

ICA CCR EUROPEAN RESEARCH CONFERENCE 2022

“Rethinking co-operatives: From local to global and from the past to the future”

13-15 July 2022, Athens Greece

Organizers:



**International
Co-operative Alliance**
Committee on
Co-operative Research



ΙΝΣΤΙΤΟΥΤΟ ΣΥΝΕΤΑΙΡΙΣΤΙΚΩΝ ΕΡΕΥΝΩΝ

& ΜΕΛΕΤΩΝ (ΙΣΕΜ)

Cooperatives and Women's Economic Empowerment in Sub-Saharan Africa

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Abstract

This study examines the potential for formal cooperatives to improve economic prospects and increase social capital for women in 13 sub-Saharan Africa, where women are disproportionately less well-educated than men and more likely to work within the informal economy.

A recent comprehensive study carried out in Kenya show that women who are members of cooperatives on average enjoy higher incomes and greater social capital than those who are not members. Further, many women in Africa affiliate through informal savings and similar solidarity group, so working within a cooperative environment is culturally familiar. This study poses the question whether the barriers presented by education/skills gaps and the prevalence of informal employment can be bridged by expanded membership of women in formal cooperative societies. It applies a cooperative lens to local level quantitative and qualitative data gathered through field surveys and in-depth value chain analyses.

While legal and cultural barriers exist and there is variance among countries and value chains, the study finds that cooperative membership offers a promising pathway for women. It finds further that cooperatives possess unrealized potential for near term impacts on women's individual economic empowerment and agency. Cooperatives' power of aggregation to enhance incomes, the focus on skills training, and the enhancement of social capital, together address the education and informality barriers that women face.

Keywords: women, economic equity, social capital, financial inclusion

