



Explaining the Challenges of Establishing Women's Cooperatives in Rural Areas (Case Study: Dizajabad Rural, Zanjan County)

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Abstract

Purpose- Rural women's cooperatives play a crucial role in improving livelihoods, fostering economic independence, and empowering women in rural communities. However, these cooperatives face multiple challenges that can affect their performance and sustainability. Accordingly, this study seeks to assess the feasibility of establishing a women's cooperative and to analyze the challenges facing rural women's cooperatives in Dizajabad rural.

Design/methodology/approach- This research is applied in purpose and employs both quantitative and qualitative paradigms. The statistical population in the quantitative section consisted of women in Dizajabad rural. In contrast, the qualitative section included women participating in business training courses and experts from the Zanjan Province Cooperative Office. The sample size in the quantitative part was determined as 292 using Cochran's formula. Data collection tools included a researcher-made questionnaire and interviews, with the questionnaire's reliability confirmed by a Cronbach's alpha of 0.78. Data analysis employed a one-sample t-test for the quantitative section and grounded theory for the qualitative section. Qualitative data were gathered through direct observation and semi-structured interviews, then analysed using open, axial, and selective coding.

Findings- Results of the one-sample t-test indicated that socio-cultural factors provide favorable conditions for the formation of women's cooperatives, while economic indicators were not evaluated as favorable. Furthermore, qualitative findings revealed 18 initial concepts from interviews regarding challenges to cooperative formation, categorised into four dimensions: policy-making, social, economic, and individual. Key barriers included weak legislation, poor planning, lack of investment and financial support, weak local management, insufficient supervision, lack of coordination among institutions, existence of parallel organisations, inadequate facilities, insecurity in the business environment, low risk-taking, weak individual capabilities, limited technical knowledge, poor market awareness, lack of education and training, and delinquency.

Originality/Value- Rural women's cooperatives, by creating employment opportunities, enhancing specialised skills, and strengthening individual and collective capacities, play a significant role in the economic and social empowerment of women. By increasing women's active participation in production and decision-making processes, these institutions contribute to improved household livelihoods, sustainable development, and the strengthening of human capital in rural communities.

Keywords: Rural development, Women's participation, Cooperative, Zanjan Province

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1. Introduction

Today, many theorists and social science scholars believe that achieving sustainable development is not possible without the active participation of women in political, social, and economic spheres (Monfared, 2016). For sustainable development to be realised, women must be fully included in decision-making and policy processes (Montanari et al., 2023). Social development, acceleration of economic growth, and the achievement of social justice can only be accomplished when women are recognised as active and productive forces in society. Women, particularly in developing countries, are considered the most vulnerable social group. They constitute nearly half of the active labor force in global agricultural and rural sectors and produce half of the outputs in these areas. Clearly, if productive infrastructures are strengthened, women can increase their efficiency, expand their production, and empower both themselves and their communities (Ranjbari et al., 2024).

Women's presence in society and their participation in economic and social activities have become one of the most important indicators of human development, as women's economic activities are directly linked to poverty reduction and improved social welfare (Aryana et al., 2020). The prosperity and advancement of society also depend on the shared roles of women and men in social arenas (Azimi et al., 2022). If women are given equal opportunities as men and their abilities and competencies are properly utilised, they too can achieve personal and social growth. Therefore, it is necessary to empower women in various fields so that they can play a more visible role in society (Jackson, 2010). In this regard, cooperatives have been recognised as a promising pathway for poverty reduction, enhancement of human development, women's empowerment, and the reduction of gender inequality (Kahamba & Xiuli, 2021).

Cooperatives have had a significant impact on rural development, characterised by improved access to basic facilities and services that enhance the living conditions of rural populations, especially women. These achievements include job creation, the development of rural markets, increased local incomes, and improved access to social services. Various studies have shown that women's participation in cooperatives not only improves

their economic status but also positively influences human development indicators (Dash et al., 2020). Thus, these institutions can provide a foundation for strengthening women's economic and social independence and enhancing their participation in production and supply processes (Kahamba & Xu, 2021). Despite these advantages and capacities, rural women's cooperatives face numerous challenges.

Social and cultural factors within families and communities often limit women's ability to benefit from cooperatives and even affect their capacity to organise them (Dash et al., 2020). Lack of education, managerial skills, socio-economic norms, household responsibilities, cultural barriers, and patriarchal dominance are among the most significant obstacles to women's participation in cooperatives (Azad, 2020). In addition, the absence of supportive regulations specifically for women in cooperative laws, the lack of national organisations to promote women's participation, and limited financial resources have hindered the growth of women's cooperative movements. Traditions, religious beliefs, and discriminatory attitudes toward women also restrict their presence in cooperatives (Chikwendu, 1997). Furthermore, family and community resistance to women's membership, low literacy rates, financial constraints, and lack of access to specialised training all impede the expansion of women's participation. Many women's cooperatives remain confined to small-scale financial activities, and in some cases, even consider men's involvement essential for advancing their operations (Nair & Moolakkaltu, 2015).

Among other significant barriers are financial and institutional challenges that restrict women's access to essential resources. Many women, due a lack of collateral and structural discrimination in the financial sector, are unable to obtain bank loans. Technological and environmental limitations also hinder the progress of cooperatives. Limited access to modern production and management technologies reduces competitiveness and operational efficiency. The issue of value-added is another fundamental challenge: many women's cooperatives are unable to enhance the value of their products, which in turn reduces profitability. Finally, the absence of formal recognition and institutional support diminishes the effectiveness of women's cooperatives. Many of these cooperatives

lack official registration, which restricts their access to financial assistance, resources, and technical support. Unfair trade practices also lower women's wages, weakening their motivation and long-term commitment (Ibourk & Hninou, 2025).

In Zanjan County, the formation and development of these cooperatives in recent years has created valuable opportunities for women's more active participation in productive and entrepreneurial activities. Dizajabad rural, due to its proximity to the city of Zanjan, its considerable population, and its productive capacities in handicrafts and service activities, is considered one of the regions with suitable potential for the growth of women's cooperatives. The role of women's cooperatives in this village can be diverse and multifaceted. Beyond their primary functions, since women tend to allocate a larger share of their income to family education and healthcare compared to men, these cooperatives can contribute to improving family and community health, education, and welfare.

Despite the significant decline in female employment over the past decade in Dizajabad, women have maintained a strong and capable presence in traditional and rural culture, particularly through group and cooperative activities. Nevertheless, women's cooperatives in Dizajabad continue to face a range of structural, economic, social, and managerial challenges that may affect the sustainability of their activities and their long-term success. Limited access to capital, marketing and sales difficulties, weak production infrastructure, and lack of necessary training are among the factors that hinder the progress of these cooperatives.

A thorough examination of these challenges not only helps to understand the current situation better but also provides a basis for offering practical and implementable solutions to strengthen women's role in rural development, enhance economic empowerment, and increase the efficiency of cooperatives. This study aims to explore and assess the feasibility of establishing women's cooperatives in rural areas, to harness their potential for achieving sustainable rural development goals, and to identify and analyse the challenges facing women's cooperatives in Dizajabad rural. Accordingly, this research seeks to answer the following questions:

1. What conditions exist for the formation of women's cooperatives in Dizajabad rural?

2. What are the main dimensions of the challenges facing women's cooperatives in Dizajabad?

3. What practical strategies can enhance the conditions for establishing women's cooperatives in Dizajabad rural?

Several studies have examined the barriers affecting the development of rural women's cooperatives. Ajili, et al. (2009), in their study of women's cooperatives in Khuzestan, reported that the most significant obstacle from the women's perspective was their physical weakness compared to men, while the most influential factor in increasing women's participation was counselling and the development of human relations. Their analysis also revealed a significant relationship between work experience, managerial characteristics, literacy level, and financial capital with advancement in cooperatives.

Fadaibushehri (2013) identified some of the major problems of women's cooperatives as nominal membership of women, shortage of skilled and motivated female members, poor management of cooperative companies, and limited access of women to emphasised and vocational training.

Firouzabadi et al. (2018) argued that the main barriers to cooperative development stem from weaknesses in the managing director and founding board. According to Monfared (2016), women's problems in cooperatives include family, cultural, and social issues; administrative challenges; and financial and economic difficulties. From the women's perspective, cumbersome regulations and bureaucratic procedures hinder their participation, while managers believe that society's unfamiliarity—particularly women's unfamiliarity—with cooperative culture is the main obstacle. Managers emphasized family, cultural, and social problems, whereas women members highlighted administrative issues as more critical.

Movahedi & AliTavakoli (2017) demonstrated that among various barriers, economic obstacles had the greatest importance and impact on pooling small-scale capital in rural women's cooperatives. Other barriers included managerial, geographical, social, educational, familial, and individual factors.

Izadi et al. (2018) found that women's challenges included intra-family restrictions, concerns about household responsibilities, weak performance of supportive organisations, financial problems, gender discrimination, physical weakness,

uncertainty about the future, and poor communication skills.

[Ahmadpour et al. \(2019\)](#) concluded that social capital has a significant effect on the entrepreneurial behavior of members of rural women's cooperatives. Strengthening social capital through connections between cooperatives and other active rural institutions, continuous meetings to ensure transparency of cooperative activities, and raising women's awareness in identifying opportunities and making appropriate decisions through workshops and practical entrepreneurship training can foster and expand entrepreneurial behaviours.

[Roomi & Parrott \(2008\)](#), in their study on barriers to the development of women entrepreneurs in Pakistan, found that lack of access to capital, land, business premises, information technology, education, the inherent attitudes of a patriarchal society, lack of family encouragement, and shortage of social capital were the most significant obstacles to women's entrepreneurial advancement. Given these financial challenges, women can enter markets formally by creating associations and participating collectively.

[Xuchu et al. \(2011\)](#) argued that cooperatives, by mobilising limited resources, providing credit, knowledge, and appropriate technology to members in the areas of new production and marketing methods, can transform women into successful entrepreneurs. [Raniga \(2017\)](#) and [Martí, Izquierdo & Lajara-Camilleri \(2015\)](#) emphasized that financial issues and company capital are among the most critical challenges facing cooperatives. Similarly, [Meier zu Selhausen \(2016\)](#) identified access to capital and product markets as major obstacles for women's cooperatives.

[Dash et al. \(2020\)](#) showed that despite the many advantages of cooperatives for women in India, these benefits are neither sustainable nor widespread, as a combination of social, cultural, and institutional factors hinders effective participation. Key barriers include lack of education and managerial skills, heavy household responsibilities, patriarchal dominance, absence of supportive laws for women, and limited financial resources. In addition, traditions, religious beliefs, and discriminatory attitudes restrict women's involvement, with families and communities often resisting their membership. As a result, many women's cooperatives remain confined to small-scale financial activities and, in some cases, rely on men's participation to advance their operations.

Furthermore, restrictions on property rights and interference by male politicians for factional purposes have further weakened the performance of these cooperatives.

[Wafae & Sara \(2021\)](#), in their study on rural women's cooperatives in Morocco, highlighted that despite growth and legal and institutional support, these cooperatives face serious challenges in rural areas. The main obstacles include illiteracy and low education levels, lack of self-confidence, governance and management problems, financial constraints, absence of project support, and difficulties in marketing and engaging with the surrounding environment. These factors have confined rural women to small, low-impact projects, leaving them vulnerable.

[Msosa \(2022\)](#) found that women's cooperatives face challenges in accessing markets due to lack of market information, transportation problems, structural and cultural limitations, and absence of necessary skills.

[Mashapure et al. \(2022\)](#) argued that the main barriers to women's entrepreneurship in Zimbabwe include insufficient government support programs, patriarchal social structures, lack of entrepreneurial knowledge for business management, insecurity of collateral for accessing funds, and time constraints or role conflicts in balancing family pressures with business responsibilities. Their study recommended appropriate entrepreneurial education, supportive government programs, and access to networking opportunities to sustain women's entrepreneurship in Zimbabwe.

[Karaturhan et al. \(2024\)](#), in a field study of rural cooperatives, found that despite the positive impact of cooperatives on women members' life satisfaction and income, barriers such as lack of capital, weak technical and managerial training, and insufficient marketing mechanisms hinder the sustainable development of these cooperatives.

[Hanafi et al. \(2024\)](#) showed that women's organisations and cooperatives in rural areas of Tunisia face challenges similar to those observed globally, including lack of financial resources, weak access to valuable markets, cultural barriers, and limited training. In some cases, however, targeted international support or regional networking has helped mitigate these negative effects.

[Ibourk & Hninou \(2025\)](#) concluded that the development of rural women's agricultural cooperatives is constrained by multiple challenges, including financial and institutional problems,

value-added limitations, restricted market access and lack of market knowledge, inadequate basic infrastructure, internal governance issues such as ineffective decision-making and internal conflicts, socio-cultural barriers, and insufficient institutional support. These factors collectively limit the growth and effectiveness of such cooperatives.

2. Research Theoretical Literature

2.1 Rural Women's Cooperatives

Gender inequality in labor force participation is a global phenomenon that persists in various forms. Strengthening women's ability to participate in the labor market is recognized as one of the key strategies for combating global poverty and promoting regional economic sustainability, and it can lead to the realisation of gender equality in society. In this regard, the cooperative movement at the global level has been introduced as a turning point in people's economic development. This movement first began in the early nineteenth century in Britain and today has achieved remarkable successes in many developing countries. At present, more than 700 million people in 90 countries are members of cooperative institutions (Dash et al., 2020).

The term *cooperation* was first introduced by Robert Owen (1771–1858) as the opposite of *competition*. Linguistically, cooperation means “mutual assistance and support.” In other words, voluntary and organised collective work is referred to as cooperation. A cooperative is an autonomous institution based on voluntary union to meet common economic, social, and cultural needs and aspirations through joint ownership and democratic control (Imani et al., 2017).

Cooperatives are defined as “self-governing associations of individuals who voluntarily unite to meet their common economic, social, and cultural needs through a jointly owned and democratically controlled enterprise” (Kahamba & Xiuli, 2021). The International Cooperative Alliance (ICA) defines a cooperative as “an independent association of persons who voluntarily unite to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise” (Pourbafrani, 2016).

Cooperatives bring together individuals with shared goals who voluntarily form a democratic enterprise. Members contribute fairly to the investment, risk, and benefits of activities. Their core values include

self-help, responsibility, democracy, equality, equity, and solidarity. This structure enhances members' participation in decision-making. From an economic perspective, cooperatives improve members' income and bargaining power. Socially, their objectives go beyond financial goals: they provide unique opportunities for education, skill-building, and active participation in meetings, committees, and leadership positions (Tennakoon et al., 2024).

The expansion and development of productive and dynamic activities are key objectives of cooperatives. Through investment, cooperatives generate specific economic and social activities. It can be stated that cooperative companies and institutions usually distribute their income proportionally to the value of resources jointly contributed by members. Net resources and income are allocated fairly among all members, ensuring that no member receives a higher share than others (Stovkstd, 2002).

A group believes that participation in cooperatives provides the necessary foundation for achieving personal growth and enhancing members' intellectual and mental abilities, and it leads to their active involvement in group activities (Fallsolayman et al., 2013). Evidence shows that efficient cooperatives possess both economic and social potential to empower their members. At the same time, through fair and inclusive business structures that are more resilient to shocks, they create long-term employment opportunities (Bharti, 2021).

Nevertheless, many approaches to cooperative development—particularly rural cooperatives—are often simplistic, superficial, and lack deep philosophical foundations. In other words, many of the policies proposed regarding cooperatives lack a clear theoretical foundation and philosophical framework; therefore, it is not appropriate to evaluate and examine the process of cooperative development without deep analysis (Apthotp, 1982).

Cooperatives, including rural women's cooperatives, exert influence in multiple areas: pursuing diverse economic, social, and ecological goals; serving as effective tools for collaboration and community participation; minimising environmental harm; creating favourable conditions for investment; reducing inequality; strengthening marginalised groups; promoting economic

democracy; and fostering strong connections with local communities. Women's cooperatives, as a form of social entrepreneurship, provide a tangible response to encourage women's economic and social empowerment. They represent a business model that enables women to collectively organise, pool resources, and market their products, while benefiting from mutual support and knowledge sharing (Merroun, 2025).

2.2 The Necessity of Rural Women's Cooperatives

The empowerment of women yields remarkable benefits for society as a whole. When women are given opportunities to participate in economic activities, they not only contribute significantly to national development but also become more capable, self-confident, and influential members of society. As Melinda Gates notes: "*Women's groups are essential for each of us and for society, because progress depends on inclusion, and inclusion begins with women*" (Msosa, 2022). Thus, women's participation in the public sphere fosters success, development, and the realisation of both individual and collective capacities.

Rural women constitute a substantial share of the labor force in local economies and agriculture, contributing to agricultural production, handicrafts, service work, and other community-based activities (Theeuwens et al., 2021). It is obvious that if production infrastructures are strengthened, women can achieve greater productivity, increase their output, and empower both themselves and the community. Rural women bear the greatest burden of work. Economic empowerment of women is essential for the sustainable reduction of poverty, and this requires the cooperation of the agricultural private sector and development institutions to effectively integrate women into markets as workers, producers, distributors, and consumers (Ranjbari et al., 2024). Women are often considered a disadvantaged group, as they lag behind men in economic, social, and political domains and are more exposed to adverse conditions such as violence, exploitation, and poverty. Challenges such as low income and limited access to education and healthcare can be addressed through cooperatives. As organisations focusing on women entrepreneurs, cooperatives enable the continuity of women's economic activities (Dalkiran, 2017).

Cooperatives provide a collective platform for women to engage in economic activities, pool resources, jointly manage risks, and access markets that would otherwise remain inaccessible. This collective approach helps women achieve financial independence and improve their economic standing. In many areas, women face

serious barriers in accessing resources such as credit, land, technology, and education. Cooperatives can facilitate better access to these resources and provide the tools necessary for success in business or agricultural activities. Individually, women often have limited influence in markets dominated by large actors. However, through cooperative participation, they can strengthen their bargaining power, secure fairer prices for their products, and achieve more favourable conditions in dealings with suppliers and buyers (Tyagi & Jaryal, 2024).

For greater effectiveness, cooperatives must be owned and managed by women, or women must play an active role in their governance and decision-making processes (Msosa, 2022). Cooperatives create a supportive community that enables women to share knowledge, skills, and experiences. This network helps them overcome challenges and barriers while strengthening solidarity and mutual assistance. In many societies, women face structural discrimination that limits their opportunities. Cooperatives allow women to challenge these barriers collectively, claim their rights, gain greater self-confidence, and participate more actively in economic and social spheres. Membership in cooperatives provides women with opportunities to engage in decision-making processes that affect their work and livelihoods. This democratic structure empowers them to take on leadership roles and to have influence in decisions that affect their lives and communities (Tyagi & Jaryal, 2024). Thus, cooperatives create a safe environment where women can build confidence, identify challenges, make decisions, and manage risks (Tennakoon et al., 2024). Many cooperatives focus on sustainable practices and long-term goals, which can lead to more stable and resilient communities. Women's participation in these cooperatives not only places them on the path toward sustainable development but also allows them to benefit from its outcomes. Cooperatives can amplify women's voices in advocacy and policy change. As a collective, they gain greater capacity to influence local, regional, and national policies. Overall, cooperatives serve as powerful tools to overcome economic, social, and cultural barriers, enabling women to pursue shared goals, improve their livelihoods, and greater empowerment and equality (Tyagi & Jaryal, 2024).

Figure 1 presents a summary of the challenges facing rural women's cooperatives in the form of a conceptual model. The model, designed based a literature review and previous findings, illustrates that these challenges can be explained through interconnected categories. Weak legislation and lack of financial support are

identified as structural factors at the macro level, which lead to managerial and planning limitations at the local level. These structural weaknesses directly affect women's individual and social capabilities, reducing their social and economic participation. Furthermore, lack of education and awareness, combined with inadequate infrastructure, reinforces weak capabilities

and intensifies insecurity in the business environment. Ultimately, these factors result in social consequences such as reduced local cohesion and increased social vulnerabilities. Thus, the conceptual model demonstrates the causal relationships among the identified categories as a chain of interrelated factors.

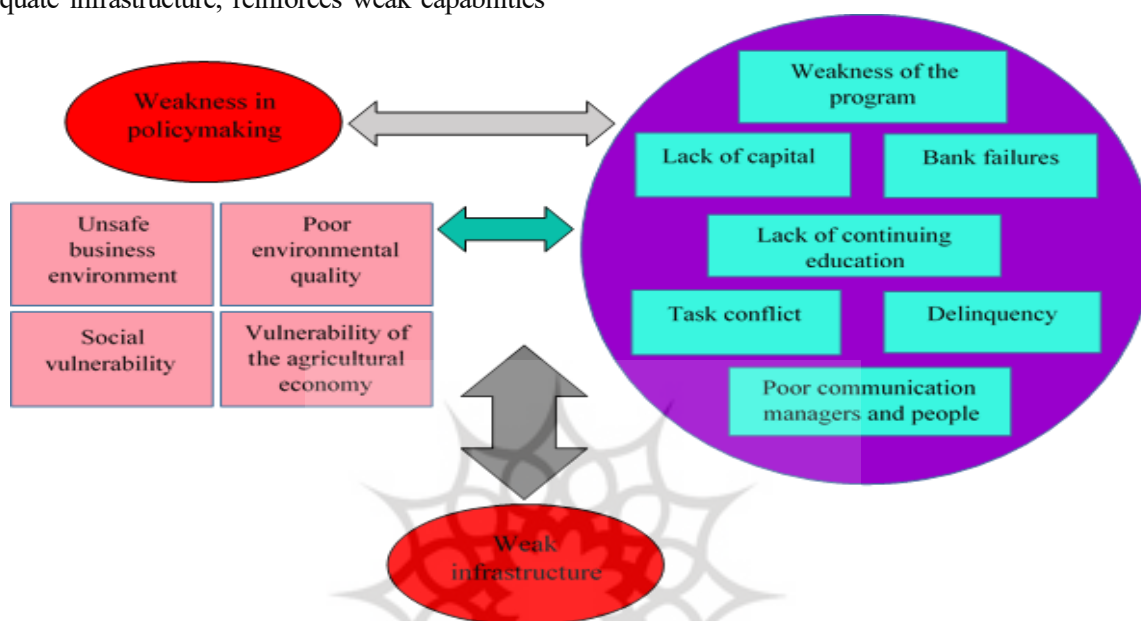


Figure 1. Conceptual Model of Research Challenges

3. Research Methodology

3.1 Geographical Scope of the Research

Dizajabad rural is located at 48°36' E longitude and 36°38' N latitude, with an elevation of 1,680 meters above sea level. Politically, the village belongs to the Benab rural district, in the central district of Zanjan County (Figure 2). The distance from the village to the center of the rural district (Benab) is 12 kilometers, and

to the district and county center (Zanjan city) is 9 kilometers. According to the 2016 national census (1395 in the Iranian calendar), the village had a population of 4,157 people in 1,294 households. Of the population within the working-age group, 49 percent are women, amounting to 1,204 individuals. However, this female working-age population faces a 93 percent unemployment rate.

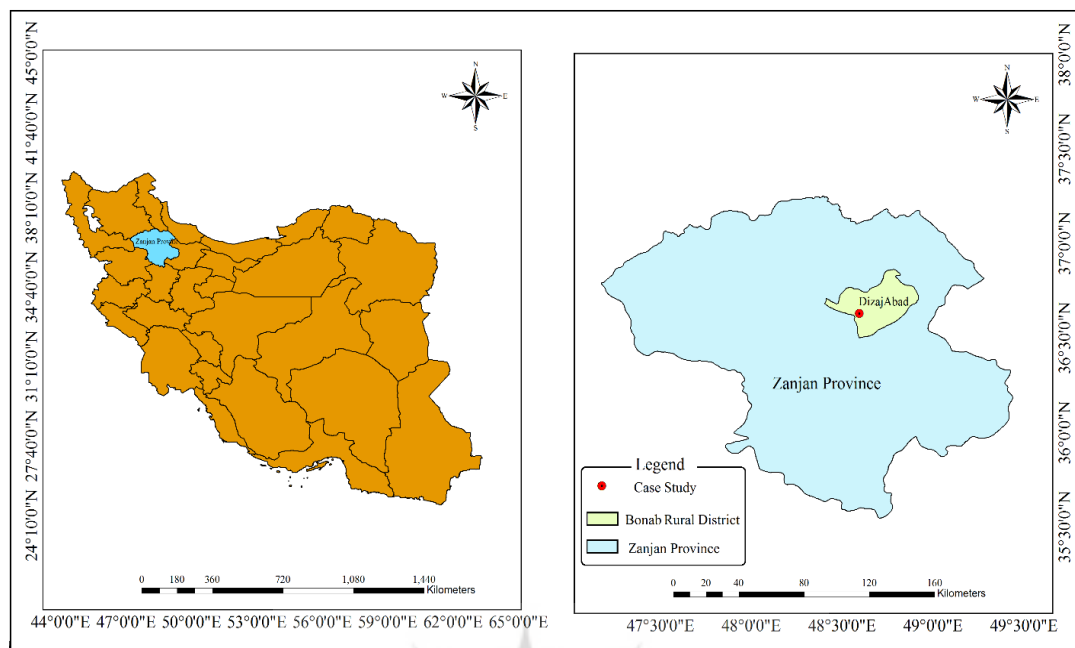


Figure 2. The geographical location of the sample villages in the study area

3.2 Research Method

The present study is applied in purpose and belongs to the group of quantitative and qualitative research paradigms. The statistical population in the quantitative section consisted of women aged 18 to 60 in Dizajabad rural, totaling 1,204 women according to the local health center records. Since all villages had health centers, households were selected using the systematic sampling method. In villages where household heads were listed in sequence or by number (as recorded in the health center), those numbers were treated as codes, and systematic sampling was applied. The required sample size for completing the questionnaire was calculated as 292 women using Cochran's formula. Data collection was carried out between spring and summer 2023. Dizajabad was chosen as the case study due to its relatively large population, women's economic activities, and proximity to the city center. These features made the challenges of women in this village both frequent and observable, while also representative of rural women's challenges in the surrounding areas of Zanjan. Thus, the study aligns directly with its research question of identifying the challenges of rural women's cooperatives. For data collection, a researcher-made questionnaire and interviews were used, designed in two sections according to the study's objectives and variables. The first section assessed the individual characteristics of respondents through descriptive statistics. The second section examined the

feasibility dimensions (socio-cultural and economic) using a five-point Likert scale, analysed through inferential statistics. In inferential analysis, the aim was to generalise findings from the sample to the larger population. A one-sample t-test was employed. To ensure the questionnaire's reliability, after confirming its validity, data were processed in SPSS software, and Cronbach's alpha was calculated at 0.78, indicating acceptable reliability. In the qualitative section, the study employed Grounded Theory, a method widely used in qualitative research. Unlike quantitative studies, qualitative research is unique and not statistically generalizable (Karimi et al., 2014). Data were collected through semi-structured (in-depth) interviews, guided by a checklist of questions and topics. In addition, direct observation, field notes, group discussions, photography, filming, and library documents were used as complementary methods. The qualitative sample included 28 women participating in cooperative training classes in Dizajabad and 15 experts from the Zanjan Province Cooperative Office. These two groups were selected to capture both the grassroots perspective of rural women—who directly experience training, cooperative formation, and economic, social, policy, and personal challenges—and the structural perspective of experts familiar with policies, laws, registration processes, institutional limitations, systemic weaknesses, and cooperative experiences in the province.

Sampling began with purposive sampling and continued with theoretical sampling, whereby knowledgeable individuals were selected using the snowball technique. Data were collected based on grounded theory criteria until theoretical saturation was achieved, as confirmed by women's and experts' insights. The grounded theory process began with defining the research question, followed by data analysis. The main technique for data analysis was coding, a systematic procedure developed by Glaser and Strauss (1968), widely accepted among qualitative researchers (Zobeidi, et al., 2021). In this coding method, a three-stage process is carried out:

Open coding, axial coding, and selective coding. In open coding, conceptualisation occurs; field notes and all written materials collected from interviews are reread, and the main sentences are extracted. Then, phrases and sentences with similar meanings are merged to form subcategories, such as lack of capital, inadequate marketing, women's distrust of cooperatives, lack of financial transparency, and similar issues. In axial coding, the subcategories obtained from the previous stage are grouped into comprehensive categories. The result of this stage is the identification of four main categories explaining the dimensions of challenges facing women's cooperatives in Dizajabad: social challenges including social trust, cultural conflict, sense of place attachment, and social vulnerability; policy challenges including legislation, investment, lack of financial support, lack of organizational coordination, and limited facilities; economic challenges including insufficient agricultural income, vulnerability of the agricultural economy, dependence on agriculture, and marketing issues; and individual characteristics including awareness, risk-taking, and training. In selective coding, all stages are considered together, and the core concept that integrates the data around a central theme is identified. The fifth stage involves designing and validating the model. To ensure the accuracy of results, the prepared model and findings are presented to several respondents, which helps the researcher gain confidence in the study's outcomes (Karimi et al., 2014).

To examine the validity of the data, the triangulation method was used. Triangulation refers to the use of multiple types of data, researchers, theories, and methods (Zobeidi et al., 2021). In this study, validation was achieved through triangulation of

data sources, including participant confirmation, researcher reviews and summaries, and audit trails based on notes. Additionally, feedback from faculty members, women cooperative members, and experts from the Cooperative Office was used to ensure the accuracy of the findings.

4. Research Findings

The results obtained from the description of the individual characteristics of respondents in Dizajabad rural show that the average age of respondents was 36.76 years. Among the rural households surveyed, 277 women were married and 15 were single, accounting for 94.87 percent and 5.13 percent respectively. Regarding literacy levels, the findings indicate that the largest proportion of respondents, 33.9 percent, held a high school diploma, while the lowest proportion, 8.9 percent, were illiterate. In addition, 32.53 percent had completed middle school, 10.61 percent had junior high education, and 14.40 percent had university education.

Descriptive findings related to women's occupations in Dizajabad rural show that 89.38 percent were homemakers, 3.76 percent were employees, and 6.84 percent were engaged in other jobs. Concerning the occupations of their husbands, the results reveal that 27.05 percent were farmers, 29.45 percent were workers, 19.86 percent were employed in industry, 9.93 percent were employees, and 13.69 percent were unemployed. Finally, descriptive findings regarding women's experience in starting new businesses in Dizajabad rural show that 2.73 percent had experience in carpet weaving, 1.02 percent in dairy production, and 2.05 percent in tailoring. However, 94.17 percent of women reported having no prior experience in entrepreneurial activities.

4.1. Quantitative Analysis of Findings; Assessing the Desirability of Women's Cooperative Feasibility

To examine and identify the desirability of social and cultural feasibility indicators for establishing women's cooperatives, the one-sample t-test was used. Based on the results (Table 1), the indicators show that most villagers are considered trustworthy, there is complete mutual trust among residents, charitable activities in the village are strong, and most people sincerely fulfil their social responsibilities such as assisting neighbours in

times of need and showing consideration for others. Husbands in the village generally support women's participation in cooperatives. Respondents reported very active involvement in financial, intellectual, and

consultative contributions to their community, and there is readiness to accept the perspectives of extension agents. Altogether, the condition of the indicators is favourable.

Table 1. Feasibility of Social and Cultural Indicators Based on One-Sample t-Test

Index	T-statistic	Degree of freedom	Significance	Mean difference	95% confidence coefficient	
					Low	High
Most of the villagers are trustworthy.	3.743	291	0.000	0.22260	0.1056	0.3397
The villagers have complete trust in one another.	3.904	291	0.000	0.25685	0.1274	0.3863
Many of the village's development projects have been carried out with the participation of the residents themselves.	-13.530	291	0.000	-0.83562	0.9572	-0.7141
The villagers have full trust in outsiders who enter the village with the intention of settling permanently (migrants).	-18.021	291	0.000	-1.04795	-1.1624	-0.9335
The level of addiction in the village is low.	-27.519	291	0.000	1.26027	-1.3504	-0.1701
Charitable activities in the village are high.	7.987	291	0.000	0.58562	0.4413	0.7299
To solve problems and issues, many gatherings and meetings are held in the village.	-21.787	291	0.000	-1.22603	-1.3368	-1.1153
Most people sincerely fulfil their social duties such as assisting residents in times of need and considering neighbours' welfare.	4.140	291	0.000	0.36644	0.1922	0.5407
Husbands in the village support women's activities within cooperatives.	5.372	291	0.000	0.43836	0.2777	0.5990
There has been very active participation in financial, intellectual, and consultative support for the village.	6.549	291	0.000	0.50685	0.3545	0.6592
Relations among neighbours in the village are warm and friendly.	-5.314	291	0.000	-0.46575	-0.6382	-0.2933
Interaction and visits with friends and neighbours in the village are frequent.	-15.801	291	0.000	-1.11986	-1.2564	-0.9804
Most people voluntarily fulfil their social duties.	-18.301	291	0.000	-1.19863	-1.3275	-1.0697
Women's self-confidence to start new businesses is high.	-16.680	291	0.000	-1.10616	-1.2367	-0.9756
There are sufficient training courses held.	-20.564	291	0.000	-1.24658	-1.3659	-1.1273
The necessary skills for starting new businesses exist among village women.	-9.694	291	0.000	-0.67808	-0.8757	-0.5404
Women have the appropriate education for forming cooperatives.	-4.893	291	0.000	-0.32192	-0.4514	-0.1924
Adequate and suitable training courses related to forming cooperatives have been held in the village.	-9.101	291	0.000	-0.65068	-0.7914	-0.5100
The transfer of villagers' personal experiences in business exists.	-38.676	291	0.000	-1.50685	-1.5835	-1.4302
There is a readiness to accept the views of extension agents.	2.750	291	0.000	0.18836	0.0535	0.3232

Index	T-statistic	Degree of freedom	Significance	Mean difference	95% confidence coefficient	
					Low	High
The level of responsibility among rural women is high.	-4.671	291	0.000	-0.35274	-0.5014	-0.2041
The village head and the Islamic council carry out appropriate activities in the field to increase women's participation.	-3.523	291	0.000	-0.25685	-0.4004	-0.1133

To examine and identify the desirability of economic feasibility indicators for establishing women's cooperatives, the one-sample t-test was used. Based on

the results (Table 2), only the indicator related to motivation for career advancement among village women was found to be in a favourable condition.

Table 2. Feasibility of Economic Indicators Based on One-Sample t-Test

Index	T-statistic	Degree of freedom	Significance	Mean difference	95% confidence coefficient	
					Low	High
There is assurance of purchasing women's products at the village level.	-7.402	291	0.000	-0.62329	-0.7890	-0.4576
Low-interest loans are allocated to women by banks.	-69.862	291	0.000	-1.75685	-1.8063	-1.7074
Women have sufficient financial capital to start activities.	-39.244	291	0.000	-1.45205	-1.5249	-1.3792
Village women have good ideas for starting businesses.	-44.216	291	0.000	-1.45890	-1.5238	-1.3940
Poverty is not an obstacle to forming cooperatives.	-1.7783	291	0.000	-0.11301	-0.2377	0.0117
Banks provide appropriate financial services to help villagers start group businesses	-10.346	291	0.000	-0.69863	-0.8315	-0.5657
Proper marketing for selling products produced by women in the village is available.	-42.312	291	0.000	-1.55137	-1.6235	-1.4792
The products produced by women have a suitable quality for offering to the market.	0.838	291	0.000	0.07534	-0.1015	0.2522
Acceptance of the possibility of cooperative business failure exists among village women.	-12.99	291	0.000	-0.78425	-0.9030	-0.6655
Economic and productive activities among women during adolescence and youth are present.	-14.861	291	0.000	-0.82534	-0.9346	-0.7160
Rural women have sufficient familiarity with new technologies to start businesses.	-7.359	291	0.000	-0.61986	-0.7856	-0.4541
Familiarity with new market needs exists among women.	-70.337	291	0.000	-1.76027	-1.8095	-1.7110
There is motivation for career advancement among village women.	2.863	291	0.000	0.20890	0.0653	0.3525
Hope for the success of cooperative businesses among women is high.	-17.731	291	0.000	-0.73288	-0.8142	-0.6515
If cooperative businesses are started, their profitability is guaranteed.	1.762	291	0.000	1.10274	-0.0120	0.2175

4.2. Qualitative findings

The findings and analyses of the research problem in the qualitative section were obtained through three interview sessions with women participating in training classes for the formation of women’s cooperatives (28 women) in Dizajabad rural, Zanjan County, as well as 15 experts from the Zanjan Province Cooperative Office. The most important process in grounded theory is data analysis, which is the core of qualitative research. In this stage, the information obtained from the interview texts was analysed using the grounded theory model. First, the complete interviews were transcribed from the audio files, reviewed multiple times, and accompanied by note-taking. The collected data were examined through content analysis. In this part, the data were categorised in three stages: Open coding, axial coding, and selective coding.

4.2.1. Open coding

In the first stage, using the open coding system, the data were analysed line by line, their processes identified, and each sentence was assigned a

separate code. Two approaches were used for coding: a) indicative codes constructed by the researcher based on concepts present in the information, and b) codes taken from the words of the interviewee or the observed individual. In the present study, for open coding, the main sentences were extracted, and each was assigned marked codes. The codes pertain to the views of village headmen and councils, and interviews with the rural women of Dizajabad. The coding procedure is presented in (Table 3). In open coding, each participant's problem was assigned a code, and all data were coded.

“An example of open coding is as follows: Women have little trust in each other in financial matters.” Initial open code: Social trust. Explanation of code assignment: Women experience distrust in their financial interactions with one another, and this issue can hinder cooperation and the success of cooperatives.

Table 3. Open Coding

Row	Extracted Statements
1	Due to high delinquency, trust among people has decreased.
2	Women have little trust in each other when it comes to financial matters.
3	Many village development projects have been carried out without considering the participation of the residents.
4	Village residents distrust strangers who come to settle permanently (immigrants).
5	The addiction rate in the village is high.
6	Charity activities in the village are high.
7	Many meetings and gatherings are not held in the village to solve issues and problems.
8	Most people perform their social duties (such as assisting residents in need and considering neighbours) compassionately.
9	Husbands in the village support women's activities in cooperatives.
10	So far, I have not actively participated in financial, intellectual, or advisory assistance for my village.
11	Relationships between neighbours in the village are not warm and friendly.
12	Interactions and visits with friends and neighbours in the village are not frequent
13	Most people do not volunteer for their social duties.
14	Women's self-confidence in starting a new business is not high.
15	There are not enough training courses.
16	Women have the necessary skills to start a new business.
17	There are women with adequate education to form cooperatives.
18	Adequate and appropriate training courses related to forming cooperatives have been held in the village.
19	There is no transfer of personal business experiences among villagers.
20	There is a readiness to accept the viewpoints of promoters.
21	The level of responsibility among rural women is high.
22	The village head and the Islamic council conduct appropriate activities to increase women's participation.
23	There is no guarantee for the purchase of women's produced products in the village.
24	Low-interest loans are not provided to women by banks.
25	Women do not have enough financial capital to start activities.
26	Women in the village have good ideas for starting a business.
27	Poverty is an obstacle to forming cooperatives

Row	Extracted Statements
28	Banks do not provide suitable financial services to help villagers start group businesses
29	Appropriate marketing for selling women's produced products is not available in the village.
30	The products made by women have suitable quality for the market.
31	There is no acceptance of the possibility of business failure among women in the village.
32	Economic and productive activities are not done by women in adolescence and youth.
33	Rural women are not sufficiently familiar with new technologies for starting a business.
34	There is no awareness of new market needs among women.
35	There is a motivation for career advancement among village women
36	Hope for the success of business cooperatives among women is not high.
37	Profitability is not guaranteed if a business cooperative is started.
38	Lack of government support for women's cooperatives in rural areas.
39	The law related to marketing women's cooperative products in rural areas is not transparent.
40	There are intermediaries and brokers in the village.
41	Weak administrative structure of local management in rural areas to support cooperatives.
42	Climatic vulnerability of agricultural products produced for use in cooperatives.
43	Lack of sufficient credit and capital for marketing cooperative products in villages.
44	Low-quality agricultural products for use in cooperatives.
45	Low trust between women willing to form cooperatives and the relevant authorities.
46	The feeling of cooperatives being governmental and lack of sense of belonging among members.
47	Low level of cooperation among village women.
48	Low information among women about marketing products.
49	Low information about the consumer and market status.
50	Unclear scope of duties and activities of cooperatives.
51	Low motivation among women to form cooperatives
52	Low acceptance of new business ideas.
53	Instability of the market for cooperative products.
54	Low level of training for new businesses.
55	A mismatch between the provided training and the needs of rural women.
56	Low spirit of collective work among rural women.
57	Low spirit of innovation and creativity among rural women.
58	The inflexibility of laws and regulations.
59	Low self-confidence among rural women.
60	Everyone is looking out for themselves, and there is favouritism.
61	Why should I join a cooperative when I can do my work alone?
62	No one among rural women accepts responsibility as a leader and manager of the cooperative.
63	We do not accept management by strangers.
64	Decreased affection and sympathy among women has reduced their willingness to form cooperatives.
65	The perception among rural women is that forming cooperatives is meant to exploit them.
66	The village is made up of different clans, which makes group work difficult.
67	Most women in the village have low education.
68	There is a perception of physical weakness in women compared to men among some groups of rural women.
69	When there are fewer troublesome incomes from selling drugs in the village, the willingness to form cooperatives decreases.
70	Low tendency of women and young girls to stay in the village.
71	Some educated women have migrated to Zanjan city in search of job opportunities.
72	Many women do not have a pleasant feeling about living and working in Dizaj Abad rural.
73	Dizaj Abad rural is not well-known for its social and cultural status.

4. 2. 2. Axial Coding

In the second step (axial coding), the identification and coding of points from the interviewees' statements were carried out in accordance with the research question and the initial conceptual

framework, helping to answer the research question. At this stage, the codes obtained from the analysis were grouped into new concepts when they shared common themes. In other words, broader categories

were formed, each containing subcategories (Table 4). Coding at this stage was performed using Atlas.ti software. From the interviews, 18 initial concepts

related to the challenges of forming women's cooperatives were extracted.

Table 4. Axial Coding

Category	Code (Initial Concept)	Narratives
Social	Social Trust	Social trust in the village is not in an ideal state due to the presence of various ethnic groups and the village's openness to migration. This has led to limited enthusiasm among women for engaging in group activities.
	Cultural Conflict	The village comprises diverse ethnicities and cultural groups, making it challenging to bring individuals together for collective work within the framework of cooperatives.
	Delinquency	Moreover, the possibility of earning income through the sale of narcotics exists in the village, which has discouraged some households from showing interest in pursuing other activities.
	Sense of Place Attachment	Rural women show less inclination to remain and work in the villages, mainly due to the lack of non-agricultural employment opportunities. This leads to villages losing their young and dynamic workforce, as well as their financial resources.
	Social Vulnerability	The high level of poverty in Dizajabad rural has contributed to the emergence of various social issues, which, in turn, act as barriers to the formation of women's cooperatives.
Policy-Making	Investment	So far, no specific government investment has been made to support the establishment of cooperatives in Dizajabad rural. Even some migrated households residing in cities could contribute to service-related investments, but this has not been realised due to the lack of support.
	Regulations	There are no comprehensive regulations concerning women's cooperatives, and even if such regulations exist, there is limited awareness about them. The policies of the government and governmental organisations have failed to create a suitable environment for motivating individuals, equipping local communities, and mobilizing local resources and facilities. When officials or related entities are unaware of the needs and deficiencies of the host community, these cooperatives cannot function successfully and are bound to face failure.
	Lack of Financial Support	The local residents of the region have limited financial capacity to establish and expand cooperatives. A lack of financial and credit support from government organisations is another obstacle to the creation and development of cooperatives and related businesses.
	Lack of Coordination Among Organisations	The institutions involved in cooperatives do not cooperate effectively with one another. Officials and village headmen are dissatisfied with the current situation and the lack of coordination. The absence of alignment in pursuing the goals of cooperatives leads to reduced participation and collaboration among the village's residents in cooperative activities.
	Facilities	The village headman lacks the resources and facilities to take any steps toward establishing cooperatives. The low level of amenities and services provided by rural local institutions, especially village councils, is also a significant factor.
Economic	Insufficiency of Agricultural Income	Rural households, due to the low productivity of agricultural activities and limited access to non-agricultural income sources, perceive themselves to be at a higher level of socio-economic vulnerability and often experience low living standards.
	Agricultural Economic Vulnerability	Agricultural activities, due to the reliance on rain-fed lands, provide farmers with insufficient and unreliable income. This situation is further exacerbated by low product prices, the loss of livestock, and limited access to resources like water and land.

Category	Code (Initial Concept)	Narratives
	Dependence on the Agricultural Sector	Some residents of Dizajabad rural have limited income due to their reliance on an agricultural economy and the use of natural resources. As a result, they lack the capital to establish and launch cooperatives.
	Marketing	Delivering products to the market and understanding market demands are among the most critical factors for the success and growth of women's cooperatives. However, in Dizajabad rural, except for a few instances, there are no proper opportunities for product marketing.
Individual	Individual Ability	Despite the various capabilities of women in Dizajabad rural, challenges such as low self-confidence and a lack of future vision continue to hinder the formation of cooperatives. So far, no studies or research have been conducted by any organization or individual to explore the general and cultural characteristics of the Dizajabad rural community. Such an understanding of the host community's capacities is essential for taking the right steps toward the development of women's cooperatives in the village.
	Awareness	Many women in Dizajabad rural are still unaware of the role and function of cooperatives in establishing businesses, which is an obstacle to the expansion of cooperatives. The creation of new economic activities in rural areas is hindered by residents' insufficient knowledge of key market demands, the need for initial capital to launch such activities, and the lack of savings or working capital—all factors contributing to the underdevelopment of women's cooperatives.
Individual	Risk-Taking	Due to their low income, villagers cannot engage in large-scale activities and tend to focus on ventures with relatively lower returns. This limits their productivity and participation in the market.
	Education	In recent years, training on cooperatives has been provided to rural residents; however, these programs have not included all rural women, and their levels of learning differ based on their age, awareness, and experience. Until the host community is adequately informed, necessary training is delivered, and adequate awareness is provided to the villagers, the growth of women's cooperatives cannot be successfully achieved. Rural people are unlikely to cooperate and participate in this area if they are unaware of the benefits women's cooperatives can bring to them and the rural community.

4. 2. 3. Selective Coding

The third stage involves categorizing different codes into potential themes and organizing all coded data within the identified themes. In fact, the researcher begins analysing the codes and considers how various codes can be combined to create an overarching theme. At this stage, components are formed by bringing concepts together. The sentences that had previously been coded are recombined to identify a category capable of linking other classes or concepts, gradually shaping the conceptual framework of the research. This stage was classified into four categories: policy-making, social, economic, and individual.

4. 2. 3. 1. Policy-Making Category

The concept of the term policy-making is mostly directed toward the government and includes the laws passed for different sectors. In this research, the policy-making category includes the indicators

(legislation, lack of financial support, lack of organizational coordination, facilities). Each of these indicators has its own specific concepts, which are separately explained and analysed in relation to the content of the research.

The challenge of weak legislation includes concepts (exhausting administrative bureaucracy for obtaining permits to establish women's cooperatives, lack of legal status for women's cooperatives, lack of attention to the constructive role of women's cooperatives, lack of government attention to women's cooperatives, low importance of the position of women's cooperatives, lack of prioritisation of women's cooperatives).

The main problem that currently exists is that in national and regional programs, the legal status of women's cooperatives is very weak and inadequate, and the absence of strategic and structural policies in them for guiding women's cooperative programs

at the local level is completely evident. The results of the present study show that women's cooperatives have not had a legal position in development programs and have only been mentioned as activities with relative advantage. When an activity does not have a place in the macro and micro development plans of a country, there will be no program or budget for the development of women's cooperatives. Due to the severe administrative bureaucracy that exists in Iran, individuals seeking permits for establishing and developing women's cooperatives must comply with numerous laws and regulations. This causes individuals to lose motivation to pursue these matters.

The challenge of lack of financial support includes concepts (different positions of organisations involved in women's cooperatives, conflicting viewpoints of organisations involved in women's cooperatives, lack of cooperation of organisations involved in the field of women's cooperatives, existence of parallel organisations in women's cooperatives, prioritisation of each organization to achieve its own interests, lack of coordination between provincial offices and local management). Another challenge raised in the field of women's cooperatives from the interviewees' perspective was the lack of coordination among provincial executive agencies. The interviewees stated that whenever one of us or members of the Islamic council once approached the relevant cooperative organisations, we regretted it. Each of these organisations delegated the follow-up of tasks to one another, and this caused our confusion in achieving our demands. The challenge of weak facilities includes the low level of facilities related to physical quality in rural areas, and also the lack of basic facilities required for the formation of women's cooperatives, such as infrastructure.

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The expenditure of women's cooperatives for purchasing livestock and orchard products has been

very limited and has not satisfied the farmers of the region. All these factors have contributed to the increasing vulnerability of the agricultural economy. The declining population trend in the villages of the region also reflects weak service provision and the spread of unemployment, which is a major obstacle to the development of women's cooperatives in the area. Most farmers also lack accurate knowledge of market and consumer needs and cultivate products based on habit and tradition. According to studies conducted on the performance of some farmers, they do not make appropriate investments in building new accommodations or providing expensive and luxurious facilities. This behavior of farmers is due to the mismatch between their income and the heavy installments imposed on them by investing in the infrastructure needed for cooperatives.

4. 2. 3. 3. *Individual Category*

The challenge of weak individual capabilities includes concepts (lack of entrepreneurial ideas, lack of readiness to cooperate with villagers, lack of readiness to transfer personal experiences, lack of readiness to accept the views of extension agents, unwillingness to attend entrepreneurship classes, lack of interest in creating new work, lack of familiarity with computers and the internet, not reading newspapers and economic news, not engaging in economic activities during adolescence and youth, limited activity of the village council and Islamic council in creating an entrepreneurial environment, lack of interest in using modern technologies, lack of work experience in production units, lack of experience in creating new businesses, not employing skilled and experienced labor in the production process, lack of skilled and educated human resources, unwillingness to work with family members, lack of experience and skills of villagers in business facilities, lack of interest of residents in creating business facilities). The main input of the facilities development model is planning, management, knowledge, and its application. This model requires basic awareness and readiness, most of which is formed by efficient human capital.

Rural women's cooperatives are often small or medium-sized businesses, most of which are family-based. These types of businesses play an important role in the economies of countries, especially in the growth and development of developing countries, due to their ability to create

new jobs, stimulate competition, and generate multiple effects. Interviewees stated that villagers have little willingness to cooperate and start women's cooperative activities, which stems from a lack of trust among them. In addition, villagers lack the knowledge and awareness to create new activities in the village. Because they are unaware of the benefits of attending these classes, they are not interested in participating. Although in recent years some limited training classes have been held for rural women, the situation has improved since then. Residents of these villages seek career advancement and higher income.

The challenge of a lack of risk-taking includes concepts (fear of entrepreneurial failure, lack of strong financial backing, lack of motivation for career advancement, high level of responsibility, lack of certainty about return on investment). Interviewees stated that most villages in Iran are geographically isolated and lack sufficient information about the business world. They have a lower risk-taking capacity. They are less able to tolerate the dangers and events that may arise during investment and the start-up of a new business, due to the lack of financial backing for villagers. Moreover, there is no capital to compensate for losses resulting from investment risks. These factors cause individuals to refrain from starting small businesses.

The challenge and indicator of technical knowledge in the business environment includes concepts (lack of marketing training classes, absence of extension agents to provide entrepreneurship training, lack of training for individuals on starting women's cooperative businesses, lack of associations and unions in various business fields, lack of familiarity with the principles and regulations of registering companies and economic enterprises, lack of government supervision and control over enterprise activities, lack of access to appropriate technical services, lack of assessment of technical knowledge level by banks when granting credits, lack of assessment of production management level by banks when granting credits).

Interviewees stated that villagers are not familiar with entrepreneurship principles in the field of women's cooperative activities and lack awareness of registering small cooperative economic enterprises. Marketing training classes have not been held in any of the target villages. When

villagers lack familiarity and awareness of women's cooperatives, they cannot take steps in this regard. The challenge of lack of market knowledge includes concepts (lack of familiarity with new market needs, absence of a market for selling village-produced products, absence of a market for selling traditional village goods). Most of the facilities and resources of women's cooperatives are very limited and scattered across vast areas, hindering their appeal to potential investors through marketing and advertising. Therefore, these two factors make it practically impossible to provide appropriate services to large-scale investors. Villagers lack sufficient knowledge of the structure and system governing the marketing of rural cooperative products. Also, due to villagers' unfamiliarity with consumer market needs, low-quality goods are offered, and products that do not meet consumer demand are produced. All these factors prevent villagers from making profits in this way.

The awareness-education indicator includes concepts (lack of appropriate training methods, lack of public meetings regarding the benefits of cooperatives, lack of training and extension courses by local individuals, lack of use of practical training methods for managers, lack of use of experiences from successful rural cooperatives, lack of transferring experiences of successful rural cooperatives to local managers through visits to other regions, absence of specialized and trained human resources, lack of awareness among local people about the benefits of rural cooperatives, lack of awareness among village heads and councils about the impacts of rural cooperatives).

Interviewees stated that local people have no awareness of the positive benefits of women's cooperatives, and the issue of women's cooperatives has not been explained to them. In this regard, no action has been taken by local officials and organisations responsible for rural cooperatives, including the Cooperative Affairs Organization, to hold classes and workshops. For this reason, local people lack awareness and information in this regard, and accepting that rural cooperatives can help increase income and economic profitability is difficult and unimaginable. Village heads stated that local people say, "What benefit do rural cooperatives have for us?" or "What use are rural cooperatives for our village?" This view was also observed among some officials and service providers. Therefore, many local people, officials, and service providers lack a

clear definition of rural cooperatives. Some officials and local experts also believed that councils and village administrations should play a more active role in introducing women's cooperatives and developing them in villages, but weak training and lack of awareness are serious obstacles the more active participation of these individuals in creating the groundwork for expanding women's cooperatives in this region.

All these factors show that there is general unawareness of the benefits of women's cooperatives, and one of the reasons for the underdevelopment of this socio-economic phenomenon is the lack of a culture of acceptance of women's cooperatives by villagers. The type of training method is also very important in the matter of rural women's cooperatives. As long as training is not practical, seminar-style training for local managers will not lead women's cooperatives anywhere. Some of this lack of awareness stems from ignorance of advantages and how to start activities, and the absence of specialized human resources not only in the development of women's cooperatives but also in all approaches to diversifying activities in rural areas. This itself indicates weakness in research, training, and the passivity of responsible organisations.

Cooperation is based on fundamental human ideas such as justice, freedom, equality, fairness, and collectivism—ideas rooted in pure human nature and historical human aspirations. The cooperative approach realizes global human ideas within the framework of socio-economic organisations and in a peaceful manner, made possible through the application of specific cooperative methods such as democracy, political, racial, and religious neutrality, attention to community, and collective participation. At the same time, cooperation pursues social goals through economic methods. From this perspective, the difference between cooperative organisations and other economic enterprises is significant, because unlike other commercial enterprises, the goal of cooperatives is not merely to achieve profit and wealth. In cooperatives, in addition to improving living conditions and meeting members' needs, social goals such as justice, responsibility, and group cooperation are also pursued.

The mechanisms used in cooperatives are consistent with the social goals of cooperation. Freedom, democracy, integrity, and collective participation are principles and values that guide the management

of cooperatives. By relying on the principles, goals, and values of cooperation, it can be said that cooperation is a culture and a way of work and life. These principles, goals, and values specific to cooperation have been accepted in all human societies and have spread globally in all countries despite different political and cultural approaches. Therefore, spreading and deepening the culture of cooperation, acquiring skills, and the ability to apply cooperative methods in society can only be achieved through education.

The founders of the global cooperative movement were aware of the role of education in the development and dynamism of cooperative organisations and used education as one of the principles of cooperation to achieve their goals. Even today, education is one of the seven principles of cooperation, aimed at advancing cooperatives and raising public awareness of the nature and benefits of cooperation.

4. 2. 3. 4. *Social Category*

The World Bank defines social capital as a phenomenon created by the influence of social institutions, human relations, and norms on the quality of social interactions. The organization's experiences have shown that social capital has a significant impact on the economy and the development of various countries. With the expansion of social capital, members of society become connected through networks and gain the opportunity to share common norms and values with other members. The expansion of networks and trust among individuals within them creates opportunities that are considered assets and attract the attention of scholars in various fields, including economics.

Undoubtedly, the growth and prosperity of any social system is achieved through social solidarity and public participation. Sociologists believe that social solidarity and public participation stem from factors such as shared beliefs and emotions, balance and harmony among values, while the main causes of human divergence are conflict, strife, and lack of material resources. From an Islamic perspective, factors that strengthen social solidarity and public participation both theoretically and practically include knowledge, understanding, empathy, and altruism, while threatening factors include suspicion, slander, selfish desires, and other spiritual illnesses.

Due to geographical dispersion and ethnic tendencies, rural communities traditionally have a strong inclination toward segmentation. Women's cooperatives, by increasing cross-group social capital among women and enhancing their participation, can indirectly prevent such situations.

Segmentation in rural communities and the absence of active participation reinforce a dependency mindset on the government and, consequently, state intervention. As findings show, this dependency mindset plays an important role in reducing public participation in cooperatives. Such a situation is more evident in women's cooperatives in rural areas than in industrial cooperatives in urban areas. The high level of dependency mindset among villagers, along with other factors such as weak social relations, nepotism, geographical dispersion, failure of many rural cooperatives, and absence of civil society, plays a significant role in members' reluctance to participate in cooperative affairs actively. Another point is that higher profits lead to increased participation. This finding supports the rational choice theory, as individuals are more inclined to continue participation when they receive greater rewards.

Overall, participation in women's production cooperatives and industrial cooperatives is simultaneously and interactively influenced by several categories of factors: macro-structural factors, meso-level or organizational factors, and micro-level factors related to individual actors. At the structural level, the existence of networks and connections as objective factors, and trust and shared beliefs as subjective factors, are significant. In fact, as the research findings indicate, participation in production cooperatives is more influenced by structural factors than by other factors, which are divided into objective and subjective categories.

Trade unions, professional associations, village and local councils, libraries, scientific and sports associations, environmental groups, business associations, and similar organisations are considered types of social networks. Organizing individuals in these civil institutions strengthens social belonging and achieves higher levels of participation, which indirectly regulates social and economic behaviors and interactions of members and reduces the costs of formal controls. Through forming groups and joining various economic and social organisations, individuals exchange abilities

and expertise, increasing the efficiency and effectiveness of their efforts. Efficient institutions provide many positive functions for members and represent the social capital of their actors, reducing costs and facilitating activities.

Cooperatives are the broadest type of economic and social networks, formed through voluntary cooperation among individuals based on mutual trust, to achieve goals, meet common needs, and improve members' living standards. In these institutions, those who use cooperative services are the owners of the cooperative, and the cooperative must act to meet their needs. Today, the cooperative sector organizes millions of members in the form of cooperative companies and unions to achieve common goals. This vast network, through applying cooperative principles and values and methods based on a culture of participation and collaboration, possesses great potential and capabilities to strengthen social capital and expand public trust at the national level.

5. Discussion and conclusion

Today, rural cooperatives are expanding in many countries. Rural cooperative activities, especially for vulnerable groups such as women, create employment and generate income. Considering the limited water and soil resources in villages, rural cooperatives can be regarded as one of the most important socio-economic development strategies for rural communities. Since Iranian villages possess diverse and abundant resources, the development of women's cooperatives in Iran is inevitable. However, there are challenges that hinder the establishment of women's cooperatives in Dizajabad rural.

The results obtained from the one-sample t-test show that most of the villagers' indicators are reliable: villagers have complete trust in one another, charitable activities in the village are high, most people sincerely fulfil their social duties such as assisting others in times of need and considering neighbours' welfare, husbands in the village support women's participation in cooperatives, and there has been very active participation in financial, intellectual, and consultative support for the village. There is also readiness to accept the views of extension agents, and overall, the indicators are favorable. Furthermore, the research results indicate that social capital indicators such as trust, participation, cohesion, and local networks provide suitable grounds for creating non-agricultural job

opportunities, while the situation regarding economic indicators is not favorable.

Based on the findings of the study regarding the challenges of women's cooperatives, the first challenge identified in Dizajabad rural is weak legislation, which aligns with the results of [Zamri et al. \(2024\)](#) regarding legal problems of cooperatives. Success in this area requires fundamental changes in the overall process of national development programs, a matter that demands strong determination from officials and planners at the macro-management level of the country. The second obstacle for women's cooperatives is weak planning. Considering the scales and levels of cooperative development planning, it is necessary to address planning at three levels: national (macro), regional, and local. At the national level, the formulation of macro policies for the development of women's cooperatives with a strategic planning approach is the responsibility of national programs. These policies can guide regional and local programs and projects in the development of women's cooperatives. At the regional level, within the framework of provincial development programs, cooperative development planning should be prepared with a structural approach. Therefore, proper coordination between national, regional, and local programs and projects in the development of rural women's cooperatives—with a bottom-up and participatory planning approach—is essential. Consequently, greater attention from national development planners and managers at various national and regional levels is required in future programs.

Another obstacle in the development of rural women's cooperatives is the lack of investment and financial support, which is consistent with the findings of other researchers such as [Obianefo, Osuafor, & Ng'ombe \(2021\)](#), [Ibourk & Hninou \(2025\)](#), [Ahmadpour et al. \(2019\)](#), and [Dash et al. \(2020\)](#). Providing low-interest loans, government support such as tax exemptions and incentive laws, and the entry of the private sector into the field of women's cooperatives are essential steps toward moving in the direction of a sustainable economy. By designing and implementing serious support mechanisms for long-term investment projects—free from ethnic and geographical biases—government can raise awareness, provide reassurance, and accompany investors, thereby channeling significant capital into villages. This would generate diverse and positive outcomes,

benefiting both the villages and villagers, while at the macro level reducing rural-to-urban migration. Another obstacle related to rural women's cooperatives is weak local management. Local managers, by properly selecting cooperative projects and acting as advisors to planners, can contribute to the advancement of villages. In the current situation, wise management of rural settlements based on collective wisdom and genuine participation of all stakeholders is of great importance for sustainable development. Therefore, the management of women's cooperatives must be a scientific and practical process aligned with the goals of sustainable and equitable rural development.

According to another part of the research findings, lack of supervision, lack of coordination among agencies, and the existence of parallel organisations are additional obstacles to rural women's cooperatives. Given the cross-sectoral and multi-sectoral nature of cooperative planning, proper division of labor and coordination among all levels of planning, along with an integrated and comprehensive perspective, are necessary. Another obstacle is the lack of facilities, which requires deficiencies and weaknesses to be addressed through cooperation among relevant organisations and institutions.

Based on another part of the research findings, insecurity in the business environment, lack of risk-taking, weak individual capabilities, weak technical knowledge, and lack of market awareness are further obstacles to rural women's cooperatives. These findings are consistent with those of [Ibourk & Hninou \(2025\)](#). In this regard, it is necessary to hold entrepreneurship and marketing training courses in the field of women's cooperatives and provide valid certificates to village residents, so that both local and non-local residents gain knowledge of the economic environment and the overall business climate, enabling them to start new businesses in the field of women's cooperatives.

Another obstacle related to rural women's cooperatives is lack of awareness and training. The findings of this part of the research are consistent with those of [Karaturhan et al. \(2024\)](#), [Hanafi et al. \(2024\)](#), [Wafae & Sara \(2021\)](#), and [Movahedi & AliTavakoli \(2017\)](#). Regarding training, it is recommended that responsible organisations hold continuous training classes in villages. In the field of handicrafts and traditional arts that have become

obsolete, experienced individuals in the villages should be engaged to revive this valuable heritage. Another obstacle defining rural women's cooperatives is participation. To strengthen and unify the host community, grassroots groups and NGOs must be formed. The research results show that rural areas that have benefited more from women's cooperatives have a more positive attitude toward their development in the region.

The final obstacle defining rural women's cooperatives is delinquency. Allocating part of the police force to ensure security and reduce drug-related delinquency in villages is necessary.

Finally, based on the results, practical recommendations are presented as follows:

First, drafting local bylaws with the participation of cooperative women members, experts from the Cooperative Office, and local development institutions can help clarify rights and responsibilities. In this regard, preparing internal guidelines and bylaws is also important for transparency in decision-making and the division of responsibilities. Creating coordination among institutions and preventing duplication of efforts through the establishment of associations, local development institutions, and coordination bodies among organisations provides the basis for reducing resource waste and increasing institutional cohesion.

From a financial perspective, establishing small internal cooperative funds for working capital and supporting members' micro-projects, facilitating access to microloans and grants through banks and microfinance institutions, as well as attracting investment through non-governmental networks and cooperation with local and urban marketplaces, can create a sustainable foundation for women's economic activities. Alongside these measures, providing suitable spaces for production activities and meetings, and preparing equipment and production tools tailored to cooperative needs, are essential requirements.

In the field of capacity building, holding short-term training courses in project management, accounting, marketing, and resource management, along with workshops on rights, laws, financial and managerial skills, plays an important role in enhancing members' capacities. Training in marketing skills, market analysis, and identifying potential customers, creating local brands and appropriate packaging for products, and using local,

urban, and online platforms for product distribution can strengthen the economic position of cooperatives.

On the social dimension, informing families and the local community about the importance of women's participation and the benefits of cooperatives, and presenting successful examples of cooperative women as role models, will increase motivation and social acceptance. In addition, providing legal advice and continuous support for registration, administration, and obtaining legal assistance

creates institutional backing for the continuity of activities.

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Authors' contributions

The authors equally contributed to the preparation of this article.

Conflict of interest

The authors declare no conflict of interest.

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تبیین چالش‌های تشکیل تعاونی‌های زنان در مناطق روستایی مطالعه موردی: روستای دیزج آباد،

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چکیده مبسوط

۱. مقدمه

امروزه بسیاری از نظریه‌پردازان و صاحب‌نظران علوم اجتماعی بر این باورند دستیابی به توسعه پایدار، بدون مشارکت فعال زنان در عرصه‌های سیاسی، اجتماعی و اقتصادی امکان‌پذیر نیست. اگر قرار است توسعه پایدار حاصل شود، زنان باید به طور کامل در تصمیم‌گیری و سیاست‌ها گنجانده شوند. دستیابی به توسعه اجتماعی، تسریع روند توسعه اقتصادی و تحقق عدالت اجتماعی زمانی امکان‌پذیر است که زنان به‌عنوان نیروهای فعال و مولد در جامعه دیده شوند. زنان، به‌ویژه در کشورهای در حال توسعه، ضعیف‌ترین گروه اجتماعی محسوب می‌شوند. آنان تقریباً نیمی از نیروی کار فعال در بخش کشاورزی و روستایی جهان را تشکیل می‌دهند و نیمی از محصولات این بخش را تولید می‌کنند. بدیهی است که اگر زیرساخت‌های تولیدی تقویت شوند، زنان می‌توانند بهره‌وری بیشتری داشته باشند، تولید خود را افزایش دهند و هم خود و هم جامعه را توانمند سازند. با وجود این مزایا و ظرفیت‌ها، تعاونی‌های زنان روستایی با چالش‌های متعددی مواجه‌اند. عوامل اجتماعی و فرهنگی در خانواده و جامعه اغلب میزان بهره‌مندی زنان از بازدهی تعاونی‌ها را محدود می‌سازند و حتی توان آنان برای سازماندهی تعاونی‌ها را تحت تأثیر قرار می‌دهند. کمبود آموزش، مهارت و توانایی‌های مدیریتی، هنجارهای اجتماعی-اقتصادی، مسئولیت‌های خانگی، موانع فرهنگی و سلطه نظام پدرسالار از مهم‌ترین موانع مشارکت زنان در تعاونی‌ها هستند.

روستای دیزج‌آباد به دلیل نزدیکی به شهر زنجان جمعیت قابل توجه و برخوردار از ظرفیت‌های تولیدی در حوزه‌هایی مانند صنایع دستی و فعالیت‌های خدماتی از جمله مناطق دارای پتانسیل مناسب برای رشد تعاونی‌های زنان به شمار می‌رود. با توجه به این نکته که نقش تعاونی‌های زنان در این روستا می‌تواند کارکردهای متنوع و متکثری داشته باشد و علاوه بر کارکردهای اصلی به دلیل اینکه زنان

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بیشتر از مردان درآمد خود را صرف آموزش و بهداشت خانواده می‌کنند می‌تواند منتهی به ارتقاء سطح سلامت، آموزش و بهداشت خانواده و جامعه گردد. علیرغم کاهش چشمگیر زنان شاغل در دهه گذشته در روستای دیزج‌آباد شاهدیم زنان در فرهنگ سنتی و روستایی حضور پررنگ و توانمندی در عرصه‌های مختلف بصورت کارگروهی و تعاونی داشته‌اند. با وجود این ظرفیت‌ها، تعاونی‌های زنان در روستای دیزج‌آباد همچنان با مجموعه‌ای از چالش‌های ساختاری، اقتصادی، اجتماعی و مدیریتی مواجه است که می‌تواند بر پایداری فعالیت‌ها و موفقیت بلندمدت آن اثر بگذارد. محدودیت در دسترسی به سرمایه مشکلات بازاریابی و فروش، ضعف زیرساخت‌های تولیدی و کمبود آموزش‌های لازم از جمله عواملی است که روند پیشرفت این تعاونی‌ها را با دشواری روبه‌رو می‌سازند. بررسی دقیق این چالش‌ها نه تنها به درک بهتر وضعیت موجود کمک می‌کند بلکه می‌تواند مبنایی برای ارائه راهکارهای عملی و قابل اجرا جهت تقویت زنان در توسعه روستایی، تقویت توانمندسازی اقتصادی و افزایش کارایی تعاونی‌ها فراهم آورد.

۲. مبانی نظری تحقیق

واژه *Cooperation* را اولین بار رابرت اون (۱۷۷۱-۱۸۵۸) در مقابل واژه رقابت (*Competition*) به کار گرفت. تعاون در لغت به معنی «باوری و همراهی متقابل» است. تعاونی یک مؤسسه خودمختار و مبتنی بر اتحاد داوطلبانه برای برآورده کردن نیازهای عمومی اقتصادی، اجتماعی، فرهنگی و آرزوها از طریق یک مالکیت مشترک و تحت کنترل دموکراتیک شرکت می‌باشد. اتحادیه بین‌المللی تعاون (*ICA*) تعاونی را اینگونه تعریف کرده است: «تشکلی مستقل از اشخاصی که برای رفع نیازها و آمال مشترک اقتصادی، اجتماعی و فرهنگی خود از طریق یک بنگاه اقتصادی با مالکیت مشترک و تحت کنترل دموکراتیک، داوطلبانه با هم متحد شده‌اند». بسط و توسعه

گروهی و اسناد تکمیلی جمع‌آوری شد. جامعه آماری شامل ۲۸ زن عضو کلاس‌های آموزشی تعاونی و ۱۵ کارشناس اداره تعاون استان بود. نمونه‌گیری به صورت هدفمند و سپس نظری انجام شد و تحلیل داده‌ها با کدگذاری سه‌مرحله‌ای (باز، محوری و انتخابی) صورت گرفت. یافته‌ها نشان داد چالش‌های تعاونی زنان در چهار دسته اصلی قرار می‌گیرند: اجتماعی (اعتماد، تضاد فرهنگی، تعلق مکانی)، سیاست‌گذاری (قانون‌گذاری، سرمایه‌گذاری، نبود حمایت مالی)، اقتصادی (درآمد ناکافی کشاورزی، وابستگی به کشاورزی، ضعف بازاریابی) و فردی (آگاهی، ریسک‌پذیری، آموزش). اعتبار نتایج با مثلث‌سازی داده‌ها و تأیید شرکت‌کنندگان و کارشناسان تثبیت شد. این پژوهش مدلی معتبر برای شناخت و تحلیل چالش‌های تعاونی زنان روستایی ارائه می‌دهد.

۴. بحث و نتیجه‌گیری


بر اساس نتایج پژوهش، توسعه تعاونی زنان در روستای دیزج‌آباد با چالش‌هایی جدی مواجه است که مهم‌ترین آن‌ها شامل ضعف قانون‌گذاری، نبود برنامه‌ریزی چندسطحی (ملی، منطقه‌ای، محلی)، کمبود سرمایه‌گذاری و حمایت‌های مالی، ضعف مدیریت محلی، نبود نظارت و هماهنگی بین دستگاه‌ها، کمبود امکانات، ناامنی فضای کسب‌وکار، ضعف دانش فنی و شناخت بازار، نبود آموزش‌های تخصصی، مشارکت پایین اجتماعی و بزهکاری است. برای رفع این موانع، نیاز به اصلاحات ساختاری، تدوین سیاست‌های راهبردی، آموزش مستمر، حمایت‌های دولتی و خصوصی، و تقویت نهادهای محلی و مردمی وجود دارد تا زمینه توسعه پایدار و عادلانه تعاونی‌های زنان روستایی فراهم شود.

کلیدواژه‌ها: توسعه روستایی، مشارکت زنان، تعاونی، استان زنجان
تشکر و قدردانی
 پژوهش حاضر حاصل فعالیت علمی نویسندگان و با حمایت اداره تعاون، کار و رفاه اجتماعی استان زنجان انجام شده است.

فعالیت‌های مولد و پویا، یکی از اهداف مهم تعاونی‌ها است. زیرا تعاونی‌ها با سرمایه‌گذاری موجب ایجاد فعالیت‌های اقتصادی و اجتماعی خاصی می‌شوند. می‌توان ابراز داشت که شرکت‌ها و موسسه‌های مشارکتی (تعاونی‌ها) معمولاً درآمد خود را متناسب با ارزش منابعی که اعضاء شرکت با تشریک مساعی بدست آورده‌اند، تقسیم می‌کنند. منابع و درآمد خالص میان کلیه اعضاء شرکت بصورت عادلانه تخصیص یافته و هیچ عضوی از تعاونی درآمدش بالاتر از بقیه اعضاء نیست. تعاونی‌ها و از جمله تعاونی زنان روستایی در موارد مختلفی از جمله اهداف چندگانه اقتصادی، اجتماعی و اکولوژیکی، ابزار مناسب جهت همکاری و مشارکت مردم، آسیب کمتر به محیط، ایجاد فضای مناسب جهت سرمایه‌گذاری، کاهش نابرابری، تقویت گروه‌های حاشیه‌ای و دموکراسی اقتصادی، ارتباط قوی با جوامع محلی و... تاثیر گذار هستند. تعاونی‌های زنان، به‌عنوان نمونه‌ای از کارآفرینی اجتماعی، پاسخی ملموس برای تشویق توانمندسازی اقتصادی و اجتماعی زنان ارائه می‌دهند. این‌ها یک مدل کسب‌وکار هستند که به زنان امکان می‌دهد به صورت جمعی سازماندهی شوند، منابع خود را جمع‌آوری کنند و محصولات خود را بازاریابی کنند و در عین حال از حمایت متقابل و اشتراک دانش بهره‌مند شوند.

۳. روش تحقیق

این پژوهش با رویکرد کاربردی و ترکیبی (کمی و کیفی) به بررسی چالش‌های تعاونی زنان روستایی دیزج‌آباد در استان زنجان پرداخته است. در بخش کمی، جامعه آماری شامل زنان ۱۸ تا ۶۰ سال روستا (۱۲۰۴ نفر) بوده و با استفاده از فرمول کوکران، ۲۹۲ نفر به‌عنوان نمونه انتخاب شدند. داده‌ها در بهار و تابستان ۱۴۰۲ از طریق پرسشنامه محقق‌ساخته و مصاحبه گردآوری شد. پرسشنامه در دو بخش ویژگی‌های فردی و ابعاد امکان‌سنجی اجتماعی، فرهنگی و اقتصادی طراحی گردید و پایایی آن با آلفای کرونباخ ۰/۷۸ تأیید شد. در بخش کیفی، روش نظریه بنیانی به کار گرفته شد. داده‌ها از طریق مصاحبه نیمه‌ساختاریافته، مشاهده، یادداشت‌های میدانی، بحث

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