

Deliverable achievement report

**[D4.1.2 - Proposition of revised governance practices
discussed with all cooperatives]**

Description of completion

General introduction:

The cooperative sector, a key part of the social and solidarity economy, is gaining significant momentum in the Mediterranean countries. This growth is driven by the sector's strong long-term establishment and experiences in the different countries, core values, and objectives. With its potential for expansion and strengthening, the cooperative sector is instrumental in addressing poverty, reducing insecurity, and combating unemployment, thus promoting social inclusion.

As a result, the cooperative sector is emerging as a dynamic and growing economic force, standing alongside the private and public sectors as a major provider of jobs. For example, in Morocco, there are over 53,800 cooperatives, including 7,360 women-led cooperatives spread across the kingdom's 12 regions. These women-led cooperatives alone encompass more than 68,700 members¹, highlighting the sector's substantial impact on employment and community development.

This report examines the recommendations for revised governance practices discussed with cooperative partners in Morocco, Tunisia, and Lebanon, based on findings from various workshops and dialogue sessions. On-going discussions are happening in Algeria, Italy and Croatia and will be added at a later stage. The purpose of the report is to provide a comprehensive analysis of proposals and pathways for cooperatives to enhance their governance and efficiency in these countries, with a particular emphasis on women's participation and increased benefits, just governance, and leadership engagement.

Based on a review of literature, we have adopted the following definition for governance:

Governance refers to the systems and processes that are used to make and implement decisions within a community or organization. It can involve a variety of decision-making bodies— such as governments, markets, or networks—and can be applied to a range of groups, including families, tribes, formal organizations, and informal groups. Governance can involve the use of laws, norms, power, or language to guide decision-making and ensure that it is carried out in a responsible and accountable manner. Unlike government, which often focuses on the state and its institutions, governance emphasizes the social practices and activities that shape the way decisions are made and implemented (Eldidi et al., 20212).

¹ <https://www.odco.gov.ma/statistiques/>

² Eldidi, B. H., Kosec, K., & Meinzen-dick, R. (2021). Gender in rural institutions and governance: A review of existing tools (CGIAR Gender Platform Working Paper No. 2). [https://gender.cgiar.org/publications/gender-rural-institutions-and\[1\]governance-review-existing-tools](https://gender.cgiar.org/publications/gender-rural-institutions-and[1]governance-review-existing-tools)

Methodology and Data Collection:

We have conducted three workshops in Tunisia, Morocco and Lebanon (See guidelines used in Annex 1) with cooperatives to understand the barriers they face, propose solutions and develop action plans with regards to their governance. To understand the key findings and discussions that emerged during the three workshops, a qualitative content analysis was conducted on the outputs of workshops and dialogue sessions. This involved identifying recurring themes, arguments, and insights presented by cooperatives. We also invited officials to our discussions as we wanted them to learn and co-develop with us solutions that extend beyond our project.

The report combines a mixed approach to gather comprehensive data and perspectives:

➤ **Qualitative Analysis:**

1. **Workshop with AL Amal cooperative in Morocco:** In collaboration with OXFAM and ICARDA, a workshop was conducted at the Al Amal cooperative office in Azrou, Morocco. This workshop involved engaging with several cooperative members to discuss their recommendations, propose revised governance practices, and identify successful strategies.
2. **Dialogue Session in Beirut, Lebanon:** A dialogue session was held in Beirut, Lebanon, bringing together various cooperatives from across the country. This session focused on discussing opportunities for improvement and exploring ways to enhance the governance processes within the Lebanese cooperative movement. Participants shared their experiences, identified best practices, and collaborated on formulating strategies to strengthen governance and drive the cooperative sector forward.
3. **Meeting with Leaders in Tunisia:** A dedicated meeting was held in Tunisia with cooperative leaders to explore valuable insights into existing initiatives and incoming initiatives and potential solutions for advancing women's participation. The meeting provided a platform for cooperative leaders to share their experiences, discuss best practices, and identify strategies to enhance the involvement of women in cooperative activities, fostering a more inclusive, profitable and equitable environment within the sector.

The three workshops organized in Morocco, Tunisia, and Lebanon were aimed at exploring, discussing, and exchanging proposed recommendations and concrete suggestions to improve governance practices within women's cooperatives. Each workshop focused on three main topics as per below.

The first part of the workshop was centered on governance, financial management, and institutional leadership. It revealed opportunities for improvement in managing finances, fostering greater engagement and ownership among cooperative members, and encouraging leadership roles within cooperatives. The second workshop part focused on marketing and skills development. It highlighted proposals from cooperatives to enhance their strategies in

promoting products and improving professional abilities. The third workshop segment highlighted social protection and access to public services. It sheds light on gaps in support systems that affect the well-being and security of women's cooperatives.

These workshops provided valuable platforms for discussing and exploring specific proposed actions from the perspective of women's cooperatives, facilitating collaboration and knowledge-sharing to drive positive change in cooperative governance.

➤ **Comparative Analysis:**

By conducting a comparative analysis of the findings from Morocco, Lebanon, and Tunisia, the report aims to achieve the following objectives:

- Identify common and specific recommendations and ways to improve proposed by women in cooperatives based on their experiences in managing cooperatives across the three countries.
- Highlight successful strategies and initiatives identified in each country that promote women's leadership within cooperatives.

Proposed recommendation and improvement actions for better governance

For Morocco:

a) Governance and leadership

Cooperative members from Al Amal cooperative recommend several strategic initiatives that aim to diversify strengthen membership structures, build capacity, foster strategic partnerships, and income streams.

- Review membership requirements thoroughly to ensure they align with the cooperative's objectives and promote inclusive participation.
- Look into alternative revenue streams (especially with recurring drought raw material is not as available), including the introduction of new products/services or adding value to existing offerings through processing.
- Assess and refine state support initiatives to ensure they align with the cooperative's goals, while also identifying areas for improvement (especially with regards to the mandatory requirement for cooperatives to join social protection program CNSS).
- Give priority to training programs, particularly for women members (often the few men in a cooperative attend most of the trainings), focusing on more income generating and product diversification skills such as oil production, machinery operation, and financial literacy, to improve overall productivity and efficiency.
- Collaborate with agricultural experts or cooperative development organizations to explore innovative opportunities for generating income and expanding the cooperative's economic presence.

- Collaborate closely with local producers to establish a mutually beneficial partnership aimed at optimizing production and logistical costs for the cooperative by identify the cooperative's material requirements.
- Explore collaborative opportunities where local producers provide harvested grains in exchange for a defined share of revenues from processed foods. Which will enhance cooperative sustainability and contributes to supporting local agricultural economies.

Marketing and capacity building

In marketing, strategic initiatives were proposed by the cooperative that are vital for growth and expansion, which will aim to not only increase market reach but also enhance the cooperative's competitiveness and profitability in the long term:

1. Market Expansion:

- Explore avenues for exporting products beyond domestic borders.
- Identify and capitalize on opportunities to broaden distribution networks.
- Leverage online platforms to penetrate new markets and reach consumers both locally and internationally.
- Cultivate a culture of continuous improvement in marketing practices to stay competitive.
- Invest in comprehensive training programs to empower members in production and sales, particularly focusing on high-value products like essential oils.
- Develop a compelling brand identity and packaging design to establish a strong presence and capture consumer attention in the marketplace.

2. Capacity building

- Implement regular training sessions focusing on enhancing technical skills related to the specific industries of the cooperatives.
- Provide workshops on business management, including financial literacy, marketing strategies, supply chain management, and entrepreneurship.
- Offer leadership development programs to empower women and other members to take on leadership roles within their cooperatives. By including training on decision-making, conflict resolution, and team management especially to overcome low pay, monopoly in decision-making, overwhelming number of workers (which are not part of the cooperative governance model).
- Conduct workshops on cooperative governance, emphasizing transparency, accountability, fair pay, and democratic decision-making processes. This can contribute to improve the internal functioning and trust within cooperatives.
- Encourage partnerships with NGOs and government agencies. Foster collaboration between cooperatives and non-governmental organizations,

government agencies, and international bodies that can provide additional support, funding, and expertise.

b) Social protection

- Promote the restructuring of Caisse Nationale de Sécurité Sociale (CNSS), the entity managing social protection in Morocco, contributions, and benefits, to decouple them from age-related criteria. This reform would provide comprehensive protection for younger members and those approaching retirement, ensuring equitable access to social security benefits across all age groups.
- There is conflicting information and confusion around social projection, health care, rights and obligations which need to be clarified and disseminated by responsible officials. CNNS at the moment only covers health care which is already provided for many, and it is not clear how women involved in these cooperatives will transition into old age. It is essential that CNSS includes pension schemes.
- Advocate for policies that prevent double contributions to social protection schemes. Many cooperative members are already covered under the social protection plans of their parents or spouses, which often offer, some cases, superior benefits compared to public social protection. It is crucial to develop a mechanism that allows new CNSS contributors to retain their existing advantages without facing a reduction in benefits. This approach would protect the financial and social interests of cooperative members who are part of multiple protection systems.
- Increase efforts to educate cooperative members about the importance of social protection which is viewed as a burden at the moment. Conduct more information sessions and workshops to ensure that members fully understand the advantages and benefits of adhering to CNSS. These educational initiatives should focus on explaining the various aspects of social protection, including health insurance, retirement benefits (by the end of 2026), and other social security measures (by the end of 2026)³.
- Develop customized communication strategies to reach diverse groups within the cooperatives. Use various channels such as community meetings, social media, and printed materials to disseminate information effectively. Adapt the communication language to the regions, such as Tamazight, Tarifit, and Tachil7it, depending on the cooperative's region.
- Establish support systems that offer counseling and guidance to cooperative members about navigating social protection options. This could include one-on-one consultations, helplines, near offices in the provincial institutions and advisory services to address specific concerns and provide personalized assistance.

For Lebanon:

³ [Protection sociale : le Maroc passe à l'action \(fnh.ma\)](https://fnh.ma)

Cooperative members from 6 collectives recommended the following in Lebanon:

a) Governance and leadership

- Establish a rotating system for leadership positions within the cooperative. This approach ensures that all members have the opportunity to contribute and develop their leadership skills. Regular rotation helps diversify perspectives and fosters a culture of inclusivity and shared responsibility.
- To address the problem of men taking over leadership position in spaces in which women do most of the work (processing), set quotas for women's representation on boards and decision-making committees. This policy ensures that women's voices are consistently heard and considered in the cooperative's governance, leading to more balanced and equitable decision-making processes.
- Offer regular training sessions focused on conflict resolution and effective communication. These skills are essential for fostering a collaborative environment within the cooperative. Members will learn techniques to manage and resolve disputes constructively and communicate more effectively with each other.
- Promote a culture of active participation by encouraging members to take on various responsibilities within the cooperative. Providing opportunities for members to lead activities, manage tasks, and participate in decision-making processes helps build a sense of ownership and commitment, in the end strengthening the cooperative's overall governance and leadership capabilities.

b) Marketing & capacity building

- Encourage experienced members to guide and support newer members, particularly women, on effective marketing strategies and technical best practices. With an aim to foster knowledge transfer, build confidence, and accelerate the professional growth of newer members.
- Organize frequent workshops within the cooperative to spread knowledge on essential marketing concepts, branding techniques, and digital marketing tools. These workshops could cover several topics such as basic marketing principles, digital marketing with the aim to equip all members with the skills needed and have same level of knowledge.
- Encourage women to take more proactive roles while also involving other members in conducting cooperative activities. This initiative not only helps build their confidence and expertise but also demonstrates the cooperative's commitment to empowering women in leadership roles and collective action.

c) Social protection

- Organize a targeted awareness campaigns within the cooperative to raise awareness all cooperative members about their rights regarding social security benefits. These campaigns should underline the importance of social security in providing financial protection and healthcare coverage.

- Create or activate a cooperative savings system designed to assist cooperative members in contributing towards social security payments and healthcare costs. Many cooperatives were not aware of this scheme. The aim of this approach is to allow members to share their resources and collectively save for future needs, such as retirement and medical expenses.

For Tunisia:

Cooperative members from 5 collectives recommended the following in Tunisia:

a) Governance and Leadership

- Implement comprehensive training sessions covering topics such as financial management, resource allocation, and budgeting to enhance the financial well-being of the cooperative as a whole.
- Arrange social gatherings, workshops, or participatory decision-making sessions designed to foster inclusive engagement from every member of the cooperatives. Some cooperative members were not aware of certain projects targeting the cooperative and benefiting a few.
- Introduce a rotational leadership system within the cooperative to cultivate leadership capabilities among women and guarantee equitable representation and participation from all members.
- Explore the possibility of establishing a cooperative savings program dedicated to funding equipment upgrades or providing financial assistance, such as loans, to cooperative members.

b) Marketing & capacity building

- Organize workshops and exchange sessions led by experienced members and cooperative members who attended trainings before within the cooperative to share expertise in marketing and branding with other members. These sessions provide a platform for exchanging ideas, strategies, and best practices, enabling all members to enhance their marketing skills and effectively promote their products or services.
- Create a unified brand identity and implement joint marketing campaigns that leverage the collective strengths of all cooperative members. Many cooperatives are now selling in plastic bags without any branding. By merging resources and coordinating efforts, the cooperative can save costs and amplify its impact, reaching a wider audience and strengthening its market presence.
- Pair experienced members with newer members, to provide guidance in developing marketing skills. This initiative not only enhances the professional development of newer members but also promotes gender equality and inclusivity within the cooperative.

c) Social protection

- Educate members, with a particular focus on women, about the various social security programs available, the benefits they offer, and the different contribution options accessible to them.
- Conduct workshops centered on basic financial management skills aimed at empowering women to cultivate independent saving habits and make contributions towards their social security coverage.
- Develop adapted social protection solutions specifically designed for cooperatives, taking into account their unique needs, challenges, and objectives. They should address the specific circumstances and requirements of cooperative members while ensuring comprehensive coverage and support.
- Abolish the non-profit nature of working groups (GDDA and SMSA) as this is inhibiting the entrepreneurial spirit of cooperative and leading to very low profits.

The table below summarized the findings, we present below some commonalities and differences across the countries.

Table 1. Similarities and differences in proposed governance measures by cooperative members.

	Morocco	Tunisia	Lebanon
Similarities	• Training has to include all members and cover the areas of self-development, responsibilities and rights. • Encourage shared responsibility among all members to avoid monopolization of decision-making / Applying and organizing roles and responsibilities clearly within the cooperative. • Targeted educational programs to combat financial illiteracy. • Enhance financial governance through capacity building,		
Differences	• Activate financial governance mechanisms within cooperatives, • Provide financial management tools, • Enable cooperatives to access financial expertise free of charge or at minimal cost. • Raise members' awareness of cooperative thinking and the need for collective, transformative leadership. • Increase the representation of women in management positions, both within cooperatives and professional organizations. • Simplify administrative procedures to facilitate the efficient operation of cooperatives. • Develop policies and programs to support and encourage women's investment in cooperatives.	• Revision of the law organizing cooperative work within the framework of the social economy to address the non-profitability of the cooperatives. • Create strong networks to foster collaboration and resource sharing. • Identify and secure diverse funding sources to ensure financial stability and growth.	• Updating the bylaws to reflect changes. • Combat neglect of members' opinions and encourage active participation. • Ensuring contributions are valued appropriately as per the cooperative's internal regulations. • Dissolving the cooperative that is not complying with the laws and encouraging the cooperative that is compliant.

Annex 1: Guideline for a meeting with rural women's collective's leaders (Example of the Workshop in Tunisia)

Guideline for conducting a joint workshop with national rural women leadership teams for improving working conditions and women's empowerment potential of rural collectives.

The guidelines are divided into 6 sections: setting the objectives, list of invitees, results to be presented and outlines for discussion, Preparing an agenda, discussion and facilitation and way forward.

Setting the objectives:

The overriding goal of this workshop is to present the results gathered from our interactions with farmers and by reviewing the policy law to launch a discussion that decision-makers can act on and improve the working conditions and women's empowerment potential of rural collectives. This goal should be clearly shared with the participants ahead of time in the invitation letter to help them know what to expect and prepare accordingly.

Example: The main aim of this workshop is to promote the empowerment of rural women by providing them with the knowledge and tools they need to meet the challenges they face. We also want to encourage the creation of a strong network of rural women leaders who can collaborate and contribute to improving collective working conditions. We firmly believe that empowering rural women will lead to significant improvements in rural development.

Who to invite?

Develop a list of participants, including decision-makers and organizations that are involved in the work of the collectives in the country and can take action to bring about change. This list should include national organizations, organizations that can propose long-term solutions to the limitations identified, and organizations that oversee the work of daily cooperatives.

Example: The list of invitees below is based on National Workshop held in **Tunisia**.

From the Ministry of Agriculture:

- Agricultural Extension and Training Agency (AVFA)**
- The Office for Livestock and Grazing (OEP)**
- Department for Monitoring, Evaluation and Control of Professional Agricultural organizations within the Directorate-General for Investment Financing and Professional organizations (DG-FIOP)**
- The Office for Support to Rural Women (BAFR)**
- The Regional Office for Support to Rural Women**
- Agricultural Investment Promotion Agency (APIA)**

**From the Ministry for the Family, Women, Children, and the Elderly:
Women's Empowerment Department
From the Ministry of Social Affairs: General Department of Statistics,
Analysis and Strategic Planning**

Results to be presented and outlines for discussion:

Three main themes can be highlighted: governance, marketing, leadership, and social protection. If you feel that other issues need to be addressed, please feel free to add them.

The results presented should be strategically aligned with the mandate of the invited participants, next identify the points which need to be discussed with the invited group. When discussing the findings ensure presenting the difficulties and limits of collective work, making respondents' voices heard.

It is preferable to present the result using the following:

- Quotes showing problems and success cooperatives face from respondents using their dialect to give more life and credibility to the answers.
- Photos taken in the field to bring the findings closer to reality.
- Numbers to illustrate the extent of occurrence of a phenomena.
- Present the governance structure (laws, by laws, problems, recommendations, other subjects deemed relevant)

Example: (link)

https://cgia-my.sharepoint.com/:b:/r/personal/d_oueslati_cgia-org/Documents/Desktop/New%20folder/DN-Meeting%20with%20leader%20Tunisia-Women%27s%20collectives.pdf?csf=1&web=1&e=6Js8wU

Preparing an Agenda

Prepare an agenda and set aside time for each topic. During the meeting, follow the agenda. This will keep the meeting on track and ensure that everyone has time to participate in the conversation.

Example:

Agenda for National workshop fostering a meeting with 'rural women' leadership team in Tunisia to support gender mainstreaming with a particular focus on rural women collectives.

Time	Session
9 :30 to 10:00	Arrival of participants
10:30 to 11:00	Opening program Welcome remarks Introductions Agenda for the day

11:00 to 1:00	Discussion session (on social protection, profitability and marketing, governance, any pending issue)
1:00 to 2:00	Lunch BREAK
2:00 to 2:30	Concluding remarks and way forward
2:30 to 3:00	Officials meet cooperative members (introductions) Presentation by the cooperative and relevant officials' obstacles and opportunities faced by collectives and related to leadership, marketing, governance, and social protection
3:00 to 4:00	Discuss means to improve cooperative governance and operations in all domains, leadership, marketing, governance, and social protection
4:00-5:00	Develop a workplan, timeline and follow up approach (e.g., submission of minutes, new markets, new service providers, new credit etc.).

Discussion and Facilitation

Assign a facilitator to steer the discussion, keep it on topic, and summarize the key ideas and next steps at the conclusion of the meeting. The discussion questions need to be clear and targeted to addressing identified problems by the concerned officials invited to the meeting.

Example:

Each theme was examined separately on the basis of the results presented and the experience and knowledge of the participants. An attempt was also made to formulate recommendations on the topics discussed. The following questions were raised in Tunisia. Following this, the invited officials developed concrete recommendations on the three discussion questions below:

- **Discussion 1: What are the recommendations for Social Protection?**
- **Discussion 2: What are the recommendations for Marketing and Entrepreneurship?**
- **Discussion 3: What are the recommendations for Governance?**

Recommendations:

Way forward:

At the end of the meeting, it is imperative that all participants feel actively involved in the topics discussed and are ready to take back to their respective organizations any specific suggestions that are relevant to their roles.

It is essential to act proactively to ensure that the collaboration formed during the conference continues afterwards. This may involve providing a summary of the meeting to each participant and follow up with the actionable recommendations.



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