged farmers raise their collective bargaining power, thereby boosting their earnings. Members’ goods benefit from the feedback they offer, as well as the market prospects they open up for them. However, Woldu et al. (2015) lament that it is common in many poor nations for women to be left out of such gatherings.

3.3. Challenges Facing Women Cooperatives

Cooperatives face a wide range of economic issues, which emphasises the need for well-coordinated planning and

opportunities. In a cooperative structure, both the cooperative and the members' agriculture businesses are at work simultaneously. However, cooperatives face a huge problem in facilitating and enhancing the economic success of their members' companies while preserving their own financial stability (Varghese, 2012). Specifically, women living in rural areas often lack access to up-to-date market information; have trouble negotiating prices with purchasers; and struggle to physically visit marketplaces owing to restricted transit alternatives and constraints on their mobility (Women Watch, 2012). As shown in Figure 3, and subsequently discussed in the following sections, women cooperatives face several challenges in accessing markets, namely a lack of information about markets, transportation, structural and cultural constraints, product quality and a lack of skills.

3.4. Lack of Information about Markets

Women have less access to information than males since they have lower literacy and education levels. In many countries, rural women are also indigenous women, and they are less likely than males to know the national language, which is often used to convey extension material. When knowledge is disseminated via organisations, women's under-representation in these groups restricts their access to it (Njobe and Kaaria, 2015). The low literacy levels of women have made it difficult for them to get information on support services that may help them develop their companies and allow them to earn a respectable income (Opatu et al., 2014). Inasmuch as access to information is generally a problem amongst cooperatives and farmers selling agricultural products in Malawi, The Agricultural Commodity Exchange (ACE) has changed the way things are done by improving information access. The ACE is a "live exchange trading platform" that connects farmers to markets in an effort to assist farmers in making more informed choices about the optimal times to

acquire and sell agricultural commodities. Since ACE began its operations in October 2006, it has enabled the exchange of more than 300,000 metric tonnes of commodities with a total value of US\$ 109,000,000 (ACE, 2017). Increasing market linkages with other key international businesses necessitates the formation of cooperatives as part of LED plans. This is due to the fact that cooperatives encourage the consolidation of minor economic operations (such as cooperative banks and consumer cooperatives) into larger ones, hence increasing market connections (Godfrey et al., 2015).

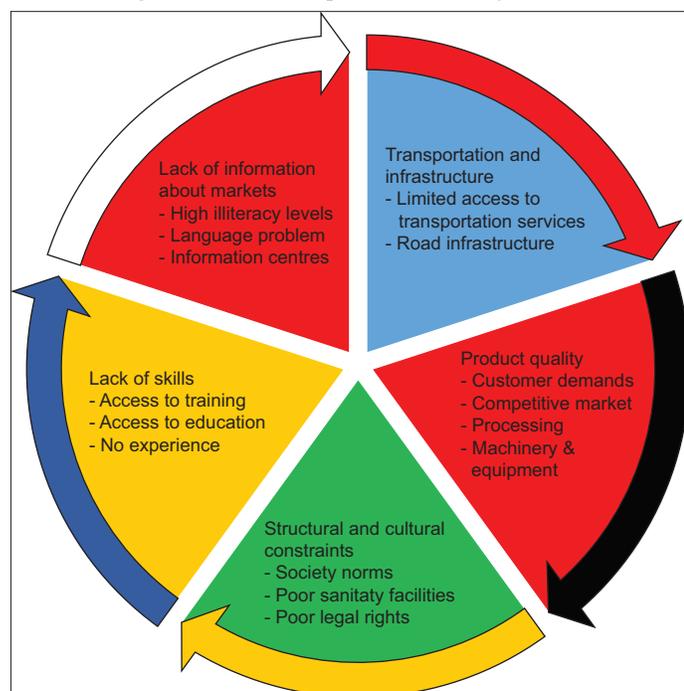
3.5. Transportation and Infrastructure

Rural farmers in Africa continue to have a difficult time accessing both input and product markets owing to a lack of infrastructure and the poor quality of that infrastructure (African Development Bank, 2015). The majority of small-scale farmers do not have access to transportation, which makes it difficult for them to get their crops to market. Additionally, small-scale vegetable growers have little knowledge about the market demand, pricing and optimal times to sell their goods. Furthermore, problems with transportation contribute to a decline in product quality as well as delivery delays, both of which ultimately result in cheaper costs. A further essential point to consider is that the marketed supply of vegetables in the research region is susceptible to seasonal change, with an abundance of supply during harvest time being the primary characteristic. Consequently, it was crucial to understand the teristics that impact market involvement and the degree of participation in order to design effective policies with regard to the marketing of agricultural products (Aliyi et al., 2021).

3.6. Structural and Cultural Constraints

Obstacles to women's active engagement are often of a structural nature, the majority of which have their origins in the societal norms that exist at the levels of community and home. The vast majority of the time, males are the actual proprietors of the assets that belong to the home, and they are acknowledged as such by both the law and tradition. As a direct result of this issue, women do not have access to equal amounts of money and benefits. This lack of access further undermines women's self-confidence, which leads to women obtaining key roles in cooperatives and market-based agriculture being seldom achieved (FAO, 2012). In day-to-day living, women face restrictions imposed by cultural barriers, which make it more difficult for them to obtain opportunities and to take advantage of those chances. In addition, cultural obstacles extend beyond social realms and often take the form of legislative prohibitions that institutionalise the subordination of women's rights and interests. As a result, lowering the cultural barriers that stand in the way of achieving gender equality should be a primary focus of cooperative efforts (Myers, 2015). Moreover, strong religious and cultural obstacles hinder women from travelling to distant marketplaces and negotiating pricing with males, preventing them from partaking in more profitable sections of the value chain. Their lack of assets, sometimes perpetuated by societal stigmas (e.g., women cannot ride bicycles), is an additional limitation. These different limits hinder women's capacity to produce adequate amounts for wholesale sales (women sell less gum than men, for instance) (Shackleton et al., 2011).

Figure 3: Women cooperatives' challenges wheel



Source: Author's creation

Many women in Bangladesh face structural and cultural limitations. Moreover, women's marketing activities are particularly hampered by cultural conventions. Furthermore, women have particularly severe time constraints when it comes to marketing since, for example, some places run a local market from 4 to 8 p.m., which is the time of day when women are often involved in cooking, child care and other chores. Furthermore, there are few sanitary facilities in the markets for women. According to key informant interviews, the great majority of the women who participated in the study preferred to purchase or sell things from/to local merchants rather than go to local markets in order to avoid market expenses (market taxes, stall rents, etc.) and cultural issues within the home (Catholic Relief Services, 2015; Lee et al., 2022). The socio-cultural norms of deference to males and poor legal rights (or the absence of enforcement of those legal rights) have an influence on women's ability to negotiate and make decisions inside the home, which in turn reduces their control over the resources available to them (Baden and Pionetti, 2011).

3.7. Product Quality

The marketplace is very competitive. Clients/consumers need high-quality products. A greater price will be offered if customers are provided with high-quality products. Moreover, the market sector is growing more and more difficult to deal with due to customer demands for ecologically responsible manufacturing practices. Since the product's origins and manufacturing processes may now be traced, traceability has become a reality. In certain cases, farmers may be penalised for supplying sub-par produce (Greyling and Imvula, 2015). Cooperatives have the potential to provide products of a high standard if they get sufficient funding for the expansion of their production capabilities and are guaranteed a certain customer base. Farmers are quick to enhance the quality of their products once they realise that greater quality implies more money, and after they have the appropriate instruction to do so. The higher quality product has a multiplier impact since it allows them to provide their own families with a greater level of nourishment. Farmers lament that they do not have access to machinery that might assist them in cleaning their grains, nor do they have access to someone who could instruct them on how to produce a product of sufficient quality that they could sell (Cousin, 2012). There is also a common misconception amongst women that the goods and services provided by women's cooperatives are of worse quality than those offered by other types of businesses, and as a result, fewer women are interested in joining cooperatives (Chatzitheodoridis et al., 2017).

3.8. Lack of Skills

Cooperative measures for job regeneration are hindered by a lack of skills. Additionally, the marketing of cooperative goods is hampered by their members' incapacity to use current technology. Cooperative's monitoring and assessment are hindered by a lack of skills and knowledge, which results in a high failure rate, according to the researchers. Cooperative members' inability to find easy markets for trade also has a negative impact on their cooperatives' ability to create money via exportation (Shava and Hofisi, 2019). According to Kanyane (2011), many cooperatives are located in marginalised communities, making it difficult for them to fulfil the demand for items that are often found in

economically conspicuous areas. Kanyane's theory stems from the fact that although cooperatives need skills training and growth, their distance from economic centres has an impact on their viability since profit margins stay low owing to poor demand and uncompetitive pricing.

In rural and informal contexts, women have higher rates of illiteracy and, on average, lower levels of education than males, putting them at a significant disadvantage compared to their male counterparts. The incapacity of women in these areas is directly attributable to their lack of access to and completion of education and training. Women often have lower literacy rates and less access to education, skill-building opportunities, productive inputs such as land and money, and information, which directly and indirectly prevents women from founding or even joining cooperatives or using their services (Wanyama, 2014). The vast majority of cooperatives are farmer's organisations with their roots in the community and the grassroots. These organisations have little to no experience working together on marketing strategies (Cousin, 2012).

According to Okemakinde (2014), education is seen as a potent agent of socialisation since it plays a significant role in educating a person to offer an active and beneficial contribution to both family and society. Women who lack basic information and who have a poor level of education prefer to avoid cooperatives. Modern cooperatives need very intelligent individuals, thus it is not surprising that smart women are often found in leadership positions, despite the fact that their actions do not always benefit the whole membership. Similarly, Lassithiotaki and Roubakou (2014) aver that rural women in Greece, as well as women who are members of women's agricultural cooperatives, do not have access to formal education or training in the agricultural sector, along with training on the use of new technology and the internet. There is a scarcity of farmers who have completed their formal education and who have received training in a vocational sector over the whole of the nation.

Women's lack of business savvy, including technical knowledge and skills in marketing, management and operations, has a negative impact on productivity and their capacity to compete. Additionally, women often lack access to education and have little experience running a business or cooperative. Therefore, it is possible that they are unaware of or have difficulty understanding cooperative structures and co-operative principles. Training delivered by development organisations or institutions must take gender equality into account and reflect the local environment in order to effectively satisfy the requirements of women in their day-to-day lives. Many people see entrepreneurship as nothing more than a trendy phrase that does not do anything to remove the obstacles that women encounter (Ibourk and Amaghous, 2014).

4. CONCLUSION

The aim of this study was to analyse the challenges facing women cooperatives in accessing markets for various agricultural products. The systematic literature review identified structural and cultural constraints; a lack of information about markets; transportation;

and a lack of skills as some of the challenges faced by women cooperatives. On the other hand, the challenges that have been encountered during the process of running these cooperatives have led to the discovery that significant efforts will be required to convince women that cooperatives are viable businesses that can function in a hostile environment, maintain their existence there, and even expand.

In an economic environment characterised by intense levels of competition, discrimination and cultural barriers, cooperatives are required to function in the same manner as enterprises. This suggests an entrepreneurial mindset, which in reality translates to a hunt for fresh growth opportunities. It is possible that the members of cooperatives do not have the expertise or the understanding necessary to run a successful firm, which explains why they do not show much entrepreneurial spirit. Future research should focus on an empirical study where primary data will be collected in order to analyse the lived experiences of women cooperatives.

REFERENCES

- ACE. (2017), *Our Past, Present and Future*. Presentation for Development Partners. India: Action Construction Equipment.
- African Development Bank. (2015), *Economic Empowerment of African Women through Equitable Participation in Agricultural Value Chains*. Available from: https://www.afdb.org/fileadmin/uploads/afdb/documents/publications/economic_empowerment_of_african_women_through_equitable_participation_in_agricultural_value_chains.pdf [Last accessed on 2022 Jan 15].
- Aliyi, I., Faris, A., Ayele, A., Oljirra, A., Bayessa, M. (2021), Determinants of market participation among smallholder vegetable producers in Southwest Ethiopia. *Ethiopian Journal of Applied Science and Technology*, 12(2), 24-37.
- Asiedu, C. (2012), Information, communication technologies for gender and development in Africa. The case for radio and technological blending. *International Communication Gazette*, 74(3), 240-257.
- Ataei, P., Miandashti, N.Z. (2012), The role of women's cooperatives in empowerment of their members. *Iranian Journal of Agricultural Economics and Development Research*, 42(3), 433-444.
- Baden, S., Pionetti, C. (2011), Women's collective action in agricultural markets: Synthesis of preliminary findings from Ethiopia, Mali, and Tanzania. Available from: <https://www.oxfamlibrary.openrepository.com/bitstream/handle/10546/245931/rr-womens-collective-action-in-agricultural-markets-011011-en.pdf;jsessionid=6CAAAA34B8EDB499961A7CB376D7003C?sequence=1> [Last accessed on 2022 Jun 28].
- Bharti, N. (2021), Role of cooperatives in economic empowerment of women: A review of Indian experiences. *World Journal of Entrepreneurship Management and Sustainable Development*, 17(4), 617-631.
- Carrasco, I.G. (2019), Women-led cooperatives in Spain: Empowering or perpetuating gender roles? *REVESCO Revista de Estudios Cooperativos*, 131, 48-64.
- Catholic Relief Services. (2015), *Egiye Jai and Nijera Gori Food Security Project. Mid-term Review Report*. United States: Catholic Relief Services.
- Chatzitheodoridis, F., Kontogeorgos, A., Liltis, P., Apostolidou, I., Michailidis, A., Loizou, E. (2017), Women's Cooperatives in less favored and mountainous areas under economic instability. *Agricultural Economics Review*, 17, 63-79.
- Cousin, E. (2012), *Supporting Cooperatives to Access markets*. Available from: <https://www.farmersweekly.co.za/agri-news/supporting-cooperatives-to-access-markets> [Last accessed on 2022 Mar 18].
- Dalkiran, G.B. (2017), The support of women work within cooperative enterprises: Sample of Turkey. *Sosyal Bilimler Araştırma Dergisi*, 6(3), 1-11.
- Elbehri, A., Lee, M. (2011), *Role of Women Producer Organizations in Agricultural Value Chains*. Rome, Italy: FAO. Available from: <https://www.fao.org/3/i2438e/i2438e.pdf> [Last accessed on 2022 Jun 28].
- FAO. (2012), *Agricultural Cooperatives and Gender Equality*. Available from: <https://www.fao.org/3/ap669e/ap669e.pdf> [Last accessed on 2022 Mar 15].
- Ferguson, H., Kepe, T. (2011), Agricultural cooperatives and social empowerment of women: A Ugandan case study. *Development in Practice*, 21(3), 421-429.
- Gates, M. (2019), *The Moment of Lift: How Empowering Women Changes the World*. New York: Flatiron Books.
- Godfrey, L., Muswema, A., Strydom, W., Mamafa, T., Mapako, M. (2015), *Evaluation of Co-operatives as a Developmental Vehicle to Support Job Creation and SME Development in the Waste Sector. Technical Report: Case Studies. Research Report Prepared under the Research Funding Programme. Research and Policy Development to Advance a Green Economy in South Africa*. Available from: https://www.sagreenfund.org.za/wordpress/wpcontent/uploads/2016/04/greenfund-waste-co-operativesreport_csir-final.pdf
- Gomez, G., Vossenbergh, S. (2018), Identifying ripple effects from new market institutions to household rules-Malawi's Agricultural Commodity Exchange. *NJAS Wageningen Journal of Life Sciences*, 84, 41-50.
- Greyling, M., Invula, P. (2015), *Apply Knowledge to Produce High Quality Products*. Available from: <https://www.grainsa.co.za/apply-knowledge-to-produce-high-quality-products> [Last accessed on 2022 Jan 15].
- Harwiki, W. (2016), The impact of servant leadership on organization culture, organizational commitment, organizational citizenship behaviour (OCB) and employee performance in women cooperatives. *Procedia Social and Behavioral Sciences*, 219, 283-290.
- Ibourk, A., Amaghous, J. (2014), The role of NIHD1 in promoting Women Co-operatives in Morocco: A micro econometric Analysis. *Journal of Economics and Business Research*, 2, 95-114.
- Jones, E., Smith, S., Wills, C. (2012), Women producers and the benefits of collective forms of enterprise. *Gender and Development*, 20(1), 13-32.
- Kanyane, M.H. (2011), Financial viability of rural municipalities in South Africa. *Journal of Public Administration*, 46(2), 935-946.
- Ladipo, P., (2013), *Developing Women's Cooperatives: An Experiment in Rural Nigeria*. In: *African Women in the Development Process*. United Kingdom: Routledge. p123-136.
- Lassithiotaki, A., Roubakou, A. (2014), Rural women cooperatives at Greece: A retrospective study. *Open Journal of Business and Management*, 2(02), 127.
- Lee, H.B., McNamara, P.E., Bhattacharyya, K. (2022), Does linking women farmers to markets improve food security? Evidence from rural Bangladesh. *Agriculture and Food Security*, 11(1), 33.
- Mazzarol, T., Simmons, R., Limnios, E.M (2011), *A Conceptual Framework for Research into Co-operative Enterprise*. Available from: <https://www.cemi.com.au/sites/all/publications/CEMI-DP1102-mazzarol-simmons-limnios-2011.pdf> [Last accessed on 2022 Jun 29].
- Myers, J. (2015), *Advancing gender equality: The co-operative way by Lisa Schincariol McMurtry and JJ McMurtry*. *Journal of Co operative Studies*, 48(3), 38-39.
- Njobe, B., Kaaria, S. (2015), *Women and Agriculture: The Untapped Opportunity in the Wave of Transformation*. Background Paper.

- Available from: https://www.afdb.org/fileadmin/uploads/afdb/documents/events/dakagri2015/women_and_agriculture_the_untapped_opportunity_in_the_wave_of_transformation.pdf [Last accessed on 2022 Jan 12].
- Nyamota, G. (2016), Access to Markets is Key to Empowering Women Farmers. Available from: <https://www.farmafrica.org/latest/postcard-from/post/794-access-to-markets-is-key-to-empowering-women-farmers> [Last accessed on 2022 Mar 17].
- Okemakinde, T. (2014), Women education: Implications for national development in Nigeria. *European Journal of Globalization and Development Research*, 9(1), 553-565.
- Opata, P., Nweze, N., Ibrahim, M., Akerele, D. (2014), Performance evaluation of women cooperative societies in rural South-East Nigeria. *IOSR Journal of Business and Management*, 16, 15-19.
- Ozdemir, G. (2013), Women's cooperatives in Turkey. *Procedia Social and Behavioral Sciences*, 81, 300-305.
- Peterman, A., Behrman, J.A., Qisuumbing, A.R. (2014), A review of empirical evidence on gender differences in nonland agricultural inputs, technology, and services in developing countries. *Gender in Agriculture*, 145-186.
- Poole, N.D., Chitundu, M., Msoni, R. (2013), Commercialisation: A meta-approach for agricultural development among smallholder farmers in Africa?. *Food Policy*, 41, 155-165.
- Raniga, T. (2017), Participatory experiences of women in economic development cooperatives in Bhambayi, KwaZulu-Natal, South Africa. *Research on Social Work Practice*, 27(2), 215-222.
- Shackleton, S., Paumgarten, F., Kassa, H., Husselman, M., Zida, M. (2011), Opportunities for enhancing poor women's socioeconomic empowerment in the value chains of three African non-timber forest products (NTFPs). *International Forestry Review*, 13(2), 136-151.
- Shava, E., Hofisi, C. (2019), Cooperatives as strategies of local economic development in the City of Tshwane. *Journal of Contemporary Management*, 16(2), 23-42.
- Shiferaw, B., Hellin, J., Muricho, G. (2011), Improving market access and agricultural productivity growth in Africa: What role for producer organizations and collective action institutions? *Food Security*, 3(4), 475-489.
- Varghese, S. (2012), Challenges and opportunities of cooperative marketing with respect to small rubber growers in Kerala. *Journal of Business and Management*, 3(6), 37-39.
- Wanyama, F.O. (2014), Co-operatives and the Sustainable Development Goals: A Contribution to the Post-2015 Development Debate A Policy Brief, Brussels, Belgium: International Co-operative Alliance, International Labour Organization. Available from: https://www.ilo.org/wcmsp5/groups/public/d_emp/documents/publication/wcms_240640.pdf [Last accessed on 2022 Feb 12].
- Woldu, T., Tadesse, F. (2015), Women's Participation in Agricultural Cooperatives in Ethiopia. In: *International Conference of Agricultural Economists* (No. 1008-2016-80335).
- Women Watch. (2012), Empower Rural Women-End Hunger and Poverty. Available from: <https://www.un.org/womenwatch/feature/ruralwomen/overview-markets.html> [Last accessed on 2022 Jun 30].