



Committee for the promotion and advancement of cooperatives



# Building a Better World Together: Cooperative Contributions to the SDGs

Achieve gender equality and empower all women and girls



**GENDER EQUALITY** is a fundamental human right and a vital pillar of a peaceful, prosperous, and sustainable world. It underpins the achievement of all other Sustainable Development Goals (SDGs) by ensuring that everyone can participate fully and equally in all aspects of life. Yet, despite decades of global commitments, progress remains uneven and fragile. Structural barriers continue to limit access to economic opportunity, leadership, and decisionmaking, while wage gaps, occupational segregation, and the unequal distribution of care work reinforce disparities, particularly for women and girls. Intersecting crises such as economic instability, climate change, conflict, and displacement further deepen these inequalities. At the same time, a global rise in anti-rights movements threatens to erode hard-won gains, weaken protections, and reinforce exclusionary policies that stall meaningful progress.

The 2025 UN Secretary-General's report on women's rights<sup>1</sup> highlights both significant strides and persistent challenges. While legal protections against gender-based violence have expanded and more women have entered leadership positions, deep-rooted structural inequalities and chronic underinvestment in gender equality initiatives continue to stall progress. The increasing demand for care services, combined with inadequate policy responses, places further strain on women's economic independence. As the international community convenes for the 69th session of the Commission on the Status of Women (CSW69), marking three decades since the Beijing Declaration and Platform for Action,<sup>2</sup> the urgency for transformative solutions has never been greater.

The world is currently not on track to achieve Sustainable Development Goal 5 (SDG 5), as progress on key targets such as ending violence, ensuring equal leadership, and recognizing unpaid care work remain slow and uneven.<sup>3</sup> Achieving gender equality requires bold, inclusive, and scalable approaches to tackle the persisting structural and social barriers.

#### THE COOPERATIVE DIFFERENCE

In a world where women remain underrepresented in leadership, decision-making, and entrepreneurship, cooperatives offer a powerful alternative to the conventional business model. Their structure, based on open membership, democratic governance, and shared ownership, helps dismantle structural barriers to women's economic and social empowerment. Their relevance has been recognized by the G7 Labour and Employment Ministers, who affirmed the role of cooperatives in advancing inclusive labour markets and building economic resilience.<sup>4</sup>

A key strength of the cooperative model is its ability to expand financial inclusion in contexts where women continue to face restrictive laws, discriminatory lending practices, and entrenched social norms that limit access to credit, savings, and investment. By pooling resources and sharing risk, cooperatives offer collective financial mechanisms that promote autonomy, build resilience, and enable women to invest in their livelihoods. This, in turn, generates ripple effects that benefit families, communities, and broader development goals.

Cooperatives also play a crucial role in ensuring safe, dignified, and inclusive workplaces by reinforcing protections against discrimination, violence, and exploitation, as outlined in the **ICA Declaration on Decent Work and Against Harassment**.<sup>5</sup> Many cooperatives go further by offering training, mentorship, and leadership pathways, particularly in male-dominated sectors such as agriculture and manufacturing, helping women gain skills, confidence, and upward mobility. Recognizing that a truly inclusive labour market must also value and support women's care responsibilities, many cooperatives adopt gender-responsive policies such as childcare services and flexible scheduling. Others organize informal care workers into formal enterprises, improving job quality, and expanding essential services.

Beyond economic inclusion, cooperatives foster systemic change by building networks of trust, mutual support, and collective action. These networks create spaces where women, especially those facing social or economic exclusion, can connect, organize, and advocate for their rights. Through shared experiences and solidarity, cooperatives help shift social norms, challenge discrimination, and amplify women's voices in both community and institutional settings. This collective empowerment strengthens individual agency and drives broader social change.

3 World Economic Forum (2024). Global Gender Gap Report.

United Nations (2025). <u>Women's Rights in Review: 30 Years After Beijing. Report of the</u> Secretary-General on the review and appraisal of the Beijing Declaration and Platform for Action.

<sup>2</sup> United Nations (1995). <u>Beijing Declaration and Platform for Action.</u> Fourth World Conference on Women, Beijing, China, 4–15 September 1995.

<sup>4</sup> G7 Labour and Employment Ministers (2017). <u>Labour and Employment Ministers'</u> <u>Declaration. Turin, Italy, 29–30 September.</u>

<sup>5</sup> International Co-operative Alliance (2018). ICA Declaration on Decent Work and Against Harassment ICA Declaration on Decent Work and Against Harassment.

### COOPERATIVES IN ACTION: CASE STUDIES



Tubusezere Cooperative<sup>6</sup> was founded in 2012 by a group of former sex workers in Rwanda to deliver HIV and AIDS care and prevention services-delivered by and for former sex workers. With support from the Society for Family Health, members received training in health service delivery and cooperative management. Today, the cooperative offers STI and TB screenings, family planning, condom distribution, and monthly HIV/AIDS education-mostly free or subsidized-for members and other vulnerable women. By organizing collectively, the cooperative promotes women's empowerment, expanding access to essential health services, and supporting the reintegration of marginalized individuals into society through solidarity, agency, and economic inclusion.

Founded in 1999 in Agadir, Morocco, the **Tissaliouine Cooperative Union** has empowered over 1,200 rural women across six provinces by creating sustainable livelihoods through the production and sale of argan-based products. What began as four cooperatives has grown into 18, boosting women's incomes, expanding their skills through professional training, and providing stable employment where few opportunities previously existed. The union's success in diversifying products and increasing capital reflects its broader impact enhancing economic independence, social inclusion, and community resilience for women in marginalized areas.



Founded in 2016, Resew Cooperative in Ukraine promotes repairing and upcycling textiles while advocating for eco-friendly lifestyles. A womenled initiative, Resew also supports queer and trans communities by producing comfortable and affordable clothing. Beyond textiles, it fosters cooperative education through a board game that simulates real-world cooperative challenges. Following the 2022 war, displaced women members reorganized to provide stable jobs while upcycling military uniforms into everyday clothing, blending sustainability with resilience. Resew continues to be an active voice in labour rights and cooperative education across artistic, cultural, and social movements in Ukraine.

<u>GEVI Consultants</u> is a Uruguayan women's cooperative dedicated to promoting a Green and Inclusive Economy. They have experience and technical knowledge in the design and execution of projects that promote sustainable development, contributing to a positive impact in the country and the region by offering comprehensive technical advisory services, consulting, research, and training on green issues such as the circular economy, green jobs, waste management, climate change, and sustainable production, among others. After completing the 2024 cooperative incubation process through INCUBACOOP-a joint initiative of MIEM, INACOOP, and CUDECOOP-GEVI has deepened its commitment to advancing sustainable development in Uruguay and across Latin America through collaboration and cooperative networks.



Looms of Ladakh Women Cooperative Ltd., founded in 2017, empowers over 250 women artisans across 15 villages in Ladakh, India. By organizing women into producer groups and improving market access, the cooperative has strengthened economic inclusion and leadership opportunities. Producing high-quality pashmina goods, it reached a \$70,000 annual turnover by 2022-23 and continues to grow. Through ethical business practices, strategic partnerships, and international recognition-including features at Times Square and the UNthe cooperative demonstrates how women-led enterprises can advance gender equality and sustainable livelihoods in remote regions.

6 ILO (2023). Providing Care through Cooperatives 2: Literature Review and Case Studies. Geneva: International Labour Organization.



## CHALLENGES AND OPPORTUNITIES

Cooperatives have long supported women's empowerment, but participation remains uneven across sectors and regions as structural barriers, policy gaps, and social norms continue to limit women's leadership and economic opportunities. Historically, discriminatory laws restricted women's rights to own property, inherit land, or register businesses—barriers that continue to influence access to resources and support today. In many contexts, women still face legal and customary constraints that hinder their ability to join, lead, or benefit equally from cooperatives.

While many countries have made progress in reforming discriminatory legislation, implementation remains inconsistent, and enabling legal and policy frameworks are not always matched by practice. Successive United Nations General Assembly resolutions and Secretary-General reports have consistently called for laws and policies that guarantee women's full and equal participation in cooperatives, including access to land, financing, and procurement opportunities.<sup>7</sup> At the regional level, the **European Commission's Gender Equality Strategy** (2020–2025)<sup>8</sup> promotes gender mainstreaming across EU and national policies, though no member state has yet achieved

full equality. In Africa, the **African Union's 10-Year Strategy on the Social and Solidarity Economy**,<sup>9</sup> launched in 2024, includes gender-sensitivity as a guiding principle, laying important groundwork for cooperative development that reflects women's needs and contributions. However, stronger alignment between high-level policy commitments and local implementation is still needed to remove persistent legal and institutional barriers.

Socio-cultural norms continue to shape women's roles within cooperatives and often restrict their influence and leadership particularly in rural and male-dominated sectors. In these contexts, women-only cooperatives offer valuable spaces for peer support, confidence-building, and skill development. At the same time, ensuring women's meaningful participation and leadership in mixed cooperatives is essential to transforming governance structures and challenging entrenched inequalities. Persistent underrepresentation in leadership roles can discourage new women members and limit the reach of cooperative values in practice.

A lack of sex-disaggregated data further constrains progress. Many cooperatives and support organizations lack accurate information on women's membership, leadership, and participation in training and governance. When data is collected, it often fails to capture the depth or quality of women's engagement. This weakens accountability, limits access to gender-responsive funding, and hinders evidencebased policymaking. Additionally, cooperative education and training rarely address gender-specific barriers, leaving gaps in leadership development and women's economic empowerment.

Despite these challenges, emerging opportunities offer clear entry points for action. Digital tools and platforms are expanding access to markets and services, particularly for women in rural and informal settings. The **2023 Indian G20 Presidency's B20 communiqué**<sup>10</sup> highlighted the need for gender-responsive financial inclusion policies, digital empowerment strategies, and targeted investments in women-led enterprises. Increased recognition of the care economy positions cooperatives to formalize and improve working conditions in care services while reducing women's time poverty. With strategic investment in gender-responsive financing, digital inclusion, and inclusive cooperative education, the cooperative model can play a transformative role in closing gender gaps and advancing more just, resilient, and sustainable economies.

10 B20 India (2023). About B20 Summit outlines the objectives, priorities, and structure of the official G20 dialogue forum with the global business community.

<sup>7</sup> United Nations General Assembly Resolutions <u>A/RES/78/175</u>, <u>A/Res/76/135 (2021)</u>, <u>A/Res/74/391 (2019)</u> call for legislative measures to provide women with equal access to land, support women's cooperatives, and ensure their inclusion in public and private procurement processes. Additionally, Resolutions <u>A/RES/77/281 (2023)</u> & <u>A/RES/79/213 (2024)</u> recognize the contributions of cooperatives and the broader social and solidarity economy to gender equality and women's empowerment, and encourage support for their continued development.

<sup>8</sup> European Commission. (2020). <u>Union of Equality: Gender Equality Strategy 2020–2025</u>.

<sup>9</sup> Co-operative News (2024). African Union adopts 10-year Social and Solidarity Economy strategy highlights the continent-wide commitment to inclusive and sustainable development through SSE.

#### **CALL TO ACTION**



**Governments** should revise cooperative laws to remove legal and economic barriers, ensure gender-responsive policies, integrate cooperative education into national frameworks, and invest in training programs that enhance women's leadership, membership and participation in cooperatives.



**Financial institutions** should increase investment in cooperatives through affordable credit, grants, and gender-responsive financing mechanisms that expand access to capital, particularly for women and marginalized groups. They should also support financial literacy and capacity-building initiatives tailored to cooperative members.



The private sector should engage cooperatives as key partners in inclusive supply chains, invest in women-led cooperative enterprises, integrate cooperatives into responsible sourcing strategies, and promote digital and financial inclusion for cooperative members.



**Cooperative networks and federations**, at both the national and regional level, should embed gender equality into their governance structures, increase women's representation in leadership<sup>11</sup>, and mainstream a gender perspective into their policies and work<sup>12</sup>. Innovative approaches include **gender audits** to assess the "gender-friendliness" of their internal and external work, as well as a more active involvement of male members in creating more spaces for women participation. More broadly, they need to leverage digital tools and innovation to improve market access, so as to create additional economic opportunities for their current and prospective women members.

12 We Effect. (2025). Gender-Inclusive Leadership in Cooperatives: A Practical Guide.



UN agencies and international organizations should promote cooperative approaches as a strategy and practical tool for achieving SDG 5, strengthen policy frameworks that support gender-equitable cooperatives, facilitate knowledge-sharing across regions, and provide technical assistance to enhance and support cooperative development.



**Civil society organizations (CSOs) and NGOs** should advocate for gender equality in cooperatives, provide technical assistance, offer capacity-building programs for women cooperative members, and support cooperative-led initiatives that promote decent work and economic empowerment.



Academia and research institutions should advance research on the role of cooperatives in achieving SDG 5, including their impact on women's economic empowerment, leadership, and access to decent work. Educational institutions should integrate cooperative models into curricula and support the collection of sex-disaggregated data to inform evidencebased policies and track progress toward gender equality.

> Cooperatives are powerful engines of gender equality, fostering economic inclusion, democratic governance, and financial independence. By providing equitable access to resources, decision-making, and employment opportunities, cooperatives contribute to more inclusive and sustainable economies. However, unlocking their full potential requires structural reforms, increased investment, and a strong commitment from all stakeholders including the cooperative movement itself.

> The time for action is now. Investing in cooperatives is not just a moral imperative; it is a strategic necessity for building resilient, inclusive economies that promote gender equality at scale. As part of the International Year of Cooperatives (IYC), this brief highlights the need to strengthen policies, partnerships, and investment in cooperative enterprises that drive meaningful progress. Recognizing and supporting cooperatives as key actors in sustainable development will be critical to ensuring a more just and equitable future.

<sup>11</sup> INACOOP (2024). "Win-Win: Gender Equality Means Good Business" provides tools and recommendations to promote gender equality in cooperative governance and employment



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Under the theme "Cooperatives Build a Better World," IYC 2025 aims to raise awareness, promote growth, and inspire leadership in the cooperative movement. This series explores how cooperatives drive progress toward the 17 Sustainable Development Goals (SDGs) by fostering economic inclusion, democratic participation, and social solidarity for over one billion members worldwide.

Established in 1971, the Committee for the Promotion and Advancement of Cooperatives (COPAC) is a multi-stakeholder partnership that champions and supports people-centered and self-sustaining cooperative enterprises. Its current members include the International Cooperative Alliance (ICA), the International Labour Organization (ILO), the United Nations Department of Economic and Social Affairs (UNDESA), the Food and Agriculture Organization of the United Nations (FAO), and the International Trade Centre (ITC)



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