



**MOUNTAIN
HER**

Deliverable achievement report

D 4.2.3. Policy brief addressed at each national government with the list of identified hindering policies and possible solutions

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Description of completion

The cooperative sector is a key pillar of the social and solidarity economy in the Mediterranean, supporting employment, social inclusion, and local development. Women's cooperatives are particularly important, often representing one of the main economic opportunities for rural women. This deliverable report presents Policy Briefs addressed at the national governments, detailing the key policies that hinder cooperative effectiveness and proposing targeted solutions to overcome these challenges, for Morocco, Tunisia, Lebanon, Croatia, Algeria, and Italy.

Building on the outputs of **Deliverable 1**, which analysed survey data on the status of cooperatives in relation to existing policies and potential gender barriers, and **Deliverable 2**, which documented joint discussions across cooperatives under **Task 4.2** on policy and gender constraints hindering effective business, Policy Briefs were prepared for six countries. This process combined quantitative and qualitative evidence gathered through surveys, participatory workshops, and structured dialogues with cooperative representatives, women's associations, and other key stakeholders. The Policy Briefs synthesise this evidence to identify, categorise, and prioritise the main challenges faced by cooperatives, particularly those related to governance frameworks, financial and institutional constraints, and gender-based inequalities affecting participation, leadership, and access to resources. Based on these findings, the briefs develop context-specific policy insights and practical recommendations aimed at addressing priority challenges, strengthening cooperative performance, and enhancing the coherence and inclusiveness of national policy environments. In doing so, they provide decision-makers with concrete guidance to support more sustainable, effective, and gender-responsive cooperative development.

Methodology

Data was collected across six countries through a combination of interviews and focus groups with cooperative members and workers. In Morocco, one focus group was conducted with 12 cooperative members. In Algeria, three interviews were held with representatives from two cooperatives. In Tunisia, 33 interviews involved cooperative members, while in Lebanon, 14 interviews were conducted with cooperative members. In Croatia, two interviews were carried out, including one with a cooperative worker, and in Italy, two interviews were conducted, one of which involved a cooperative worker.

Workshops were organised with a range of stakeholders, including cooperative representatives and officials working closely with cooperatives, to facilitate in-depth discussions on challenges and potential solutions. In Morocco, three workshops were held—two at the regional level to capture local perspectives and one at the national level to integrate broader policy insights. Tunisia conducted three national workshops, bringing together key actors from across the country to discuss cooperative governance, policy barriers, and opportunities for improvement. Lebanon hosted two workshops, providing a platform for stakeholders to share experiences, identify challenges, and explore strategies to enhance cooperative performance and inclusiveness.

A series of workshops were organized with a diverse range of stakeholders, including cooperative representatives, government officials, development practitioners, and civil society actors, to facilitate in-depth discussions on challenges and potential solutions for cooperatives. In Morocco, workshops took place across the country, including one at the International Agricultural Show (SIAM) in Meknes, as well as two regional workshops—one in Fes-Meknes and one in Souss Massa. Participants included

cooperative representatives and officials from organizations such as the National Association of Women Farmers in Morocco (ANDZOA), the Agricultural Development Agency (ADA), the High Atlas Foundation, and the Regional Direction of Agriculture.

In Tunisia, three national workshops were conducted at different times, involving cooperative representatives and officials from the Support Office for Rural Women from various governorates (BAFR), the Directorate General for Financing of Investments and Professional Organizations (DGFIOF), the Ministry of Women’s Affairs, and the Ministry of Social Affairs.

In Lebanon, two workshops were held with cooperative representatives, government officials, NGOs, and UN teams, including members from the General Directorate of Cooperatives.

Across Morocco, Tunisia, and Lebanon, these workshops provided platforms for participants to share experiences, identify challenges, and explore strategies to strengthen cooperative performance, inclusiveness, and sustainability.



Figure 1. Example of policy discussion in Morocco



Figure 2. Example of policy discussion in Lebanon



Figure 3. Example of policy discussion in Tunisia

For Croatia, Algeria, and Italy, our partners managed the workshop activities in their respective countries and supported the preparation of the Policy Briefs related to these countries.

The Policy Briefs produced then were developed as follows:

- A “What’s at Stake” section emphasizing the cooperative sector’s importance and the economic, social, and territorial risks of inaction.
- A succinct summary of the key findings, grounded in evidence collected at the national level.

- An assessment of the most significant constraints limiting cooperative effectiveness, sustainability, and growth.
- Context-specific policy insights and practical recommendations, co-developed with stakeholders, aimed at addressing priority challenges through regulatory improvements, targeted public support, and inclusive institutional frameworks.

Together, the policy briefs provide decision-makers with an evidence-based and stakeholder-informed roadmap to strengthen cooperative ecosystems, enhance women's economic participation and leadership, and improve the resilience and competitiveness of cooperatives across diverse national contexts.

Policy brief addressed at each national government with the list of identified hindering policies and possible solutions

1. Italy MountainHer Policy Brief

1.1. What's at stake?

Italy's mountain areas, which cover 35% of the country's territory and house 23% of its population, are grappling with depopulation, aging demographics, and limited services, issues that affect both sexes, with women impacted slightly more. Nationally, only 31.5% of farms are managed by women, a share even lower in remote regions where poor childcare, healthcare, and digital infrastructure restrict women's participation in agricultural leadership. Meanwhile, 57.5% of farm managers are over 60 and only 13.4% are under 44, underscoring a generational crisis. Yet, with over 70,000 cooperatives, including 3,935 in agriculture, employing 1.1 million people and contributing 7% to GDP, cooperatives remain a vital pillar for rural economies. The community plays a crucial role in preserving and activating key services essential for mountain areas' vitality. However, mountain cooperatives face operational barriers linked to logistics, services, and policy gaps, as farm managers under age 44 account for a mere 13.4%, reflecting structural age and gender gaps that resonate strongly in mountain areas. National priorities like the National Strategy for Inner Areas (SNAI) and the National Recovery and Resilience Plan (NRRP) offer a timely opportunity to strengthen women-led cooperatives as drivers of inclusive, agroecological renewal in these fragile territories.

Italy's mountain regions face critical challenges including population decline, aging farmers, limited infrastructure, and weak access to services like healthcare and digital connectivity. Women remain underrepresented in farm leadership and land ownership, which limits rural development and agroecological innovation. Cooperatives in these areas struggle with market access, financing, and operational support, hindering their potential to promote sustainable agriculture and gender equality. This policy brief is part of the MountainHER initiative, a multi-country program active in six countries, with this edition focusing on Italy. To explore how these issues affect women-led cooperatives in Italy's mountain communities, researchers from OpenFields, ICARDA, and Oxfam collaborated on a mixed-methods study combining qualitative and quantitative analysis.

1.2. Key findings

The MountainHER project's research uncovered a range of challenges affecting Italy's mountain cooperatives, including limited access to finance, climate pressures, and governance gaps. While multiple issues affect these communities, three priorities emerge as the most urgent and impactful for sustainable development. These priorities, identified through rigorous data collection and

stakeholder consultations, are territorial attractiveness, youth involvement, and agri-business market access. The following key findings elaborate on these critical areas that must be addressed to strengthen women-led cooperatives and revitalize mountain economies.

a) Territorial attractiveness and population decline

Italy's mountain regions face acute demographic decline with a record-low 379,000 births in 2023 and a decade-high emigration of 155,732, notably from southern areas like Calabria where nearly 1% relocated north or center in 2023-24. This has led to over 25% of rural schools closing and healthcare access falling to half the national average of general practitioners. Housing vacancy rates exceed 30%, yet available new housing is insufficient to attract residents. Broadband access is only 45% versus 87% nationally, limiting digital connectivity crucial for modern work and education. These factors collectively reduce territorial attractiveness, undermining rural vitality and the ability to retain or attract youth and entrepreneurs.

b) Youth engagement in agriculture

Engaging youth in agriculture is crucial for the sustainability of rural economies. However, over a third of Italian teenagers express a desire to emigrate, with the United States, Spain, and the United Kingdom being the most favored destinations. This sentiment is influenced by factors such as stagnant real wage growth and the EU's lowest employment rate at around 66%. To counter this trend, initiatives like the "Agricoltura Capodarco" social farm in Lazio have involved approximately 60 young individuals in various projects, demonstrating the potential of cooperative models to retain and empower youth in rural areas.

c) Agri-business and market access

Italy's mountain agri-food systems face mounting constraints due to climate change and structural market barriers. Recent projections estimate crop yields in Mediterranean mountain areas could decline by up to 20% by 2035 due to intensified droughts and heatwaves. In parallel, logistical bottlenecks persist, with 40% of small producers in mountain regions reporting inadequate access to storage and processing infrastructure, and over 90% of perishable food logistics nationwide still dependent on road transport. This undermines the scalability and competitiveness of local cooperatives. Moreover, while Italy's agri-food sector generates €136 billion annually, less than 10% of mountain-origin products are marketed under certified territorial or agroecological labels, limiting their visibility and value-added potential.

1.3. Policy Insights

a) Invest in essential services and housing to make mountain territories genuinely liveable and attractive

Public policies should urgently prioritize upgrading healthcare, childcare, digital infrastructure, and available housing in mountain areas. Improving quality of life is a prerequisite to attracting and retaining families, women, and young entrepreneurs. Targeted incentives, including housing recovery programs and support for remote working spaces, will help stabilize depopulating territories and revive their economies.

b) Create smart incentives and support schemes to attract youth and women entrepreneurs to mountain cooperatives

Rather than more training, decision-makers should offer financial and operational incentives for young people and women to invest in cooperatives and rural businesses. This includes tax breaks, business start-up funds, facilitated access to land, and reliable digital services. Making mountain livelihoods economically competitive and socially attractive is key to reversing outmigration and nurturing a new generation of cooperative leaders.

c) Establish integrated rural support offices and cooperative networks for agri-food innovation and market access

Italy needs decentralized, one-stop rural support offices dedicated to assisting cooperatives with regulatory, logistical, and market integration challenges. Alongside this, building networks of agricultural cooperatives will enable shared logistics, joint marketing, and exchange of agroecological practices. This collaborative approach would boost market visibility for mountain products and strengthen the resilience of local agri-food systems

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2. Croatia MountainHer Policy Brief

2.1. What's at stake?

Croatia's mountainous regions cover over 40% of the country's land and face critical socio-economic challenges such as depopulation, aging populations, and limited access to essential services. Women, who represent 51% of the rural population, encounter systemic barriers limiting their economic participation and leadership. Nationally, women hold 29.3% of family farms, yet most farm holders are over 65 years old, underscoring a significant generational gap in agricultural leadership. In 2023, only 3.27% of female employment was in agriculture, highlighting women's low workforce representation in this sector. Furthermore, women remain underrepresented in cooperative governance with restricted access to training, networking, and financial resources.

Despite these challenges, cooperatives remain a cornerstone of Croatia's rural economy.

Initiatives such as the €2.8 million "Grass Ceiling" project, launched in 2023, aim to empower women through socio-ecological innovation and living labs supporting women-led ventures. The establishment of a Cooperative Development Office represents a pivotal opportunity to strengthen Croatia's entire cooperative sector, which includes agriculture, agro-processing, and service cooperatives, with approximately 670 active cooperatives generating nearly €220 million in revenue.

Croatia's mountainous regions confront significant challenges including depopulation, aging agricultural leaders, and limited access to essential services such as training and financial resources. Women's participation in cooperative governance remains low, restricting inclusive rural development and agroecological progress. Cooperatives face structural hurdles in legal frameworks, governance, and market integration, which stifle their potential as drivers of sustainable mountain livelihoods. This policy brief is part of the MountainHer initiative, covering six countries, with this edition centered on Croatia. Researchers from PINS SKRAD, ICARDA, and Oxfam conducted a mixed-methods study integrating quantitative data and fieldwork to analyze barriers and opportunities for women-led cooperatives in Croatian mountain communities.

2.2. Key Findings

The MountainHer project's research in Croatia's mountainous regions revealed several challenges

impacting cooperatives, including legal and administrative hurdles, gender disparities in leadership, and limited market access. While a variety of issues persist, three priorities stand out as most critical for sustainable development. These priorities, identified through data analysis and stakeholder engagement, focus on cooperative activation, women's leadership, and economic competitiveness. The key findings below explore these urgent areas to support the growth of women-led cooperatives and strengthen mountain rural economies.

a) Legal and administrative barriers limit cooperative activation

As of March 31, 2024, Croatia had 3,161 registered cooperatives, yet only 716 (22.7%) are active, representing the lowest activity rate among all legal entity types. This inactivity signals systemic legal and administrative challenges, including complex registration processes, weak enforcement of cooperative regulations, and limited institutional support. Mountain counties such as Karlovačka (14.7% active), Koprivničko-križevačka (17.3% active), and Primorsko-goranska (21.9% active) exhibit even lower cooperative activity rates, underscoring regional disparities in governance capacity. The legal framework, governed by the Cooperatives Act (Narodne novine No. 458/1995), mandates registration and oversight by the Ministry of Economy and Sustainable Development and the Commercial Court Register, but practical enforcement and support remain insufficient to sustain cooperative vitality.

b) Persistent gender imbalance in cooperative membership and leadership

Although women constitute 43.8% of the agricultural labor force nationally, only 16.6% of cooperative members are women, with even fewer occupying leadership positions. The gender gap is compounded by unequal access to training, networking, and financial resources, which constrains women's influence in decision-making and cooperative governance. Furthermore, data shows that women farmers earn approximately 14% less than their male counterparts, reflecting systemic wage disparities and resource access barriers.

Cultural norms further restrict women's advancement, with 45% of women surveyed in mountain regions citing societal biases as a significant obstacle (PINS Workshop, 2024). This underrepresentation limits the potential for gender-equitable rural development and the promotion of agroecological innovations led by women.

c) Economic competitiveness and market access constraints for women-led cooperatives

Women-led cooperatives in mountain regions predominantly market their products locally, with only about 5% reaching regional or national distribution channels. Product lines include lavender, dairy, handicrafts, and artisanal goods primarily sold in tourist-heavy areas such as Plitvice Lakes and Paklenica National Parks. Despite these sectors contributing 52% of the cooperative sector's revenue, as noted in the Rural Development Programme of Croatia (2014–2020), there is a structural lack of support in branding, certification (e.g., "Lika Quality" label), and logistics necessary to scale operations. This limitation curtails income growth and stifles innovation, preventing women-led cooperatives from fully benefiting from expanding agroecological markets.

2.3. Policy Insights

a) Streamline legal and administrative procedure to boost cooperative activation

Simplifying registration processes and strengthening enforcement mechanisms under the Cooperatives Act can significantly increase the proportion of active cooperatives. Enhanced

institutional support, especially in mountain counties with the lowest activity rates, is essential to build governance capacity and promote sustainable cooperative development. This will help unlock the potential of dormant cooperatives, making them viable contributors to rural economies.

b) Promote gender-equitable participation and leadership in cooperatives

Implementing targeted policies to increase women's representation in cooperative membership and leadership is critical. This includes dedicated training programs, leadership development, and access to financial resources tailored to women. Introducing gender quotas or incentives can accelerate progress toward gender equity, enabling women to play a stronger role in decision-making and governance, which is vital for inclusive and sustainable rural development.

c) Enhance Market Access and Competitiveness of Women-led Cooperatives

Support programs focusing on branding, certification, logistics, and market integration are necessary to expand the reach of women-led cooperative products beyond local tourist markets. Establishing a Cooperative Development Office with a gender-inclusive mandate can coordinate these efforts, providing technical and financial assistance to scale operations and improve competitiveness. This will drive income growth, innovation, and the economic sustainability of agroecological cooperatives in mountain regions.

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3. Morocco MountainHer Policy Brief

3.1. What's at stake?

In Morocco, despite notable advances in women's rights, women still face persistent socioeconomic obstacles, including widespread illiteracy, restricted access to financial and employment opportunities, inadequate health protection, and ongoing social marginalization, often resulting in dependence and a heavy domestic workload. Given the socioeconomic barriers faced by rural women, cooperatives have emerged as a key mechanism to support their economic inclusion. The cooperative sector has been a central focus of Moroccan development policy to promote rural economic growth and women's integration into the labor market. The significance of cooperatives for rural economy is reflected in their rapid growth in recent years with their number rising from 27,262 in 2019 to 63,445 cooperatives encompassing 778,654 members in 2025. Among these, 7,874 are women cooperatives, highlighting the important, though still limited at 10%, engagement of women in the cooperative sector. Cooperatives in rural regions serve as a means to create jobs and maintain the production of traditional local goods, particularly in remote areas with limited alternative opportunities. Perry et al. (2019) and Jabbouri et al. (2022) acknowledge the significance of cooperatives as spaces for skill development, community cohesion, and economic inclusion. However, unlike these more optimistic assessments, Montanari and Bergh (2019) caution that cooperatives may remain largely symbolic when women's involvement is limited to production roles. In such cases, women participate as workers but do not necessarily gain decision-making power or economic leverage, particularly when they are excluded from leadership positions or cooperative bureau membership. These contrasting perspectives underline the importance of critically examining how cooperatives operate in practice, in order to better address the challenges they face—a focus of this policy brief.

Morocco's mountain and rural regions face persistent structural challenges, including rural exodus, an aging agricultural workforce, inadequate infrastructure, and unequal access to essential services such as healthcare, education, and digital connectivity. Women remain significantly underrepresented in agricultural leadership and land tenure, constraining inclusive rural development and the adoption of agroecological practices. In these territories, agricultural cooperatives, particularly those operating in mountain and remote areas, encounter major

constraints related to market access, financing, and institutional support, limiting their capacity to drive sustainable agriculture, local value creation, and gender equality. This policy brief is part of the MountainHer initiative, a multi-country program active in six countries, with this edition focusing on Morocco. To explore how these issues affect women-led cooperatives in Morocco's mountain communities, researchers from INRA, ICARDA, and Oxfam collaborated on a mixed-methods study combining qualitative and quantitative analysis.

3.2. Key Findings

The MountainHer project's research uncovered a range of challenges affecting Moroccan cooperatives, including gaps in governance and leadership, limited market access, and administrative, social, and financial constraints. Many cooperatives struggle with centralized decision-making, low participation, weak financial and legal knowledge, and limited marketing strategies. Based on stakeholders' consultations, three priorities emerge as the most urgent and impactful. Addressing these priorities is essential to empower women, strengthen cooperative performance, and foster rural development in Morocco's mountain regions.

a) Limited training and capacity gaps

Governance and leadership remain major obstacles to the effective functioning of women's cooperatives in Morocco. Although cooperative legislation emphasizes transparency, accountability, and participatory management, decision-making is often centralized in the hands of presidents or a small group of members. High illiteracy rates and low education levels among rural women—60% of women in rural areas are illiterate (Education For All Morocco, 2024)—combined with training programs that focus primarily on areas such as food processing or handicrafts, limit their understanding of financial management, reporting, and governance procedures. This lack of knowledge reduces their ability to participate meaningfully in discussions or contribute to cooperative decision-making. As a result, many members remain unaware of key decisions, restricting the inclusiveness, effectiveness, and sustainability of cooperatives.

b) Marketing strategies and transportation challenges

Women's cooperatives in Morocco face significant challenges in reaching consumers and expanding their sales. Their commercial activities are largely limited to direct sales and participation in exhibitions. The relatively older age of many members, combined with the limited presence of youth within cooperatives, reduces exposure to new marketing technologies and innovation. This contributes to a limited knowledge of digital tools and an overall lack of training in business development, which restricts their ability to promote products more widely. Transportation difficulties further constrain access to distant markets, while social norms sometimes prevent women from traveling alone without a male family member, adding another barrier to participation. Together, these factors hinder women's cooperatives from broadening their customer base and improving their economic performance.

c) Access to financial and other services

Women's cooperatives in Morocco face multiple administrative and financial constraints that limit their development and sustainability. Limited access to investment opportunities reduces their capacity to expand or improve production. Obtaining health and safety licenses, particularly ONSSA certification for food products, is often very difficult and requires measures that can be particularly

challenging for women's cooperatives to meet. Without this certification, processed foods cannot be legally sold in stores or exported, directly hindering sales and market access. Administrative procedures are often complex and unclear, leading to delays, inefficiencies, and mistakes. Many women in cooperatives are unaware of the services available to them and do not manage their cooperatives fully in line with legal and administrative requirements.

3.3. Policy Insights

a) Building collective leadership and shared decision- making

Strengthening financial and organizational governance remains central for improving the functioning of women's cooperatives in Morocco. Capacity-building efforts need to expand beyond technical production skills to include financial literacy, cooperative regulations, collective decision-making, and leadership development. Ensuring that all members—not only those in executive positions—acquire these skills contributes to more inclusive and transparent governance. In addition, rotating leadership responsibilities and reinforcing shared decision-making practices can help prevent the concentration of authority and promote greater cohesion and sustainability within cooperatives.

b) Advancing marketing strategies and youth engagement

Improving market access for women's cooperatives requires easing the process of obtaining health and safety certification and ensuring that capacity-building efforts include ongoing training in marketing strategies and digital promotion. Developing shared digital platforms operated by young professionals can also provide cooperatives with greater visibility and more diversified sales channels. In parallel, the establishment of permanent local or regional exhibition spaces would offer consistent opportunities for product promotion and customer outreach. Encouraging youth to become active members within cooperatives can further introduce new perspectives, strengthen digital and managerial practices, and support the renewal and modernization of cooperative activities.

c) Improving awareness and accessibility to cooperative support

To strengthen the support network for women's cooperatives, existing programs need to be more accessible, better coordinated, and clearly communicated. Many cooperatives are not fully aware of the financial incentives, technical assistance, and advisory services available to them, which limits their ability to grow and improve internal management practices. Ongoing access to financial advisory services and mentorship would support cooperatives in establishing clear systems for budgeting, accounting, and reporting. Raising awareness through cooperative unions, local networks, targeted outreach, and tailored accompaniment services can help ensure that women understand and make use of these resources. Facilitating optional enrolment in social security systems for members who need it with reduced contribution rates can enable more dignified transition into old age.

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4. Lebanon MountainHer Policy Brief

4.1. What’s at stake?

Lebanon faces a pronounced gender gap, ranking 145th out of 153 countries on the 2020 Global Gender Gap Index, with acute disparities in economic participation (rank 139) and political empowerment (second-to-last). Women constitute roughly 43% of agricultural laborers, performing much of the intensive crop and livestock work, yet they account for only 9% of farm heads and earn between half to two-thirds of men’s wages. Structural barriers, including limited access to land, credit, inputs, and decision-making power, constrain women’s economic participation in rural communities. In response, many women engage through food processing cooperatives, which provide platforms for production, market access, and income generation. Lebanon hosts 1,350 registered cooperatives, including 154 food processing cooperatives, with 96 women-led cooperatives comprising 1,201 female members. These cooperatives have become key instruments for rural development and the preservation of Lebanon’s culinary heritage.

Despite their strategic role, cooperatives operate under severe economic and socio-cultural constraints. Lebanon’s high food import dependency (~80% of consumption), currency collapse, soaring inflation, and shocks including the Beirut port explosion, COVID-19, and the Syrian refugee crisis, have sharply increased input, fuel, and transportation costs, while access to credit remains limited. Women’s cooperatives face additional mobility restrictions and discriminatory norms that hinder access to markets and services, limiting their capacity to reduce poverty, generate employment, and enhance rural livelihoods. Persistent security tensions and the absence of formal financial support exacerbate these challenges, highlighting the urgent need for targeted interventions to strengthen women’s economic empowerment and the resilience of Lebanon’s rural cooperative sector.

Lebanon’s rural and mountain areas face economic instability, recurring crises, and limited access to essential services. Women play a central but under-recognized role in agriculture, yet lack leadership and decision-making opportunities. Cooperatives offer vital platforms for organizing production, accessing markets, and generating income, but social norms and limited institutional support constrain women’s full contribution to rural development and livelihoods. This policy brief is part of

the MountainHer initiative, a multi-country program active in six countries, with this edition focusing on Lebanon. To explore how these issues affect women-led cooperatives in Lebanon's mountain communities, researchers from Lebanese Agricultural Research Institute, ICARDA, and Oxfam collaborated on a mixed-methods study combining qualitative and quantitative analysis.

4.2. Key Findings

The MountainHer project's research uncovered a range of challenges affecting Lebanese cooperatives in mountainous regions, which cover 73 percent of the country's territory and face particular constraints due to remoteness, limited infrastructure, and restricted market access. These cooperatives encounter persistent barriers, including limited access to resources, insufficient training opportunities, governance and leadership weaknesses, and inadequate social protection, all of which are further compounded by economic and political crises. Based on rigorous data collection and stakeholder consultations, the project identified three key priorities for strengthening women-led cooperatives.

a) Barriers to accessing resources, training, and marketing

Limited financial resources, only a small fraction of bank loans (3%) is allocated to female entrepreneurs, compared with men, prevent them from investing in essential activities, from purchasing raw materials to covering operational costs. These barriers are particularly pronounced for rural women involved in cooperatives. Inadequate equipment also reduces their productivity, increases labor intensity, and limits the quality and scale of the goods they can produce. Limited access to training and knowledge-sharing opportunities further constrains cooperative management, efficiency, and productivity. In addition, cooperatives' market linkages are often restricted to nearby regional infrastructures, such as wholesale markets or direct regional sales, limiting opportunities for broader market participation. Collectively, these constraints severely undermine cooperative performance, reduce income generation, and constrain the long-term sustainability of women's economic activities.

b) Governance, leadership, and social protection barriers

Lebanese women's cooperatives face significant governance, leadership, and socio-cultural challenges that limit decision-making, organizational performance, and women's full participation. Common governance barriers include limited member engagement in discussions, prevalence of male presidency for women cooperatives, and low balance for cooperative accounts. Decision-making is often centralized or dominated by a few individuals, and many cooperatives lack familiarity with relevant laws and regulations. Inadequate governance structures, such as infrequent board elections, weak budget planning, and inadequate leadership some of which relate to men presiding over women cooperative members due to cultural norms, further undermine transparency, accountability, and the cooperative's capacity to achieve its objectives. Additional obstacles, such as poor group cohesion and the absence of adequate health protection, further hinder women's engagement and empowerment in rural economic activities.

Together, these structural and social constraints significantly limit the effectiveness, inclusiveness, and sustainability of women's cooperatives in Lebanon.

c) Increased crises and instability in the region

The multiple crises mentioned above have added further strain on women's cooperatives, already facing restricted access to land, funding, and markets, thereby weakening their ability to sustain their activities. Foremost, most of the cooperatives are suffering from a lack of electricity and many have switched to solar power with the help of NGOs, such as Danida, and the municipalities. Another common problem relates to the low membership rates owing to the collapse of the currency have resulted in low balances with minimal ability to develop and purchase raw materials collectively. Specific to cooperatives in the South and Bekaa, many have lost access to their processing facilities, raw material and markets with the protracted Israel-Lebanon war.

4.3. Policy Insights

a) Strengthening support, and market accessibility for women's cooperatives

Strengthening financial and organizational governance remains central for improving the functioning of women's cooperatives in Morocco. Capacity-building efforts need to expand beyond technical production skills to include financial literacy, cooperative regulations, collective decision-making, and leadership development. Ensuring that all members—not only those in executive positions—acquire these skills contributes to more inclusive and transparent governance. In addition, rotating leadership responsibilities and reinforcing shared decision-making practices can help prevent the concentration of authority and promote greater cohesion and sustainability within cooperatives.

b) Enhancing governance, capacity, and social support for women's cooperatives

To strengthen governance and management in women's cooperatives, members should be encouraged to take responsibility, with clearly defined roles and updated membership contributions and internal regulations. Cooperative internal governance processes should be reviewed in coordination with the General Directorate of Cooperatives, while capacity-building efforts provide boards with training in laws, accounting, conflict resolution, and supplier negotiation, alongside dedicated programs to promote women's leadership and decision-making skills. Social protection needs to be reinforced through access to health, social, and old-age insurance, including amendments to extend social security coverage to the agricultural sector. Economic opportunities for cooperatives can be enhanced by reducing imports of locally produced goods, facilitating access to loans, and simplifying export procedures and administrative requirements.

c) Building resilience, crisis preparedness, and sustainability for women's cooperatives

To mitigate the impact of recurring crises on Lebanon's agriculture sector, particularly on women's cooperatives, crisis-response strategies could be established and activated during emergencies, such as financial collapses, pandemics, or security conflicts. These strategies might include emergency support coordinated through donor organizations, NGOs, or cooperative federations, providing temporary compensation or resources to maintain operations and reduce losses. Additionally, safe and reliable distribution and supply channels could be developed to ensure continued access to inputs and markets during crisis periods. Measures such as cooperatively managed input pools, collective purchasing agreements, rapid access to credit from microfinance institutions, and insurance programs supported by donors or cooperatives could further help sustain operations during disruptions. Implementing these approaches would provide women's cooperatives with a practical safety net, enhance resilience, and strengthen the long-term sustainability of rural livelihoods despite Lebanon's ongoing economic, social, and security challenges.

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5. Tunisia MountainHer Policy Brief

5.1. What's at stake?

Tunisia's 4,007 agricultural organizations (General Directorate of Finance, Investments, and Professional Structures) are crucial for rural development, including cooperative agricultural service companies and agricultural development associations. Despite their central role, farmer participation remains very low ($\leq 4\%$). These organizations are particularly important for women, who constitute 93% of informal agricultural workers in rural areas (vs. 80% of men, ILO 2019), often lacking social protection, earning low wages, and facing irregular and seasonal employment. Female rural unemployment reaches 28%, compared to 14% for men, making agricultural organizations a more stable source of employment.

The BAFR currently supports 267 women's organizations (246 associations, 21 cooperatives) with 8,202 members, operating under a national regulatory framework. These organizations contribute to local economic empowerment, social dynamism, and support for value chains. However, they face persistent challenges in governance, financing, sustainability, institutionalization, and market access. Addressing these challenges requires a comprehensive reform strategy grounded in objective diagnostics, strategic analysis, and targeted interventions to improve efficiency, adaptability, and long-term continuity, ensuring that women's agricultural organizations can fully realize their potential as engines of rural development.

Tunisia's rural and mountainous regions experience depopulation, limited infrastructure, and unequal access to services. Women are key agricultural workers but remain underrepresented in leadership and land ownership. Cooperatives help organize production, reach markets, and generate income, yet social and institutional barriers limit women's full participation and the potential of cooperatives to support sustainable rural development. This policy brief is part of the MountainHer initiative, a multi-country program active in six countries, with this edition focusing on Lebanon. To explore how these

issues affect women-led cooperatives in Tunisia's mountain communities, researchers from Tunisian Agricultural Research Institute, ICARDA, and OXFAM collaborated on a mixed-methods study combining qualitative and quantitative analysis.

5.2. Key Findings

The MountainHer project's research revealed a number of challenges affecting the performance of professional structures, notably legal and administrative obstacles, gender gaps in leadership, and limited access to markets. Despite the diversity of issues raised, three priorities emerged as most important for achieving sustainable development. These priorities were identified through data analysis and stakeholder engagement and focus on: revitalizing professional structures, promoting women's leadership, and increasing economic competitiveness. The key findings below outline these pressing areas, supporting the growth of women-led professional structures and strengthening rural economies.

a) Institutional, regulatory, and financial barriers affecting women's professional structures

Despite the legal recognition of women's professional agricultural structures and the institutional support provided through training programs, empowerment schemes, and fiscal incentives under the Investment and Tax Codes, significant institutional and organizational constraints persist. Fieldwork covering 24 women's professional structures reveals that the absence of permanent headquarters remains one of the most critical challenges, directly affecting operational continuity, meeting regularity, and organizational stability. This lack of physical infrastructure undermines transparency in decision-making and often leads to its concentration among a limited number of members, increasing the risk of internal conflict. In addition, most structures lack formal annual action plans, reflecting weak strategic planning and limited capacity to define and monitor objectives. These challenges are compounded by financial fragility: 9 out of the 24 structures (37.5%) reported having received no financial support from either national or international sources. Weak functioning of regional monitoring committees and delayed institutional intervention further exacerbate these constraints. Moreover, donor support provided outside formal legal frameworks frequently results in poorly adapted assistance, fragmented coordination, and reduced effectiveness, limiting the overall impact of women's agricultural organizations.

b) Deep-rooted Structural and cultural barriers to women's leadership in professional fields

Women face multiple barriers that limit their effective participation in professional structures. Economic and social instability often prevents them from covering membership fees or contributions, reducing opportunities to join cooperatives with high share prices relative to their income. Low education levels further restrict participation and hinder access to leadership roles. Social norms, fear of leadership burdens, and self-doubt also discourage women from running for positions of responsibility. Data from the governorates of El Kef and Zaghuan, covering 24 professional structures in the food processing sector, show that only 42% of these structures are led by women. Addressing financial, educational, and social barriers is essential to improve women's engagement, increase representation in leadership, and strengthen the inclusivity and effectiveness of professional structures in rural areas.

c) Constraints in access to inputs, markets, and consumers

Women's professional structures face critical constraints in accessing raw materials, particularly aromatic plants, grains, and vegetables, as climate change and resource depletion threaten

production continuity. Limited training on climate adaptation reduces women's capacity to manage these impacts effectively. Market access is also restricted by social norms requiring male consent or escorts, while poor packaging diminishes product appeal and fails to reflect the quality of their work. Addressing these intertwined challenges (resource scarcity, climate impacts, mobility restrictions, and product presentation) is essential to safeguard production, improve market reach, and strengthen the resilience and efficiency of women's professional structures.

5.3. Policy Insights

a) Strengthening support, and market accessibility for women's cooperatives

Strengthening women's professional structures requires more than data reviews or meetings; it demands a hands-on approach through active engagement of regional committees and systematic field monitoring to ensure effective interventions and tangible local impact. Managers and members must adopt clear, transparent budgeting practices with detailed income and expenditure records, supported by proper documentation, in line with principles of accountability. Equally important is establishing democratic governance through participatory decision-making, which strengthens collective vision and broadens consultation. Internal regulatory frameworks can further support conflict resolution, reinforce shared management practices, and consolidate achievements. By combining institutional support, robust governance, and clear operational systems, women's professional structures can enhance performance, ensure effective resource management, and contribute meaningfully to local economic development and broader national objectives.

b) Empowering women in leadership and governance within professional groups

Ensuring the development of female leaders within these structures requires awareness-raising, education, and guidance, as well as sensitization to the dangers of harmful gender norms and encouragement of active participation in value-added meetings. This also includes training women to understand their responsibilities and qualifying them to assume leadership roles effectively, taking into account the distinctive characteristics of each professional entity.

It is also necessary to focus on developing a comprehensive national strategy for governance within women's professional structures, taking into account rural specificities and the scientific, cultural, psychological, and environmental situation of women in these areas. Supporting women in raising awareness of the importance of establishing women's professional structures is an essential step toward improving their livelihoods and enhancing their economic and social contributions.

c) Establish a financing mechanism that ensures stability and promotes openness to local and international partnerships

Empowering women's agricultural structures requires the creation of a permanent national financing mechanism that takes into account the specificities of the regions in terms of the type of products, environmental diversity, and geographical differences. This mechanism aims to support the financial stability of these structures and help them achieve their objectives by providing clear and specific support.

In addition, greater feasibility and efficiency can be achieved by encouraging openness to local and international partnerships and the exchange of successful experiences, enabling them to be used as tools for development and exploitation. This approach contributes to enhancing opportunities for success and achieving production goals by combining expertise, leveraging accumulated experience, and opening up to new markets.

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6. Algeria MountainHer Policy Brief

6.1. What's at stake?

Algeria's rural and mountainous regions face enduring socio-economic challenges, including low agricultural productivity, inadequate infrastructure, and significant gender disparities. Women are key contributors to the sector, accounting for nearly 45% of the agricultural labor force, yet they remain structurally excluded from decision-making and cooperative leadership. While over 6,000 cooperatives are registered nationwide, only a small portion actively involve or are led by women. In 2024, Algeria recorded 197 officially listed agricultural cooperatives, along with more than 1,300 professional agricultural associations and 800 service cooperatives. Despite this institutional framework, cooperatives led by or composed mostly of women remain rare.

Initiatives such as the creation of women's cooperatives in El Kala and the Edough Massif, and the establishment of rural outreach centers, show promise but remain isolated successes. Systemic issues, such as limited access to credit and banking services (only 20.4% of women have a bank account), are among the constraints limiting women's full potential in agroecological development.

A case study conducted with the women-led cooperative El Wiem as part of the PRIMA MountainHer project revealed several key challenges, including unstable seasonal employment, insufficient technical training, limited access to shared equipment, and difficulties in accessing markets.

Algeria's mountainous and rural areas also face broader constraints such as low agricultural productivity, inadequate infrastructure, and limited access to essential services for farming activities. Women are underrepresented in cooperative leadership and land ownership, hindering rural innovation and development. Cooperatives also struggle with access to markets, training, and funding, limiting their contribution to sustainable agriculture and gender equality, despite policy frameworks that provide cooperatives with 10% more support than individual farmers.

6.2. Key Findings

The MountainHer project's research revealed a series of challenges affecting Algerian mountain cooperatives, including limited access to finance, climate pressures, and governance gaps. While many issues affect these communities, three priorities stand out as the most urgent and impactful for sustainable development: territorial attractiveness, youth involvement, and agri-business market access. The following key findings address these priorities, aiming to strengthen women-led cooperatives and revitalize mountain economies.

a) Deep-rooted structural and cultural barriers limit women's leadership in rural cooperatives

Women make up nearly 45% of Algeria's agricultural labor force, yet fewer than 15% hold leadership positions in cooperatives. This disparity is largely due to deeply rooted patriarchal norms that limit women's mobility and decision-making power. Although Algeria's legal framework ensures equal inheritance rights, customary practices in some regions continue to favor male heirs. As a result, only 8% of rural women hold formal land titles, despite constitutional guarantees.

These systemic barriers continue to marginalize women from cooperative governance and decision-making, undermining efforts toward inclusive and sustainable rural development.

b) Structural and financial barriers limiting cooperative growth

Despite the presence of 197 officially registered agricultural cooperatives in 2024 (Ministry of Agriculture), more than 60% operate below full capacity due to weak access to credit, equipment, and subsidies. Seasonal labor instability, as reported by cooperatives like El Wiem, disrupts daily operations. Additional challenges include limited understanding of cooperative principles by farmers, such as unequal shareholding, unclear profit distribution based on cooperative sales rather than equal returns, and a disconnect between voting rights and financial contributions.

According to the National Statistics Office, only 25% of cooperatives benefit from public funding programs, despite these programs offering 10% more support than for individual farmers. However, accessibility remains low due to the lack of managerial, financial, and regulatory knowledge among cooperative leaders and members. Moreover, few cooperatives offer training for their members. Women-led and small family cooperatives are the least likely to benefit from subsidies and technical assistance, limiting their potential for growth and their ability to withstand market volatility.

c) Market isolation and limited value chain integration

Rural cooperatives, especially in mountainous areas, face limited access to markets. In 2024, only 18% participated in national or regional exhibitions (Ministry of Agriculture), and less than 10% of women-led cooperatives are part of certified value chains (National Statistics Office).

Stakeholder interviews highlighted several key constraints: lack of adequate packaging, transportation infrastructure, and digital marketing skills. Cooperatives like El Wiem rely on informal sales and rented equipment, reducing profitability and competitiveness.

A low level and limited diversity of services offered by cooperatives also hamper their development. Additionally, cooperatives often face unfair competition from informal private operators providing similar services.

In the absence of structured market linkages and collective branding strategies, these cooperatives remain economically marginalized, missing out on critical income and growth opportunities.

6.3. Policy Insights

a) Reform legal and institutional frameworks for gender- responsive cooperative governance

It is recommended that Algeria modernize its legislation on cooperatives in order to introduce incentives for the participation of women in boards of directors and leadership positions. Legal provisions regarding land ownership and inheritance must be effectively implemented to ensure women have equitable and secure access to land. Furthermore, strengthening local communities and decentralized agencies by allocating resources to provide support services to cooperatives, simplifying registration procedures, and offering training programs in rural areas would help create a more inclusive environment for women-led cooperatives.

b) Expand Financial Inclusion and Capacity-Building Initiatives

Authorities and financial institutions should expand microfinance services, low-interest credit programs, and digital banking solutions tailored to the needs of rural women and cooperatives. These financial tools must be paired with targeted training programs covering cooperative management, sustainable agriculture, entrepreneurship, and digital marketing.

The creation of peer-learning networks and mentorship programs would further empower women's leadership and boost the resilience of mountain economies.

c) Promote cooperative clusters and strengthen market linkages

Efforts should be made to encourage cooperatives— especially women-led ones, to form clusters or consortia, allowing them to share resources for product certification, packaging, logistics, and branding.

Public investment in local infrastructure, including cold storage, processing units, and market access subsidies, would significantly improve the competitiveness of rural cooperatives.

Additionally, building partnerships with digital marketplaces and national agricultural fairs would open up new commercial opportunities for women-led cooperatives.

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Justification of delay

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