

Problems and Solution Suggestions for Women Cooperatives in Türkiye: The Case of Konya

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Article Info	ABSTRACT
Received: 22.11.2024 Accepted: 02.06.2025 Published: 30.06.2025 Keywords: Cooperative, Women's Cooperatives, Konya.	When we look at the world population in general, it is seen that women's initiatives in economic and social areas are increasing, but it is possible to talk about the existence of some negativities. When we look at it globally, although new opportunities are offered to women in employment areas, some negativities such as low literacy rates compared to men, social pressure and financial difficulties negatively affect women in entrepreneurship in every environment, as in every environment, in economic and social terms. Despite all the negativities, women who make an effort to realize themselves in entrepreneurship come together under the formation of cooperatives and become stronger in social and economic areas. Women's cooperatives have an important role in the development of countries. In this study, semi-structured interviews were conducted with twenty participants who are partners of women's cooperatives operating in Konya province. Five demographic and twenty semi-structured interview questions were directed to the cooperative partners. The answers they gave to the questions directed to the cooperative partners were recorded with the approval of the participants and these records were documented and analyzed by coding in the Maxqda program. As a result of the analysis, it was determined that the biggest problems experienced by women's cooperatives were financial difficulties, management problems and employment. As a result of the study, it has been suggested that increasing state support for the problems experienced in women's cooperatives and providing the necessary information will create a solid foundation for women's cooperatives. Increasing state support for cooperatives and providing more grant support for women's cooperatives by the state will be healthier for the established cooperatives. This issue is important for the continuation of the existence of cooperatives experiencing financial difficulties. In addition, women's cooperatives that are more successful and progress with solid steps will replace cooperatives that are established and closed down in a short time, and it will be possible to get rid of the prejudices formed against cooperatives. Providing training to women according to the field of activity of the cooperative during the establishment phase of cooperatives is important for cooperative members to understand the logic of cooperatives. In addition, these trainings will create a better psychological situation, which will ensure the formation of a positive and peaceful environment in the cooperative.

Türkiye’de Kadın Kooperatiflerinin Sorunları ve Çözüm Önerileri: Konya Örneği

Article Info	ABSTRACT
Geliş Tarihi: 22.11.2024 Kabul Tarihi: 02.06.2025 Yayın Tarihi: 30.06.2025 Anahtar Sözcükler: Kooperatif, Kadın Kooperatifleri, Konya.	Dünya nüfusunun geneline bakıldığında kadınların ekonomik ve sosyal alanlardaki girişimlerinin arttığı görülse de bazı olumsuzlukların varlığından söz etmek mümkündür. Küresel olarak bakıldığında kadınlara istihdam alanlarında yeni imkanlar sunulsa da okuryazar oranlarının erkeklere göre düşük olması, toplum baskısı ve maddi imkansızlık gibi bazı olumsuzluklar her ortamda olduğu gibi girişimcilik alanında da kadınları ekonomik ve sosyal yönden olumsuz etkilemektedir. Bütün olumsuzluklara rağmen girişimcilik konusunda kendini gerçekleştirme çabası içerisinde giren kadınların kooperatif oluşumu altında bir araya gelecek sosyal ve ekonomik alanda güçlenmeleri söz konusudur. Kadın kooperatifleri ülkelerin kalkınmasında önemli bir role sahiptir. Bu çalışmada Konya ilinde faaliyet gösteren kadın kooperatiflerine ortak olan yirmi katılımcı ile yapılandırılmış görüşmeler yapılmıştır. Kooperatif ortaklarına önceden belirlenen beş tanesi demografik diğerleri ise yapılandırılmış yirmi mülakat sorusu yönelendirilmiştir. Kooperatif ortaklarına yönelendirilen sorulara verdikleri cevaplar katılımcıların onayı ile kayıt altına alınmış ve bu kayıtlar doküman haline getirilerek Maxqda programında kodlama yapılarak analiz edilmiştir. Yapılan analiz sonucunda kadın kooperatiflerinin yaşadıkları en büyük sıkıntıların maddi imkansızlıklar, yönetim sorunu ve istihdam olduğu tespit edilmiştir. Çalışma sonucunda kadın kooperatiflerinde yaşanan sorunlar için devlet desteğinin artırılması ve gerekli bilgilendirmenin sağlanmasının kadın kooperatifleri için sağlam bir temel oluşturacağı konusunda önerilerde bulunulmuştur. Kooperatifler için sunulan devlet desteklerinin artırılması ve devletin kadın kooperatifleri için daha çok hibe destekte bulunulması, kurulan kooperatifler açısından daha sağlıklı olacaktır. Finansal açıdan zorluk yaşayan kooperatiflerin varlıklarını sürdürebilmeleri için bu husus önemlidir. Ayrıca kurulan ve kısa sürede kapatılan kooperatiflerin yerini daha başarılı ve sağlam adımlarla ilerleyen kadın kooperatifleri alacak ve kooperatifler için oluşan önyargılardan kurtulmak mümkün olacaktır. Kadınlara kooperatiflerin kurulum aşamasında kooperatifin faaliyet alanına göre eğitimlerin verilmesi kooperatif ortaklarının kooperatifçilik mantığını anlamaları için önemlidir. Ayrıca bu eğitimler psikolojik açıdan daha iyi bir durum yaratacak ve bu da kooperatifte pozitif ve huzurlu bir ortamın oluşmasını sağlayacaktır.

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INTRODUCTION

Cooperatives can be expressed as a structure where people come together and prioritize their needs and expectations, act with mutual assistance and cooperation, and make democratic decisions. It can be said that women's cooperatives in particular create an effect that can encourage women entrepreneurs with these elements of solidarity (Bastida et al., 2020: 4). One of the most important factors why women's entrepreneurship plans cannot be implemented is their family obligations and responsibilities. The fact that the only responsibilities of a married woman are seen as housework and childcare and this is imposed on women causes the number of women entrepreneurs not to increase today and even decreases the number of women employed. Apart from these responsibilities imposed on them, women do not receive any support regarding their goals and plans in business life (Bharti, 2021: 619). Women who cannot receive material and moral support are increasingly moving away from the labor market and women's poverty is increasing in terms of employment. The suppression of women by removing them from employment areas also causes women's poverty worldwide. In terms of poverty, it is seen that women's poverty has a more devastating effect than men. Studies conducted in the USA covering the 1970s show that women's gender inequality, educational difficulties and women's distance from the labor market are more severe than men's. Many negativities such as gender inequality and women's poverty have remained an insurmountable obstacle despite the policies and social aids developed by countries from the past to the present, and even today these policies and aids may be insufficient (Öztürk, 2008). Cooperatives are an important structure to increase economic prosperity and employment rates in rural areas (Sefer, 2020). The cooperative structure, which brings women together so that they can implement business ideas that they cannot implement on their own, provides social capital opportunities. Innovation, which requires social innovation and change due to rapidly changing technology, is identified with innovation and integrated with entrepreneurship, is also an important factor in the success of women's cooperatives (Afkari and Arıcıoğlu, 2023). In addition, cooperatives established by women by joining forces will enable them to have an efficient entrepreneurship process in terms of time and energy (Adıgüzel and Küçüköğlu, 2020). The development and dissemination of cooperatives, especially in rural areas, is an important issue for poverty management (Çekici&Bayrakçı, 2024). The purpose of this research is to identify the problems experienced by women's cooperatives in Konya and to offer solution suggestions in line with the data obtained as a result of the study. It has been determined that such a study has not been conducted specifically for Konya district in the literature. Interviews were organized with women's cooperatives in Konya and an attempt was made to identify the material and moral problems experienced in the cooperatives.

Literature Review

In a study conducted by Peterson (2014), the working strategies and development processes of a women's cooperative in Mexico were examined. It was suggested that the success of the cooperative was based on the support of other companies and organizations to the women's cooperative and the flexibility of the cooperative. It was also determined that women's cooperatives conflicted with local gender norms and caused some tensions in family and domestic life.

In a study conducted by Piñán and Vibert (2019), women's cooperatives in South Africa were examined and it was emphasized that they had the most problems due to financial difficulties and that it was difficult to overcome this obstacle.

In a study conducted on women's cooperatives in rural areas, Serinikli (2019) found that women living in the local area had a positive attitude towards women's cooperatives. However, in the study conducted for Konya, most cooperative members stated that cooperatives were approached with prejudice and that everyone stayed away from cooperatives. In the study conducted by Kutay (2022),

women's cooperatives in Turkey were examined and as a result of the study, it was argued that women's cooperatives should be supported by public institutions and that women's cooperatives should be exempt from some taxes. In general, it was determined that financial difficulties were more severe in women's cooperatives and that they needed support.

In the study conducted by Demircan Yıldırım (2023), it was examined how women's cooperatives were affected during the Covid-19 pandemic period, when the economies of all countries deteriorated and socio-economic life came to a standstill, and how women's cooperatives also affected the pandemic process. 8 cooperatives were interviewed in the provinces of Isparta, Antalya and Burdur. In the study, data were collected through semi-structured interviews and analyzed in the "MAXQDA 2020" program. As a result of the study, it was determined that the Covid-19 pandemic process affected women's cooperatives more in the financial field.

In the study conducted by Piñán and Vibert (2019), a women's cooperative in rural South Africa was examined in terms of its experiences, development plans, initiative processes and responsibilities. The main focus of the study was to end hunger, empower women and ensure gender equality. As a result of the study, it was determined that in addition to insufficient financial support, there were insurmountable obstacles to the goals of ending daily hunger and ensuring gender equality.

Kazar and Taş (2019) applied semi-structured interviews to women's cooperatives actively operating in Istanbul. The "MAXQDA 2018" program was used in the analysis of the obtained data. According to the results of the study, cooperative employees emphasized that they prioritized social benefit rather than economic benefit. In addition, women working in the cooperative stated that they felt more self-confident, happy and strong. It was determined that they had difficulties in terms of SSI rights, team spirit and financial support as a cooperative.

In the study conducted by Moolakkattu and Nair (2015), a study was conducted focusing on the difficulties faced by women's cooperatives in Kottayam District in Southern Kerala. As a result of the study, it was stated that most women's cooperative societies in Kerala depend on men for their survival and this situation seriously affects their ability to leave a mark on the economic lives of women who are expected to leave their mark. It was found that the government does not have an objective policy of restricting the establishment of cooperatives in different regions and this leads to unhealthy competition among cooperatives and Women's Cooperative Societies often become easy victims due to such competition. Vakoufaris et al. (2007) examined women's cooperatives in the North Aegean, an island region. The importance of women's cooperatives and their contributions to the local area were emphasized. In order to obtain information about cooperatives, structured questionnaires were organized and interviews were conducted with the heads of cooperatives. According to the results obtained from the study, it was stated that women's cooperatives have significant potential but on the other hand, they have significant disadvantages. In addition, it has been determined that the biggest problems of women's cooperatives are the distribution and marketing of products, the lack of a suitable support structure and the lack of necessary skills.

Harwiki (2016) Doğu Java'daki kadın kooperatiflerinin yöneticilerini ve çalışanlarını incelemiştir. The study emphasized the importance of organizational citizenship behavior, and according to the data obtained as a result of the study, it was determined that helping colleagues, volunteering for additional tasks, and participating in activities that support the goals and values of the organization positively affected the performance of employees. Cooperative managers should not offer their employees limited opportunities and should not ask them to work more than their normal working hours. However, when employees do their best to develop and improve the organization and are willing to contribute beyond their official job descriptions, the value of honesty should have an impact on creativity and readiness to accept change.

In the study conducted by Gündüz (2022), 726 women's cooperatives in Turkey have moved away from traditional methods and turned to using e-commerce, and this study examined the situation of women's cooperatives with e-commerce. Data were collected through a survey to analyze the study, and then the obtained data were analyzed in the "SPSS 27.0" and "Eviews 10" programs. As a result of the study, it was concluded that the increase in the annual turnover and number of employees of cooperatives positively affects the e-commerce situation, and the increase in the average age of employees and the low level of education negatively affect e-commerce.

Karakuş (2022) compiled studies on women's cooperatives and focused on the contributions of women's cooperatives to society and the empowerment of women in the data obtained in line with these studies. According to the results obtained from the compiled studies, the importance of increasing and strengthening the social savings of women working in cooperatives rather than financially was emphasized. In addition, it was determined that cooperatives made a significant contribution to working women both economically and socially by allowing them to increase their self-confidence.

In the study conducted by Ponce (2022), the effects of the formalization of women's cooperatives in Jordan on the informal economy were examined. For this purpose, data were collected from 66 women's cooperatives actively operating in Jordan. The findings obtained as a result of the research concluded that the formalization policy in the cooperative sector did not affect the informal economy and instead, the difficulties significantly affected the informal economy.

In the study conducted by Serinikli (2016), women's cooperatives operating in Turkey were evaluated in terms of preventing women's poverty. In light of the information obtained as a result of the study, it was determined that most women who are partners in cooperatives do not have sufficient knowledge about cooperatives. The trainings to be given in women's cooperatives enable women to become more developed individuals in terms of expressing themselves, being more conscious and standing on their own feet.

In the study conducted by Çınar et al. (2021), the possibilities and limitations of women's empowerment in contexts where there is no suitable macro-institutional framework and social structure were examined in line with the data obtained from studies conducted on some women's cooperatives in Turkey. It was investigated how women with different socio-economic and political backgrounds changed after becoming cooperative partners. The results obtained, although varying according to the cases, concluded that women achieved economic, social, organizational and psychological empowerment despite political and social restrictions.

Serinikli (2019) conducted the study to determine the entrepreneurial activities of small-scale women entrepreneurs operating in rural areas and to obtain women's insights and attitudes on cooperatives. According to the data obtained as a result of the study; It was determined that most of the employees make decisions together with their spouses, women entrepreneurs mostly work in agricultural areas, the number of cooperative partners is low, and some employees work at home and earn their own income. In addition, an important finding was that women have a positive attitude towards cooperatives.

Kutay (2022) emphasized the importance of women's cooperatives in rural areas in Turkey in his study. According to the findings obtained from the study, although some of the women's cooperatives in Turkey are successfully and actively operating, the problems of the cooperatives have not yet been resolved. In particular, it was argued that public institutions should provide financial support to women's cooperatives, the partnership share determined as 100 TL should be reduced, and they should be exempt from some taxation.

Merrett and Walzer (2004) stated that cooperatives are often exposed to conflicting goals when attempting international intervention. The management problem experienced in cooperatives today is

shown in the research conducted by Caswell (1989) that cooperatives generally do not consist of individuals with extensive management experience and strategic planning and financial management understanding. In addition, the development of cooperatives can be hindered by the narrowness of the product range. Many cooperatives are anxious about adding different products to their product basket and think that they will not be able to meet the needs of their customers. Another negative aspect of cooperatives is that every change made in cooperatives creates a feeling that the members are being cut from themselves rather than investing. Özkök and Köse (2021) investigated the effects of the activities of cooperatives in Turkey on regional development. In the study, the data were examined in terms of the historical process of cooperatives, previous activities and regional development. As a result, it was determined that cooperatives contribute to regional development and economic growth by creating new job opportunities in the labor market, providing closeness between consumers and producers and increasing employment. Candan Demirkol (2022) examined the experiences, problems and solution suggestions of 8 women's cooperatives operating in the Izmir province of Turkey during the Covid-19 pandemic. The data obtained as a result of the study indicate that women have positive perceptions about establishing cooperatives and becoming partners in cooperatives. In addition, it has been determined that women's cooperatives have a role in increasing and strengthening solidarity in economic and social terms.

In the study conducted by Datta and Gailey (2012), women's cooperatives in India were examined using the case study analysis method. The results obtained indicate that state-supported women's cooperatives in India are unsuccessful. It is stated that a favorable legal and political environment should be created for existing cooperatives.

In a study conducted on women's cooperatives operating in the Denizli province, the relationship between cooperativism and social entrepreneurship was examined. The women's cooperatives participating in the study defined themselves as a social entrepreneur.

In the research conducted by Demirkol (2022), the events experienced by women's cooperatives in Izmir province during the pandemic, the problems they encountered and the solutions they proposed to these problems were revealed. According to the results of the research, it was determined that women developed a positive attitude towards the cooperative structure during this process. It was also determined that women's cooperatives started to do e-commerce via social media with the pandemic. Thus, it is seen that they brought a solution to the difficulties experienced with pandemic measures by doing e-commerce

According to the results of the qualitative research conducted by Elçi (2024) in a women's cooperative in Şırnak, it was seen that women who were partners in the cooperative made more social and individual contributions than economic contributions. For this reason, it was concluded that the inclusiveness and impact of cooperative activities should be increased.

According to the research conducted by Başaran and Irmak (2022) in the Devrek district of Zonguldak, they focused on the positive contribution of women's cooperatives to the sustainability of local production, especially in rural areas.

According to another study conducted in Antalya, it was determined that the most important reason for women to become partners in cooperatives was to increase their sales potential. It was also stated that the women who participated in the study were not aware of the support given to cooperatives.

METHOD

Population and Sample of the Study

The population of the study consists of women entrepreneur cooperatives operating in Turkey, and the sample of the study consists of women cooperatives operating in the Konya province. The purposive sampling approach was adopted for the study. The reason for choosing purposive sampling is that the participants can willingly provide information related to the research problem (Creswell, 2015: 156). Structured interviews will be used in the study. Initially, demographic questions will be directed to women cooperative members to understand their historical development and identify the problems experienced in the cooperative.

Data Collection Tools

Structured interview technique was used in the study. In the structured interview method, questions are predetermined, and the order of the questions to be asked is arranged (Merriam & Tisdell, 2015). For this reason, when preparing the questions, demographic questions will be directed to the women's cooperative members first. Interviews were conducted with women's cooperative members who were active in Konya province and who continued to work actively during the period when the activities started. Before preparing the research questions, the necessary literature review was conducted in line with the purpose of the research and the literature was read. While preparing the interview questions, care was taken to ensure that they were simple, understandable and clear. The interview questions prepared as open-ended were prepared in accordance with the purpose of the research. Audio recordings were taken from the cooperative members who agreed to participate in the research and gave permission. The answers given by the participants who did not want the audio recordings to the interview questions were written by hand and put on paper. There are different opinions in the literature about the number of people who should be interviewed. While Johnson and Christensen (2019) have the idea that 6-12 people would be sufficient; According to Morgan (1997); It is sufficient to interview 6-10 people and according to Krueger (2000), 6-9 people. When the information received repeats itself during the interviews, the saturation point is reached and inclusion in the sample is stopped. For this reason, the interviews were completed when the answers received from the face-to-face interviews repeated themselves, no new information was received and the data reached saturation (Shenton, 2004; Onwuegbuzie & Collins, 2007).

Data Analysis

The interviews conducted within the scope of the research were first transcribed. The interviewees were coded without their names on the basis of confidentiality. The discourse analysis method was used in the analysis of the interviews conducted within the scope of the study. In the analysis of the research, the coding was done with the support of the researcher and three experts in the field, and themes were created. The reason for the creation of themes is that the general information of all data and the experiences of individual participants are characterized (Bradley, 2007). A software program was used during the coding. In order to ensure the validity of the data, more than one coder was used and the agreement between the coders was checked. At the same time, experts in the field were asked to check the codes after the coding (Creswell, 2017:154). In the article, 80% agreement between coders is recommended (Miles&Huberman, 1994; Creswell, 2015). Since the interview method was preferred in the research, pilot interviews were conducted before starting the interviews in order to test the interview questions and the interview protocol in order to ensure validity and reliability (Yıldırım and Şimşek, 2016). In addition, the research findings were conveyed to the participants and the participants

were asked whether the findings reflected their thoughts, and the participant confirmation was obtained, thus ensuring validity and reliability (Silverman, 2018).

The questions asked in the interview are as follows:

Your age:

Your marital status:

Your educational status:

Do you have children? If so, how many children do you have? How many years have you been a cooperative member?

Your average monthly income?

1- Can you tell us the story of the establishment of your cooperative and how you came to this day?

2- What were the social and economic contributions of the cooperative to your life as a cooperative member?

3- What are the differences between your socioeconomic status before becoming a cooperative member and after becoming a cooperative member?

4- What are the problems you experience as a cooperative member? How do you solve the problems you experience?

5- Where do you see your cooperative in the short, medium and long term?

6- What are your individual short, medium and long term goals?

DATA ANALYSIS

During the research, the interviews conducted with cooperative members will be transcribed. The interviews conducted with cooperative members will be coded following the principle of confidentiality without mentioning their names. In the analysis of the interviews conducted in the study, discourse analysis method will be used. The codings will be conducted with the support of three researchers and experts in the field, and themes will be created. The reason for creating themes is to characterize the overall information from all data and individual participants' experiences (Bradley, 2007). Software program "MAXQDA 2022" will be used for the codings.

FINDINGS

When examining the data obtained from the interviews conducted in Konya province, the responses to the research questions consisting of twenty questions and the details of the answers given to the questions will be presented in this section.

Tablo 1

Demographic Characteristics of the Participants and Responses to the Questions

Participant	Age	Marital status	Education	Child	Partnership Duration	Cooperative Income
P1	50	Married	Associate degree	3	1 year	-
P2	40	Single	Master's degree	-	1 year	-
P3	45	Single	Associate degree	-	1 year	-
P4	39	Single	High school	1	1 year	-
P5	39	Married	Middle school	1	1 year	-
P6	41	Single	High school	3	1 year	-
P7	19	Single	High school	-	1 year	-
P8	68	Married	Associate degree	2	1 year	-
P9	54	Married	Primary school	3	2 year	-
P10	52	Married	Primary school	2	2 year	-
P11	45	Married	Primary school	3	2 year	-
P12	62	Married	Primary school	2	2 year	-
P13	61	Single	Primary school	3	2 year	-
P14	58	Married	Primary school	6	2 year	-
P15	50	Married	Primary school	2	2 year	-
P16	65	Single	Primary school	2	2 year	-
P17	53	Single	Primary school	3	2 year	-
P18	68	Married	Primary school	2	2 year	-
P19	58	Married	Primary school	1	2 year	-
P20	70	Married	Primary school	2	2 year	-

Note: Only six out of a total of 20 research questions are included in the table.

EMPIRICAL FINDINGS

The role of women's cooperatives in the economic and social life is increasingly significant worldwide. All studies conducted in this field support this claim. Since there is no existing study specifically focused on Konya province in the literature, this research aims to fill a gap in the literature. Semi-structured interviews were conducted with three women's cooperatives in Konya. A total of twenty female cooperative members were interviewed. Each cooperative member was asked twenty questions based on the predetermined interview questions. The data obtained from the interviews were analyzed using the "MAXQDA" software.

As a result of the analysis, a total of 183 codes were identified, and three coding categories were determined under the theme of "problems of the cooperative," which include financial constraints, employment issues, and management problems. Regarding the common problems of cooperatives, it was found that one of the shared problems experienced by three different women's cooperatives in Konya is financial constraints. In the interviews, almost all female cooperative members mentioned that they did not receive any support or grants from the government. However, one women's cooperative mentioned receiving support from the Konya Metropolitan Municipality. Financial constraints were not only related to monetary issues but also encompassed aspects such as the availability of land for cultivation, equipment, and machinery. Moreover, cooperative members expressed difficulties in covering raw material and operational costs. In addition to financial constraints, another issue identified in women's cooperatives is the negative prejudice against cooperatives, which leads to a lack of new members and employment opportunities. This prejudice can be attributed to living in a patriarchal society. During the interviews with female cooperative members, it was observed

that they faced negative judgments from their husbands. Furthermore, apart from employment issues, one of the problems identified in women's cooperatives is management-related. It was found that this management problem arises from the dominance of one member with a stronger personality. Female cooperative members stated that their inability to decide collectively and encountering different opinions

every week had a negative impact on the cooperative. Some cooperative members also mentioned minor issues caused by a lack of knowledge and experience during the establishment phase.

Alongside the challenges faced by women's cooperatives, the positive aspects of establishing a cooperative were also discussed. In the study conducted in Konya, it was observed that all cooperative members benefited positively in terms of social contributions. The responses regarding social contributions included changes in their perspectives on life, meeting new people, traveling to different cities through fairs, gaining diverse experiences, expressing themselves, strengthening the sense of solidarity, enhancing belief in achieving goals, improving communication skills, sharing knowledge, making friends, overcoming pessimism, and receiving training on packaging, sales, and marketing, which is considered a significant social contribution. Other studies in the literature also indicate that women's cooperatives contribute economically based on their capabilities. However, in the study conducted in Konya, it was found that women's cooperatives have not yet achieved any tangible economic contributions.

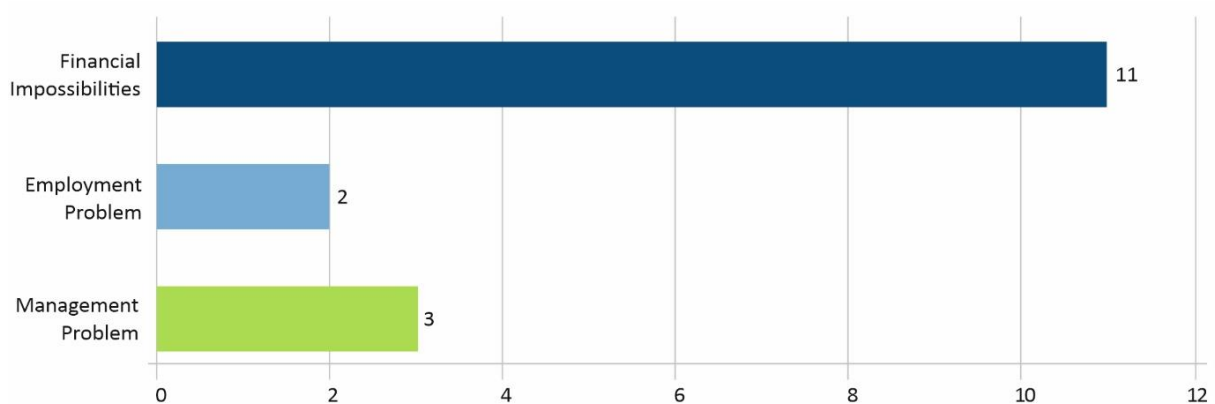


Figure 1
Cooperative Problems

As seen in Table 2, the responses provided by women working in women's cooperatives and the analysis of the data indicate that women's cooperatives face the most challenges due to financial constraints. The second most common challenge is management issues. Lastly, the lack of potential members and employees for the cooperatives is a significant concern.

CONCLUSION

This study aimed to analyze the challenges faced by women's cooperatives in Konya province. Semi-structured interviews were conducted with women cooperative members using predetermined research questions. Based on the responses provided during the interviews, most participants highlighted their struggles with financial constraints, which could potentially lead.

Some participants also mentioned the difficulty in finding suitable employees due to prevailing biases against cooperatives. Additionally, the management problem was identified as another challenge in women's cooperatives, often attributed to one member having a dominant personality. Some members expressed difficulties in decision-making and facing different ideas each week, which negatively impacted the cooperatives. During the interviews, it was observed that some minor issues related to lack of knowledge were experienced during the establishment phase.

In a study conducted by Piñán and Vibert (2019) on women's cooperatives in South Africa, financial constraints were identified as the major challenge, with overcoming this obstacle proving to be difficult. A similar situation was observed in Konya, where some cooperatives face financial

constraints, hindering their progress and potentially leading to closure. Kazar and Taş (2019) conducted a study on women's cooperatives in Istanbul, and financial support was identified as a major issue for these cooperatives. Serinikli (2019), in her study on rural women's cooperatives, found that local women exhibited a positive attitude towards women's cooperatives. However, in the context of Konya, most cooperative members expressed biases against cooperatives, with many people avoiding involvement. Kutay (2022) conducted a study on women's cooperatives in Turkey, suggesting that these cooperatives should receive support from public institutions and be exempt from certain taxes. Overall, the findings indicate that financial constraints are a major challenge in women's cooperatives and that they require support.

Based on the findings of this study, the following recommendations can be made regarding the challenges faced by women's cooperatives:

- Assigning a consultant to guide and assist women's cooperatives in following the necessary procedures during the establishment phase.
- Before the establishment of cooperatives, it is important for cooperative members to determine their specific area of activity to ensure a more focused approach.
- Cooperatives should adopt a democratic decision-making structure rather than a single- person management style, in line with the fundamental principles of cooperatives.
- Increasing government support for cooperatives and providing more grant assistance to women's cooperatives will contribute to their sustainability. This is crucial for financially struggling cooperatives. Furthermore, the success of well-established and resilient women's cooperatives can help overcome biases and misconceptions about cooperatives.
- Providing training to women during the establishment phase of cooperatives, tailored to the cooperative's field of activity, is essential for cooperative members to understand the principles of cooperativism. These training programs can also contribute to a positive psychological environment, fostering a harmonious atmosphere within the cooperative.

Ethics Statement

This study was accepted under the supervision of Assoc. Prof. Ebru Özer Topaloğlu within the scope of Tübitak 2209-A University Students Research Projects Support Projects in the 2021/2 application period and is an article prepared within the scope of the project.

Ethics Committee Approval

Ethics approval was given by the ethics committee of Necmettin Erbakan University, Social Sciences Institute on 28/09/2022 with the number 10.

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Sustainable Development Goals (SDGs)

Sustainable Development Goals: 1 No Poverty

Sustainable Development Goals: 17 Partnerships for the Goals

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