

COOPERATIVE SOCIETIES AND SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN CALABAR MUNICIPALITY, CROSS RIVER STATE, NIGERIA

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Abstract

This study explores the impact of women's participation in cooperative societies on their socio-economic empowerment in Calabar municipality, Cross River State, Nigeria. Three objectives were formulated, addressing the relationships between women's involvement in cooperatives and their educational level, employment status, and health. A descriptive survey research design was adopted, with a sample of 200 women drawn from the registered members of cooperative societies in Calabar Municipality. The study found significant positive relationships between women's participation in cooperative societies and their educational level, employment, and health status. The findings indicate that cooperative societies play a crucial role in promoting the socio-economic empowerment of women by enhancing educational attainment, employment opportunities, and health outcomes. The study recommends regular awareness campaigns through mass media to encourage women's active participation in cooperative societies for improved socio-economic well-being, emphasizing the transformative potential of cooperative activities in Calabar municipality.

Keywords: *Cooperative societies, educational level, employment, health status, socio-economic empowerment.*

Introduction

The indispensable role of women in the economic advancement and societal development is widely acknowledged. Despite remarkable achievements in various fields globally, women often encounter constraints stemming from reproductive responsibilities, societal norms, and gender-based customs, contributing to high rates of poverty and social backwardness (Kabeer, 2000). This disparity results in women lagging behind in education, employment, and income generation, impeding their recognition in global development metrics (Mosedale, 2005). The concept of women's empowerment, initially advocated by Third World feminist and women's organizations in the 1970s, aimed at securing social justice and gender equality globally (Bisnath & Elson, 2003). In response, the United Nations dedicated a decade (1975-85) to women and development issues, striving to empower women for active participation in

socioeconomic and political agendas (United Nations, 1975). Cooperation, an age-old principle, serves as the foundation for domestic and social life, representing the group instinct in humanity. Cooperative societies, rooted in equality and equity, aim to foster social advancement through economic improvement (Prasad & Maheshwari, 2018; Sifa, 2016). The historical significance of cooperative efforts in human society highlights their instrumental role in societal and economic progress. This introduction underscores the challenges faced by women and the historical context of cooperative societies, setting the stage for an exploration of their potential in empowering women economically.

A cooperative society, as defined by Alkali (1991), is a voluntary association of individuals with limited means, united to achieve common social and economic goals. Such societies play a crucial role in economic empowerment and development by bringing together individuals with limited resources to enhance their collective capacities for mutual benefit. Women's participation in decision-making, influenced by education and economic conditions, holds significance at various levels of society (Hawkesworth, 1990). In both rural and urban settings, women actively engage in diverse cooperative societies, such as thrift groups ("Osusu") and agricultural associations. These endeavors empower women socioeconomically, addressing issues like unemployment, the "housewife" syndrome, and dependence on husbands for care and upkeep. Through cooperative efforts, women contribute to solving longstanding challenges and elevate their socioeconomic status (Amah, 1995; Yamah, 1995). In view of the above, this study is aimed at investigating cooperative societies and socio-economic empowerment of women in Calabar municipality, Cross River State, Nigeria.

Statement of the problem

The rising poverty levels, particularly among African women and individuals in developing societies, concern social workers, governments, and the public, given their responsibilities for addressing social issues, improving citizens' welfare, and maintaining social order. Women's socio-economic status, shaped by cultural and religious norms, often restricts their access to economic activities, fostering dependency on husbands and household income. Recognizing these challenges, women engage in various initiatives to enhance their economic standing, prompting government strategies and programs for empowerment. These initiatives encompass credit access, income generation, savings, skills training, literacy, and more, aiming to improve women's control over resources. While the government has made efforts, such as promoting gender equality and women's empowerment through legislative representation and the National Women Development Centre, the persistence of these problems raises questions about the effectiveness of these measures. Cooperative societies, often initiated by women, have emerged as forums for collective economic activities, offering solutions to women's economic dependence. This research aims to assess the impact of women's involvement in cooperative societies in Calabar Municipal on their employment, education, and health, addressing the broader issue of socio-economic empowerment for women in the region.

Conceptual review

Women involvement in cooperative societies and educational level.

Empowering women with education give them a sense of belonging in the society. Education equips people especially, women with literacy, and numeracy. It increases the ability to learn new skills thereby facilitating participation in modern economic activities, it also affects health and life expectancy because it equips the individual with the knowledge and means to control and detect diseases. The benefits of women's education are so numerous that they should not be relegated to the background. Such benefits include: lower fertility and infant mortality levels, better education of future generations, especially, girls; lower maternal mortality, which explains why is a strong empowerment mechanism for women (Obetta, 2009; Ofem, 2020). Kareem, Arigbabu, Akintaro and Badmus (2012) carried out a study on the impact of co-operative societies on capital formation. The results of the research findings show that majority of the

respondents (cooperative members) are fairly educated, indicating that by giving loan to their members at low interest rate, the cooperative societies encouraged their members to go to school.

In a study of the roles that cooperative movement has played in the social and economic development of all countries, Barut (2017) found that the establishment of "women's cooperatives" and their active management promotes among other things, the increase of social and educational level of women.

Women involvement in cooperative societies and the employment of women.

Empowering women through employment not only provides a source of livelihood but also serves as a potent tool for poverty alleviation and overall welfare improvement. Prasad and Maheshwari (2018) observed that the participation of rural women in dairy cooperatives has significantly contributed to their livelihood security, enabling them to actively participate in social change and economic development. Cooperative societies play a crucial role in capital formation, as noted by (Kareem et al., 2012; Ofem et al., 2021), granting credit services that empower members to establish their businesses. Studies by Taiwo et al. (2015) in Anambra State, Nigeria, and Ufoaroh (2017) in Anambra state further emphasize the positive impact of cooperative societies on farmers and rural women, highlighting improved access to productive resources, enhanced living standards, and economic empowerment.

Examining Dakkada Multi-Purpose Cooperative Society (DMPCS) in Sub-Saharan rural communities of Akwa Ibom State, Nigeria, Nkpoyen and Awusa (2019) found that DMPCS significantly contributes to poverty reduction, improved self-employment, increased income, and enhanced food security. Pinto's (2016) study in India underscored the multifaceted impact of women's cooperative societies, positively influencing rural women socially, economically, personally, psychologically, and financially. Additionally, Masabo (2015) and Okoi & Omang, (2018) asserted that cooperatives are effective mechanisms for pooling women's resources, providing economic opportunities, enhancing skills and knowledge, and fostering networks to withstand periods of scarcity. In summary, these studies collectively emphasize the pivotal role of cooperative societies in empowering women, fostering economic independence, and enhancing overall well-being.

Women involvement in cooperative societies and their health status.

Generally, improved nutrition and welfare brought about by improved earnings among women play essential roles in boosting the health status of women and their family members. According to Obetta (2009), an essential aspect of empowerment is human capital development of the poor. This includes investment in their education and health as well as improving access to other social services such as safe water and sanitation and reproductive health services for women. Accordingly, access to better health facilities will also improve their productivity directly as well as their children's health thereby reducing their absenteeism from work. (Obetta, 2009). Ekesionye and Okoio (2012) opined that women empowerment and participation in economic activities is a tool for self-reliance and development of the Nigerian society, which benefits is reflected in farming, trading, craft, food processing, hair dressing, poultry and the likes which gesture can lead to improvement in the health of the women as their food supply improved tremendously.

Theoretical framework

Human capital theory by Theodore William Schultz (1961)

Human capital theorists advocate for investing in people through education and healthcare, emphasizing the potential for long-term gains despite short-term resource losses. According to this theory, economic growth relies not only on physical capital but also on the education and health of the labor force. Theodore William Schultz introduced the human capital theory in the early 1960s, asserting in his article "Investment in Human Capital" that transitioning from traditional to modern society requires deliberate investment in

people. This investment, achieved through education and healthcare, creates human capital, considering knowledge and skills as forms of deliberate investment.

Schultz contends that education, training, and health investments provide opportunities and choices, empowering individuals and allowing them to control their productivity and earnings. The difference in earnings, he argues, stems from variances in access to education and health. While short-term investments address immediate concerns like food and shelter in underdeveloped countries, societies focusing on long-term development can invest in education, health, and migration to enhance skills and opportunities. Schultz's human capital theory highlights the critical link between increased investment in human capital and overall income growth, advocating for strategic investments in education and health for sustained societal development.

Methodology

The research design adopted for this study was survey research design. The survey research design allows the researcher to make inferences about the population under the population. Survey research is therefore very useful for opinion and attitude studies, it depends basically on questionnaires and interviews as means of data collection.

The population of this study consists of all the women who are members of the various cooperative societies in the study area. According to the statistics from the Department of cooperative, Social Welfare, Cross River State Ministry of Sustainable Development, 2019, there are forty (40) registered cooperative societies in Calabar Municipality, with a total of 400 women who are registered members.

The sampling technique for this study was the purposive and the accidental sampling techniques. Purposive sampling technique was adopted to ensure that only the women who possess the characteristics of being involved in one form of cooperative societies or the other participate in the study. The questionnaires were administered to the sampled women using accidental sampling procedure. The use of accidental sampling is to ensure that only the women that were readily accessible and willing to volunteer the information required by the questionnaire were used for the study.

The sample size (n) for the study was 200 women in the study area. This sample represents 50% of the total population of the study. The sample size was calculated using the Taro Yamane (1967) simplified formula for finite population proportions, as shown below:

$$n = \frac{N}{1+N(e)^2}$$

n = Sample size

N = Finite population size

e = Acceptable sampling error

95% confidence level and P = 0.05

$$n = \frac{400}{1+400(0.05)^2}$$

$$n = \frac{400}{1+400(0.05)^2}$$

$$n = \frac{400}{1+400 \times 0.0025}$$

$$n = \frac{400}{1+1}$$

$$n = \frac{400}{2}$$

n = 200

Findings

Table 1: Summary of result of the descriptive analysis of the responses on Women involvement in cooperative societies (n=200)

Women involvement in cooperative societies	Strongly Agree (SA)		Agree (A)		Disagree (D)		Strongly Disagree (SD)		Total	
	F	%	F	%	F	%	F	%	F	%
Cooperative activities are very interesting	149	74.5	16	8.0	18	9.0	17	8.5	200	100
Some members of cooperative society attend meetings regularly	101	50.5	72	36.0	9	4.5	18	9.0	200	100
Some members of cooperative society pay dues regularly	156	78.0	18	9.0	8	4.0	18	9.0	200	100
Members of cooperative society play active role in the system	110	55.0	54	27.0	18	9.0	18	9.0	200	100
The practices in the cooperative society are commendable	54	27.0	18	9.0	38	19.0	90	45.0	200	100
The principles of my cooperative society is effective	89	44.5	90	45.0	7	3.5	14	7.0	200	100

Source: Author's field survey, 2024

Table 2: Summary of result of the descriptive analysis of the responses on educational level of women in cooperative societies (n=200)

Educational level of omen	Strongly Agree (SA)		Agree (A)		Disagree (D)		Strongly Disagree (SD)		Total	
	F	%	F	%	F	%	F	%	f	%
All cooperative societies to help women to enroll inschool without segregation	85	12.5	82	41.0	80	40.0	13	6.5	200	100
Cooperative society offers vocational training to women	95	36.5	49	24.5	46	23.0	32	16.0	200	100
Cooperative society help women acquire training in use of new technologies		42.5	101	50.5	6	3.0	8	4.0	200	100
Through my cooperative society I have been informed about new business opportunities		47.5	81	40.5	12	6.0	12	6.0	200	100
Cooperative society help women acquire training in business management	11	5.5	77	38.5	87	43.5	25	12.5	200	100
Literacy programme of cooperative society help women to improve financial management skills	26	13.0	76	38.0	63	31.5	35	17.5	200	100

Source: Author's field survey, 2024

Table 3 Summary of result of the descriptive analysis of the responses on employment of women in cooperative societies (n=200)

Employment of women	Strongly Agree (SA)		Agree (A)		Disagree (D)		Strongly Disagree (SD)		Total	
	F	%	F	%	F	%	F	%	f	%
Joining cooperative society has improved my job/business skills	21	10.5	48	24.0	87	43.5	44	22.0	200	100
Through cooperative society I acquired self-employment skills that improve my income level	66	33.0	60	30.0	46	23.0	28	14.0	200	100
Joining cooperative society has helped me to expand my business	54	27.0	75	37.5	47	23.5	24	12.0	200	100
Cooperative society has helped women to engage in small scale enterprises	112	56.0	83	41.5	2	1.0	3	1.5	200	100
With the help of cooperative society, more women are now involved in Agricultural production	37	18.5	35	17.5	62	31.0	66	33.0	200	100
Cooperative society help women to access micro credit facilities at affordable terms	85	42.5	92	46.0	8	4.0	15	7.5	200	100

Source: Author's field survey, 2024

Table 4: Summary of result of the descriptive analysis of the responses on health status of women in cooperative societies (n=200)

Health status of women	Strongly Agree (SA)		Agree (A)		Disagree (D)		Strongly Disagree (SD)		f	%
	F	%	F	%	F	%	F	%		
Cooperative societies' health awareness programmes has reduced health risks among women	98	49.0	94	47.0	8	4.0	0	0.0	200	100
Through my cooperative society I now enjoy better nutrition at minimal cost	25	12.5	82	41.0	80	40.0	13	6.5	200	100
My knowledge of preventive health has improved as a result of health awareness programmes of the Cooperative societies	72	36.0	48	24.0	46	23.0	34	17.0	200	100
Cooperative society has helped women to access low-cost medical care	93	46.5	102	51.0	5	2.5	0	0.0	200	100
Through my cooperative society, I am better informed of the need for basic sanitation	94	47.0	82	41.0	12	6.0	12	6.0	200	100

Source: Author's field survey, 2024

Results

Three null hypotheses were formulated by the researcher to guide this study. The summary of the result of the test of these hypotheses are presented in this section of the report. Also, decision to accept or reject each of them were made. The hypothesis-by-hypothesis analysis of the data is presented thus:

Hypothesis one

Ho: There is no significant relationship between women involvement in cooperative societies and their educational level in Calabar Municipal Local Government Area.

Independent variable: women involvement in cooperative societies.

Dependent variable: educational level of women

Statistical tool: Pearson product moment correlation analysis.

Table 5: Summary of the result of the Pearson product moment correlation (PPMC) analysis of the relationship between women involvement in cooperative societies and their educational level (n - 200).

Variables	$\sum X$	$\sum x^2$		r-value	p-level
	$\sum Y$	$\sum y^2$	$\sum xy^2$		
Involvement in cooperative societies	3811	74819			
			64450	0.140*	0.048
Educational level of women	3371	57893			

* significant ($p < .05$); $df = 198$; Critical r-value = 0.138.

From the table 5, the calculated r- value is 0.0140, and this represents the observed relationship between women involvement in cooperative societies and the educational level. This r-value is greater than the critical r-value of 0.138 at 0.05 level of significance with 198 degree of freedom. With this result, the null hypothesis was rejected, while the alternative hypothesis was sustained. This means that there is a significant relationship between women involvement in cooperative societies and their educational level in Calabar Municipal local Government Area, The significant positive r-value indicates that the greater the women involvement in cooperative societies, the higher their educational attainment, and vice versa.

Hypothesis two

Ho: There is no significant relationship between women involvement in cooperative societies and their employment in Calabar Municipal Local Government Area.

Independent variable: women involvement in cooperative societies.

Dependent variable: employment of women

Statistical tool: Pearson product moment correlation analysis.

Table 6: Summary of the result of the Pearson product moment correlation (PPMC) analysis of the relationship between women involvement in cooperative societies and their employment level (n - 200).

Variables	$\sum X$	$\sum x^2$		r-value	p-level
	$\sum Y$	$\sum y^2$	$\sum xy^2$		
Involvement in cooperative societies	3811	74819			
			64316	0.143*	0.043
Employment of women	3363	57763			

* significant ($p < .05$); $df = 198$; Critical r -value = 0.138.

From table 6, the calculated r -value is 0.143, and this represents the observed relationship between women involvement in cooperative societies and their employment. This r -value is greater than the critical r -value of 0.138 at 0.05 level of significance with 198 degree of freedom. With this result, the null hypothesis was rejected, while the alternative hypothesis was sustained, This means that there is a significant relationship between women involvement in cooperative societies and their employment in Calabar Municipal local Government Area, the significant positive r -value indicates that the greater the women involvement in cooperative societies, the higher their employment, and vice versa.

Hypothesis three

H_0 : There is no significant relationship between women involvement in cooperative societies and their health status in Calabar Municipal Local Government Area.

Independent variable: women involvement in cooperative societies.

Dependent variable: health status of women.

Statistical tool: Pearson product moment correlation analysis.

Table 7: Summary of the result of the Pearson product moment correlation (PPMC) analysis of the relationship between women involvement in cooperative societies and their health status (n - 200).

Variables	$\sum X$	$\sum x^2$	$\sum y^2$	$\sum xy$	r-value	p-level
Involvement in cooperative societies	3811	74819				
				59481	0.140*	0.148
Health status of women	3113	49071				

* significant ($p < .05$); $df = 198$; Critical r -value = 0.138.

From table 7, the calculated r -value is 0.140, and this represents the observed relationship between women involvement in cooperative societies and then health status, this r -value is greater than the critical r -value of 0.138 at 0.05 level of significance with 198 degree of freedom. With this result, the null hypothesis was rejected, while the alternative hypothesis was sustained, This means that there is a significant relationship between women involvement in cooperative societies and their health status in Calabar Municipal Local Government Area The significant positive revalue indicates that the greater the women involvement in cooperative societies, the better their health status, and vice versa.

Discussion of findings

Three findings were made in this study, and they are discussed in sequence in this section of the work. The discussion was done in relation to literature earlier reviewed by the researcher.

Women involvement in cooperative societies and their educational level.

From the result of the analysis of the data, it was observed that there is a significant relationship between women involvement in cooperative societies and their educational level in Calabar Municipal Local Government Area, This finding is in support of the finding of

Barut (2017) who carried out a similar study and obtained a similar result, indicating that the establishment of "women's cooperatives" and their active management promotes the educational level of women. Similarly, this finding confirms the finding by Kkesionye and Okolo (2012) who reported a significant relationship between women involvement in cooperative societies and the educational level of women, noting that that this gesture led to improvement in the educational standard of the women. Furthermore, this finding uphold the finding by Kareem, Arigbabu, Akintaro and Badmus (2012) and Nkpoyen and Awusa (2019) who separately carried out a similar study and obtained a similar result,, noting that involvement in cooperative societies promotes improved educational standard of the women as educational services were made affordable.

Women involvement in cooperative societies and their employment.

The result of the analysis of hypothesis two shows that there is a significant relationship between women involvement in operative societies and their employment in Calabar Municipal Local Government Area. This finding is in agreement with the finding by Prasad and Maheshwari (2018) who maintained that participation of rural women members in cooperatives helped them secure means of livelihood and employment which further enable them to contribute meaningfully to social change and economic development.

Similarly, the finding of this study corresponds with the finding by Taiwo, Agbasi, Lawal and Okafor (2015) who carried out a similar study and reported that involvement in cooperative societies helped the women to have means of livelihood and stay employed. Besides, the finding of this study is in line with the finding by Ufoaroh (2017) whose finding from a related study indicated that cooperative societies impact significantly on the living standard of its beneficiaries as it provides financial assistance to members to establish and manage their own businesses, thereby leading to poverty alleviation hi the rural communities. Lastly, the finding of this study corroborates the finding by Nkpoyen and Awusa (2019) who carried out a similar study and concluded that involvement of women in cooperative societies brought about unproved self-employment and better job security.

Women involvement in cooperative societies and their health status.

The finding from the test of hypothesis three shows that there is a significant relationship between women involvement in operative societies and their health status in Calabar Municipal Local Government Area. This finding is in conformity with the finding by Ekesionye and Okolo (2012) conducted a similar study and concluded that the involvement of women in cooperative society led to improvement in the health of the women as their food supply improved tremendously. Also, the finding of this study is in harmony with the finding by Aggarwal (2005) who embarked on a related study and established that the involvement of women in cooperative society improved the health of all community members.

Moreover, confirms the findings by Kareem, Arigbabu, Akintaro and Badmus (2012) and Agarwaf (2007) who reported in separate but related studies that involvement of women in cooperative society played a leading role in poverty reduction and improved the welfare and health status of their members.

Conclusion

Based on the findings of the study, it was concluded that cooperative societies promote socioeconomic empowerment of women in Calabar municipality, Cross River State, Nigeria. The activities of the cooperative societies promote unproved educational level, employment and health status of women.

Recommendations

Based on the findings of the study, the following recommendations were made:

- i. Regular awareness campaign should be created through the mass media to enable women in the area understand that they can improve their educational attainment through active involvement in cooperative societies.
- ii. The government should provide incentives to registered cooperative societies in order to motivate the emergence of more active cooperative societies and further promote the creation of more employment to the women.
- iii. The women in the area should be encouraged to participate actively in cooperative societies to enable them reap the numerous health and welfare benefits associated with their activities.

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