



Women Empowerment through Supporting Cooperatives in Palestine

Financial support for women-led cooperatives

Policy Brief

MedRiSSE project

Replicable Innovations of SSE in the **provision of services** & creation of **decent jobs** in the **post covid-19** crisis **recovery**

8 September 2023



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Developed, layout & design: by **CKL Comunicaciones Coop.**

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Produced for Oxfam Italia, Beneficiary of the Project MedRiSSE

This document has been produced with the financial assistance of the European Union under the ENI CBC Mediterranean Sea Basin Programme. The contents of this document are the sole responsibility of ACPP and can under no circumstances be regarded as reflecting the position of the European Union or the Programme management structures.



1. Executive Summary

“Women’s economic empowerment is critical to achieve the inclusive economic growth required to end extreme poverty.” (Previous World Bank Group President Jim Yong Kim)

Women in Palestine continue to face major challenges that prevent them from being fully empowered citizens. Prevailing social and cultural norms and a series of discriminatory laws constitute daily challenges that contribute to perpetuating gender inequality in Palestine. These multiple barriers also hinder women’s participation in cooperatives and the social and economic role that they can play through these organizations. Empowering women to be active members in cooperatives can provide them with economic opportunities, increase their decision-making power, improve their socio-economic status and positively impact the broader community.

This policy brief first highlights the importance, for Palestine, of enabling its female citizens and supporting them to make part of the active population, namely by creating and joining the cooperative sector. It also presents the importance of having a thriving cooperative sector and recognizing the critical contribution that it can have in empowering women and more generally, in driving economic and social development.

Yet, Palestine’s cooperative sector is continuously challenged by a complex and non-enabling legal framework. It is also held back by a multitude of social, political, legal and financial barriers that prevent cooperatives – and especially women-led cooperatives – from thriving. Addressing these barriers in general, and focusing on empowering women in cooperatives in particular, should be a priority for the Palestinian government in the backdrop of the harsh social and economic conditions prevailing in the country.

Women’s access to finance was identified as one of the major hindrances that need to be addressed by the Palestinian government in order to drive change and progress.

This brief underscores the urgency for the Palestinian authorities to act rapidly and to harness the opportunity that Palestine has to combine the political will, the capacities of the social and solidarity ecosystem, and the potential support of the international community, to open new doors of opportunity for women by supporting women-led cooperatives in Palestine.



It calls for a pragmatic approach where the Palestinian government is solicited to bring its support to women-led cooperatives, both by considering legal and regulatory reforms to lift part of the barriers to cooperative work (medium and long term approach), and by earmarking public budget lines (short-term approach) to support the cooperative sector through several proposed means and approaches, while incentivising women-led organizations in particular. Government support would not be solely financial, but would more likely be a mix of much needed financial and non-financial support.

The policy brief acknowledges the challenges of the endeavour for the Palestinian government alone. It underlines the importance and the opportunity of partnering with both, civil society and foreign donor organizations, to best achieve the goals set. It also highlights the necessity for the government, to reassess the legal framework – preferably with the advisory and financial support of international donors – to ensure a wider compliance of women’s rights-related laws with international treaties, and of cooperative regulation with the ILO’s Recommendation 193 that is recognized as setting the international standards and best practices in the field.



2. Introduction

Women cooperatives¹ in Palestine are under-recognized and their contribution to economic and social development is underestimated. They do not get from the Palestinian Authority government the proper support that is needed for them to thrive and become sustainable organizations. Actually, cooperative work in Palestine in general, is hindered by laws and regulations that have been assessed as being inequitable and often inconsistent with international resolutions on human rights, on gender equity, on labour rights, and particularly, on international standards set for cooperative work (namely in reference to ILO Recommendation 193)².

This policy brief aims to highlight the key role that women cooperatives can play in an economic and societal context such as that of Palestine, and underline the importance of providing support – and particularly financial support – to these cooperatives. It calls on the Palestinian government to acknowledge the importance of women cooperatives and their potentially tremendous impact on employment, on income generation, on livelihoods, on poverty alleviation, on integration and social wellbeing, on solidarity within communities, and countless other positive spillovers in many fields.

Such recognition is perceived as a preliminary step in a process where the public authorities are asked to create a more enabling environment for cooperatives, and especially to unequivocally support women cooperatives, either by allocating a budget to outright support them, or by taking measures to facilitate their access to finance from non-governmental sources.

¹ Understood as women-owned cooperatives, women-led cooperatives, cooperatives with a majority of women members, and cooperatives that focus on women empowerment.

² 'An Analytical Study on Cooperatives, Governance and Gender Dimensions in Light of International Human Rights Conventions and the Palestinian Context', by Dr. Essam Abdeed, for Publications of the Palestinian Working Woman Society for Development, November 2022.



3. The struggle of Palestinian cooperatives for women empowerment and sustainable economic growth

Why is advocacy needed?

At the forefront, there are two main reasons why women's participation in cooperatives should gain the support of the Palestinian society, an on top of all, of the Palestinian authorities. First, it is unquestionable fact that there are significant advantages for an economy and a society to have thriving cooperatives with high levels of women participation (if not exclusive women participation) – let alone in contexts of low-income countries struggling with political and/or economic instability.

Secondly, there is a steady international trend strongly led by the United Nations, fighting gender inequalities and advocating women's rights across all areas of life, from politics and economics to education and healthcare. Cooperatives are recognized as the typical social and solidarity ecosystem actors that are built on the principle of equity and equality between their members (starting with the 'one member, one voice' principle). They are economic and social organizations that can be powerful tools to empower women, enable them to participate in the economy on an equal footing with men, and generate a positive ripple effect throughout their environment. But the Palestinian legal and regulatory frameworks do not translate any will to support women's economic or social empowerment through cooperative work. On the contrary, existing laws and regulations on cooperative work weigh down the opportunities that are open to Palestinian women, over and above the cultural and social challenges that they have to face.

These two reasons alone are believed to be powerful enough to justify the call for support to women cooperatives that this policy brief intends to be.



3.1. Highlighting the economic and social advantages of women's participation in cooperatives

The participation of women in cooperatives has a positive impact on the economic and social environment in a multitude of ways³.

From an economic viewpoint: women involved in cooperatives are active citizens. They contribute to creating wealth, improving productivity, fueling innovation, and creating jobs. The economic empowerment that women can get through being active cooperative members can help them access training, develop skills, improve their access to markets and increase their eligibility for acceding to capital (whether cooperative or commercial), and thus enable them to start their own private businesses, hence further contributing to economic momentum, growth, and job creation. Experiences from across the world have shown that being involved in a cooperative organization enables women to develop entrepreneurship skills, be more likely to make rational business decisions and manage their personal lives in parallel. They grow their confidence and gain in leadership, thus growing their potential to be employed or to start their own business.

In Q1-2022, 71% of males living in Palestine were active, versus 19% of the females

Source: Palestinian Bureau of Central Statistics

From a social viewpoint: women's participation in cooperatives can contribute to breaking down gender stereotypes and help gender equality progress within societies. As per cooperative principles, women's voices weigh as much as men's. Therefore as cooperative members, women improve their social status and gain confidence in decision-making. Their participation in cooperative initiatives is an enabler of gender balance and a promoting factor for more equitable societies.

Positive spillovers of women's participation in cooperatives even go beyond the economic and social realm *stricto sensu*. Women cooperative members are more likely to have access to essential social services such as health and education. They have greater chances of getting out of poverty and of identifying income-generating opportunities or initiating income-generating ventures. They tend to become active

³ 'Global survey shows rising women's participation in cooperatives', March 2015, International Labour Organization



community members, thus improving women's participation in community decision-making processes and their social status overall.

Box 1. How can cooperatives empower women?

They can offer training and skills development, helping women improve their capability to start a business or find a job, and improve income generation prospects.

They can provide women with access to capital that they may not be otherwise able to get from traditional financial institutions. This can help them start or expand their businesses.

Cooperatives create a supportive network for women as cooperative members can share experiences and learn from each other, they can collaborate to develop opportunities and access services and markets, they can mutualize efforts for the Good of the community.

They can aggregate women's voices and advocate for their rights (equitable laws, equal pay for working women, access to education and other essential services such as health, access to ownership, etc.).

Basically, the participation of women in cooperatives benefits women, their households, their communities, the society and the economy as a whole. As such, women should be enabled to join cooperative initiatives, and cooperatives involving women members or led by women should be actively supported in order to help trigger the subsequent positive spillovers of such participation.



3.2. Women in Palestine face significant barriers to set up, run or be members of cooperatives

Legal frameworks and access to finance prevail as barriers to women's empowerment

A study⁴ recently conducted by the UNDP in several countries, including Palestine, found that discriminatory laws and policies are a major barrier to women's economic empowerment. These laws and policies mostly limit women's access to resources, services, and opportunities in a number of ways, restricting for example access to real estate property, hindering access of women to decision-making positions, restricting women's liberty of movement (prior authorization by a male family member), liberty to work, their right to open a bank account, etc.

Looking beyond non-financial barriers to women's empowerment, an IFC report⁵ from 2014 highlights the importance of access to finance, and the fact that women entrepreneurs face financial barriers that are significantly higher than those faced by men in the framework of their economic activities. Gender discrimination (women are often perceived by financial institutions as being riskier entrepreneurs than men), lack of collateral (often due to inequitable asset ownership laws), often low financial literacy, and discriminatory social norms, are among the factors that typically hinder women's access to credit and other forms of funding.

⁴ 'Tackling Legal Impediments to Women's Economic Empowerment', UNDP, 2022.

⁵ 'Women-Owned SMEs: A Business Opportunity for Financial Institutions', International Finance Corporation (World Bank Group), 2014



Zoom in on the Palestinian framework

Looking strictly at the Palestinian context, a recent study⁶ focusing on Palestine's legal context and on its cooperative sector, confirms that women's empowerment in Palestine today is hampered by both, financial and non-financial factors. The study

In 2019, the Palestinian territories encompassed 866 cooperatives (circa 68,600 members overall), almost 80% of which were in the West Bank. Around 13% of the West Bank's cooperatives were women cooperatives (women-only members). Only half of the West Bank's registered cooperatives are believed to be active and operational.

underlines the extent of the discrimination against women in the current legal system (exacerbated by the conflicts between government authorities in Gaza and the West Bank over the legality of certain laws), and the numerous non-enabling aspects of local policies, laws and regulations as far as women's involvement in cooperatives is concerned. It highlights especially the discriminatory, complex, and sometimes even unconstitutional aspects of Palestinian regulations (cooperative regulations and those associated with cooperative work). The study argues that these regulations present a number of inconsistencies vis-à-vis the

Palestinian constitution, international standards with respect to basic human rights, international cooperative principles, and particularly, with respect to the UN-CEDAW international treaty⁷ for fighting gender discrimination.

As an illustration, the study analyses several aspects of the laws and regulations that hinder cooperative development in Palestine today – for both men and women – and

⁶ 'An Analytical Study on Cooperatives, Governance and Gender Dimensions in Light of International Human Rights Conventions and the Palestinian Context', Dr. Essam Abdeed, The Palestinian Working Woman Society for Development, November 2022

⁷ The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) is an international treaty adopted in 1979 by the United Nations General Assembly. CEDAW prohibits discrimination against women in all areas of life, including political, economic, social, cultural, civil, and family matters. It is one of the most widely ratified human rights treaties in the world, with 189 ratifying states, among which the Palestinian Authority (2014).



hence weigh down the potential of empowering women through cooperative work. Practical barriers to cooperative work include:

- Complex procedures and the intervention of political and security parties in the registration process of cooperative associations;
- High unjustified fees to be paid by cooperatives for a broad range of legal procedures (registration, legalization of papers, financial audits, supervision services, liquidation, etc.);
- Compromised independence (political interference) further to the obligation to have the Cooperative Work Authority approve the external financing resources of cooperatives through a complex procedure;
- Subjection to a series of taxes on their revenues, as well as to an income tax, which leaves little room for financial surplus to be reinvested in the cooperative business or redistributed to members.

Whereas cooperatives are actually organizations that are intended to promote social and economic equity through improving their members' integration in the economic realm, current Palestinian regulations actually hamper members' rights – including women members – to achieve better income generation and reach greater economic and social security.

Many of the barriers to cooperative development in general, and to the involvement of women in cooperatives in particular, pertain to financial issues. Besides the absence of public financial support, funding sources are scarce, and access to formal finance is particularly hard for women and women cooperatives. Furthermore, alongside hefty fees, a disabling tax regime, and other regulatory challenges, the financial challenges that women face in order to invest in their cooperatives and improve their living conditions through their operation are yet an additional deterrent to women's empowerment through cooperative work in Palestine.

The Palestinian legal framework of cooperative work is not only complex and far from international recommendations and best practices, it actually exacerbates gender imbalances within the Palestinian society. If nothing is done to improve the governance of the cooperative sector and promote a more enabling legal framework for cooperative work, cooperatives will gradually stop operating, abolishing with them one



of the rare opportunities that Palestinian women have to contribute to the economy and improve their living conditions.

3.3. The women – cooperatives – growth nexus

The legal impediments to women's active economic participation within cooperative organizations threaten the sustainability of those cooperatives where women are involved. Consequently, whether the cooperative initiative was spontaneous or whether it had been instigated by a donor with a starting grant to set up the organization and/or kick off its activities - in both cases, the stifling legal framework would weigh heavily on the sustainability potential of the organization.

The short and medium-term consequences of such a non-enabling regulatory framework are predictable: cooperative initiatives will fail to thrive and hence survive ; their members will not only lose their contributions to the organization, but they will be further penalized by not getting any benefits or returns anymore. Consequently, their households will suffer from lower income and lower access to essential services, and their quality of life will further dwindle, thus making them more likely to fall into sustained poverty.

Furthermore, laws and regulations pertaining to cooperative organizations and activities in Palestine are actually impeding to both men and women, in that sense that they do not support the development of cooperative work nor do they enable these organizations to grow to their full potential. Cooperatives whose governance is built on democratic principles and that are run efficiently, can be drivers of economic and social development, and support their members to improve their economic and social status. Consequently, all cooperative members are equally penalized by a legal framework that is stifling for cooperative organizations.

This being said, this paper calls for a more supportive and enabling legal framework for all cooperatives, yet it calls particularly on the Palestinian government to support women, a much more vulnerable portion of society than men, specifically by introducing gender-responsive laws and regulations that would be outright supportive to them. Such legal support would back those women who wish to participate in cooperative initiatives in the aim of improving their lives and those of their families.



4. Recommendations: how can Palestine support women cooperatives?

4.1. Starting from the basics: international references and stakeholder dialogue for a sound cooperative system

It is always commendable to go back to the basics when it comes to promoting ideas and designing solutions to promote cooperative work and support women empowerment, namely through cooperative organizations.

As a sound starting point for improving the overall approach of cooperatives in Palestine, it is commendable that the Palestinian government and the cooperative sector (and possibly more extensively, the social and solidarity ecosystem to which cooperatives belong), initiate dialogue on the practical needs of the sector, the barriers to its development, and the priorities that can be rationally and rapidly dealt with in terms of supporting women-led and women-owned cooperatives.

With respect to international references, the ILO has undisputed international legitimacy as far as the definition and for the promotion of cooperative work is concerned. Its Recommendation 193 establishes the basic guidelines for governments to build a sound environment for cooperatives to thrive and become efficient tools for social and economic development. It tackles an array of essential issues that national legal frameworks and support mechanisms for cooperatives should take into consideration and build on to move forward. They include the independence of cooperative work, democracy and equality as principles of cooperative work, good practices for mainstreaming the gender dimension in cooperatives, good governance principles, the relationship between cooperative and local development, etc.

The ILO recommends that governments, businesses, and civil society organizations work together to support the empowerment of women through cooperatives. This can be done by providing financial assistance, technical assistance, and other forms of support to cooperatives that are working to empower women.



Box 2. ILO Recommendation 193 explicitly mentions governments' responsibility in facilitating access to finance and supporting funding structures dedicated to cooperatives

Extracts from ILO Recommendation 193 on Promoting Cooperatives:

"Measures should be adopted to promote the potential of cooperatives in all countries, irrespective of their level of development, in order to assist them and their membership to:

- create and develop income-generating activities and sustainable decent employment;
- develop human resource capacities and knowledge of the values, advantages and benefits of the cooperative movement through education and training;
- develop their business potential, including entrepreneurial and managerial capacities;
- strengthen their competitiveness as well as gain access to markets and to institutional finance;
- increase savings and investment [...]"

"Governments should facilitate access of cooperatives to support services in order to strengthen them, their business viability and their capacity to create employment and income. These services should include, wherever possible:

- human resource development programs;
- research and management consultancy services;
- access to finance and investment;
- accountancy and audit services;
- management information services;
- information and public relations services;
- consultancy services on technology and innovation;
- legal and taxation services;
- support services for marketing; and
- other support services where appropriate."

"Governments should, where appropriate, adopt measures to facilitate the access of cooperatives to investment finance and credit. Such measures should notably:

- allow loans and other financial facilities to be offered;
- simplify administrative procedures, remedy any inadequate level of cooperative assets, and reduce the cost of loan transactions;
- facilitate an autonomous system of finance for cooperatives, including savings and credit, banking and insurance cooperatives; and
- include special provisions for disadvantaged groups."

Source: ILO Recommendation 193

4.2. Supporting access to finance for women-led cooperatives: a battle horse for driving impact

The central part that can be played by the public sector

Due to a number of social, cultural, political, legal and economic factors discussed in previous sections, Palestinian cooperatives do not have an easy straightforward access



to financial resources. Feedback from women-led cooperatives⁸ clearly underlines lack of access to finance as the biggest challenge women-led cooperatives face.

By providing financial assistance to these cooperatives, governments can help to promote their development and contribute to the economic and social well-being of their members and more generally, of the community(ies) these members belong to.

Recommendation 193 emphasizes the importance of providing financial assistance to cooperatives in a way that is fair and equitable. This means that 1) the assistance should be accessible to all cooperatives, regardless of size, location, or type of activity, 2) the assistance should be provided in a way that does not distort the market or create unfair competition.

There are many ways the Palestinian government can provide financial assistance to cooperatives in general, and to women-led cooperatives in particular. The initiatives below can be relatively simple to design, set up and implement should the political will (and the budgets) be available to proceed.

- **Grants:** the government can allocate budgets to provide grants to cooperatives to help them cover start-up costs or to finance specific projects. Grants can be a great push for women-led cooperatives. They should be distributed on transparent and equitable bases, and their spending seriously monitored for accountability purposes.
- **Loans:** whether directly or indirectly through credit cooperatives for example, the government can also allocate a budget line to provide loans to cooperatives at low interest rates or with other favorable terms. Loans would be best suitable for cooperatives that are already operational and need to scale their business to become more financially sustainable. Women cooperatives could be further supported as compared to other cooperatives for instance, by accessing funds on more favorable terms.

⁸ Feedback collected by MedRiSSE project partners in Palestine An-Najah University



- **Guarantees:** in contexts where commercial funding resources are available, a government can act as guarantor to help reduce the risk of the borrowing cooperatives. This can make cooperatives more likely to obtain financing from financial institutions or other institutional sources of funding.
- **Tax breaks and fee waivers:** taxes can be important leverages in the hand of the public authorities to help support a sector or on the opposite, slow down its momentum. The Palestinian government could envisage providing tax breaks and fee alleviations to cooperatives to encourage their formation and growth. This can help to reduce the cost of doing business for cooperatives and make them more competitive.

Whether the Palestinian government decides to envisage embarking on such initiatives to support all the cooperative sector, or women-led cooperatives exclusively, is a policy decision. However, a mix of financial and non-financial incentives could be considered in order to secure some additional support for women-led cooperative initiatives.

Cooperation with the ecosystem is key

In order to design and deliver such financial services, public authorities would benefit from cooperation with other ecosystem stakeholders that can render the delivery process as efficient, as transparent and as optimal as possible. Partners from the third sector – including cooperatives or cooperative unions for instance - would most likely be best placed to deploy such financial assistance in partnership with the public sector.

Foreign donors can also be solicited thanks to common efforts deployed by the government and the cooperative community. It is highly likely that they can provide part or all of the budget that is necessary to implement the financial support programs provided the government of Palestine backs these supportive initiatives.

On the other hand, it is important to note that financial assistance from the government should not be the only source of funding for cooperatives. Cooperatives should also be encouraged to seek financing from other sources, such as commercial banks, credit unions, and possible impact funds. This will help ensure that they become financially sustainable in the long term. Supportive legislation and appropriate technical assistance can also potentially help the creation of credit unions and other cooperative funds that would be dedicated to supporting the cooperative system.



Non-financial support is also fundamental for sustainability

In order to succeed in tapping various sources of funding, cooperatives will need to be adequately backed by the ecosystem and have access to support mechanisms that would enable them to access such funding. Public authorities can also play a role in supplying non-financial assistance to cooperatives. Public authorities can secure expertise and technical assistance (either by earmarking budget lines for that, or by securing donor funds) to provide technical assistance to cooperatives to help them develop their business plans, improve their financial management, and access markets. This type of support can help professionalize cooperative work, make it profitable, support access to finance and to markets, and thus help members be overall better off.

4.3. Advocacy beyond Palestinian borders

Technical assistance to the public sector. The cooperative community and ally stakeholders should try to mobilize the international community (donors, international NGOs, partners from the educational field etc.) to advocate with them for a more enabling regulatory framework for women cooperatives and to lift the financial and non-financial barriers standing in the way of women-led cooperative development.

The international community can provide advisory services in terms of cooperative policy and cooperative law, including participatory policy and law making, and on the impact on cooperatives of taxation policies, labour law, accounting standards, and competition laws among others.

Direct assistance to women cooperatives. In a first stage however – as it is likely to take time and effort to modify the regulation or add an expenditure on the government's budget, it could be envisaged to turn to foreign donors asking them to secure grant money either for projects (growing the assets or the operations) or at least to alleviate the financial burdens that cooperatives need to deal with to be in line with the regulation.

One scenario the cooperative sector could consider as a win-win partnership between foreign donors and women-led cooperatives would be to design a sort of 'money against performance' program whereby women cooperatives would commit to delivering impact (in the framework of the UN's sustainable development goals) against



funding and technical assistance from one or several donors. Such an approach to secure funding would actually showcase the authenticity of the cooperative work led, and the drive underlying the women's efforts and their enthusiasm to deliver the product or the service that they set up the cooperative for.

Box 3. Strategies that international donors can implement to efficiently leverage financial aid for women-led cooperatives in Palestine

- **Targeted funding:** donors can address the needs and challenges faced by women members by allocate dedicated funding specifically for women's cooperatives.
- **Prioritize access to capital:** donors can design programs that focus on facilitating women's access to capital and credit. This can be achieved through the establishment of dedicated loan programs, microfinance initiatives, or even venture capital funds that cater specifically to women's cooperative businesses. Streamlined loan application processes and reduced collateral requirements can enhance accessibility.
- **Comprehensive support:** financial aid does not have to be limited to monetary assistance; donors can provide comprehensive support packages where financial resources are combined with technical assistance, capacity-building programs, and mentorship opportunities. This holistic approach can enhance the sustainability and success of women's cooperatives.
- **Technical training and capacity building:** the human capital aspect is as important as the financial aspect. Training and capacity building programs can enhance the skills and knowledge of women in cooperatives and empower women to effectively manage and grow their cooperative businesses. Training topics can include business management, financial literacy, marketing strategies, product development, and leadership skills.
- **Market access and linkages:** going to market often being a challenge for production cooperatives, donors could assist women's cooperatives in establishing linkages with buyers and distributors. This can involve support in marketing strategies, participation in trade fairs and exhibitions, and facilitating connections with local and international market channels.
- **Collaboration and coordination:** avoiding duplication of efforts, ensure efficient targeting and maximize the impact of financial aid, are important to achieve optimal results in the field. Donors should be solicited to collaborate with each other, as well as with local organizations and government agencies, to coordinate their efforts effectively in view of sustainability.
- **Monitoring and evaluation:** efficient donor-funded programs and the sustainability of initiatives comes with robust monitoring and evaluation mechanisms to track the progress and impact of financial aid. Mainstreaming monitoring and evaluation approaches in donor programs can help assess the effectiveness of interventions, identify challenges, and inform future decision-making. It is also a means to raise transparency and accountability standards in the cooperative sector, hence professionalizing cooperative work and supporting sustainability.



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