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Findings of the Assessment of Agricultural Cooperatives in West Bank: Challenges and Opportunities

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A cooperative is defined as an «autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.»

ILO, Promotion of Cooperatives Recommendation, 2002 (No. 193)

Background

This policy brief presents concrete strategies to improve the challenging situation that workers face in the occupied Palestinian territory (oPt) by exploring the full potential of agricultural cooperative¹ enterprises in the West Bank. The findings and recommendations derive from an assessment² conducted by the International Labour Organization (ILO) in coordination with the Palestinian General Directorate of Cooperatives at the Ministry of Labour and the Ministry of Agriculture. The study profiles 230 agricultural cooperative enterprises in the West Bank, assessing their cooperative organizational capacity, including their various cooperative functions vis-à-vis the agricultural market, managerial and financial performance, and members' level of participation. It identifies key challenges and opportunities for development, and draws particular attention to women's roles in cooperatives. Finally, it proposes a set of recommendations to enhance the cooperatives' management and financial performance, as well as stimulate members' active participation.

This policy brief is developed primarily for national institutions, development practitioners and the donor community, which, over the last decade, have channelled substantial development funds to cooperatives. The aim is to provide guidance on how best to support the development of agricultural cooperative enterprises and create decent employment opportunities for women and men in the rural economy of the West Bank.

Cooperatives principles

- Principle 1: Voluntary and open membership
- Principle 2: Democratic member control
- Principle 3: Member economic participation
- Principle 4: Autonomy and independence
- Principle 5: Education, training and information
- Principle 6: Cooperation among cooperatives
- Principle 7: Concern for community

ILO, Recommendation No. 193

The assessment was conducted between July and December 2013, in collaboration with the Ministry of Labour and the Union of Cooperatives for Savings and Credit. Targeted cooperatives were assessed against the values and principles that characterize cooperatives, using a cooperative assessment tool³, developed within the UN joint programme on Gender Equality – Social, Political and Economic in the oPt⁴. The tool examines four aspects of cooperative organisational capacity: (i) Governance, Motivation and Ambition; (ii) Cooperative Programmes and Services; (iii) Cooperative Resources; and (iv) Cooperative Management Systems and Processes.

Cooperatives values

Self-help, self-responsibility, democracy, equality, equity, solidarity, honesty, openness, social responsibility and caring for others.

ILO, Recommendation No. 193

¹ "Agricultural cooperative" is considered in its wider sense, including cooperatives promoting agricultural and rural development, as well as credit and savings opportunities.

² ILO 2013. Assessment of agricultural cooperatives in West Bank (unpublished). Data collected, findings and reports for each cooperative were handed over to the Ministry of Labour in December 2013.

³ The assessment was conducted by 22 selected cooperative extension workers from the Ministry of Labour and the Union of Cooperatives for Savings and Credit. They were trained to apply a cooperative performance assessment tool through a participatory, inclusive process. The data collection and analysis process included semi-structured interviews with members of the board of targeted cooperatives; focus group discussions with 10-15 members of each of the targeted cooperatives; and an assessment validation workshop with cooperative board members and representatives of the cooperative General Assembly, in order to present and validate findings and conclusions. Workshops were organized with each of the targeted cooperatives and attended by all board members and 5-10 members of the General Assembly.

⁴ The joint programme was delivered by six UN agencies during the period 2009-2013 as part of the MDG Achievement Fund with financial support from the Spanish Government.

Agricultural cooperatives in the West Bank: Characteristics and membership base

According to the assessment, there are 230 agricultural cooperative enterprises⁵ operating in the 11 governorates of the West Bank. Most cooperatives were established over the past ten years with external financial support, and less than a third registered with the Ministry of Labour in the past three years. The majority of the agricultural cooperative enterprises in the West Bank operate in the Northern governorates of Jenin, Tulkarem, Nablus, Qalqilya, Salfit and Tubas, where agriculture is the dominant source of livelihood. In terms of their areas of specialization, the assessment classified agricultural cooperatives in the West Bank as follows (see Figure 1):

- **Animal husbandry cooperatives:** 73 cooperatives that primarily service animal breeders through marketing, feed and production input provision and other such services;
- **Crop production cooperatives:** 67 cooperatives that provide marketing and collective purchasing services to members;
- **Agricultural services cooperatives:** 58 cooperatives that mainly provide marketing, food processing, and agricultural development services to members. These include supply of inputs for agricultural production (e.g. seeds, fertilizers, water for irrigation, and machinery services) and processing and marketing of members' products. Several also provide savings and credit services to their members, who rely on this service as a source of financing for both working capital and investments;
- **Olive and olive oil production and pressing cooperatives:** 22 cooperatives that primarily produce olives and olive oil;
- **Rural development, savings and credit cooperatives:** 10 general purpose cooperatives that aim to improve agricultural livelihoods and services to rural communities, including savings and credit opportunities.

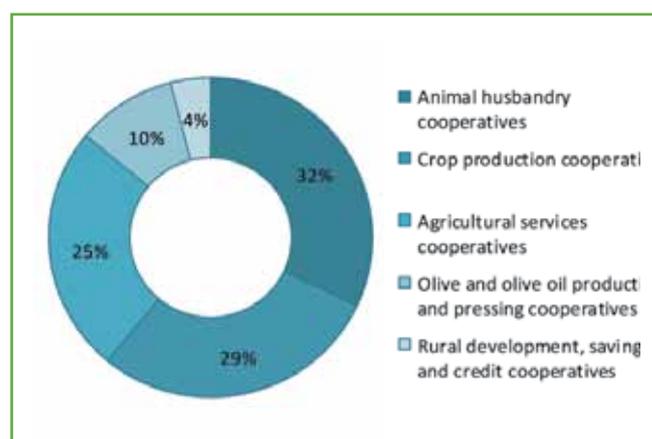


Figure 1: Share of cooperatives per sector

At the time of the assessment, the total number of cooperative members in the West Bank was estimated to be 18,685, of which 8,024 members were concentrated in agricultural services. On average, the agricultural services and the olive and olive oil production and pressing cooperatives have the highest number of members per cooperative, 138 and 140 respectively. As displayed in Table 1, the animal husbandry, crop and olive and olive oil production and pressing cooperatives have between 3,000 and 4,000 members, while the lowest membership is found in the rural development savings and credit cooperatives with only 419 members in total.

⁵ The assessment does not include cooperatives in service and handicraft sectors.

Table 1: Key figures

| Cooperatives' sectors | Number of members | Number of cooperatives | Average number of members per cooperative | Number (%) of women members |
|---|-------------------|------------------------|---|-----------------------------|
| Animal husbandry | 3,244 | 73 | 44 | 252 (8%) |
| Crop production | 3,916 | 67 | 58 | 417 (11%) |
| General agricultural services | 8,024 | 58 | 138 | 464 (6%) |
| Olive and olive oil production and pressing | 3,082 | 22 | 140 | 179 (6%) |
| Rural development, savings and credit | 419 | 10 | 42 | 79 (19%) |
| Total | 18,685 | 230 | 81 | 1,391 (7%) |

Only seven per cent of cooperative members are women, corresponding to nearly 1,400 members. As many as 39 per cent of the cooperatives are exclusively composed of male members, while the majority are mixed. The total number of registered women-only agricultural cooperatives is 12, which include 345 female members; half of these are registered and operate in the Southern governorates of the West Bank. Only nine of these cooperatives are considered active. Membership of women in agricultural cooperatives is mostly concentrated in crop production and general agricultural services cooperatives, and less so in animal husbandry and other categories of agricultural cooperatives. Mobility restrictions, low wages, family responsibilities and lack of training are among the factors behind the low participation of women in cooperatives.

Values, principles and performance: Four categories of cooperatives

The assessment identified four distinct categories of agricultural cooperatives in the West Bank, classified according to the level to which the cooperative:

- 1) is driven by a common cooperative goal that brings members together;
- 2) has a cooperative initiative that is economically viable and effectively contributes to improving the economic conditions of members;
- 3) is exercising good governance and management principles.



The four categories with their key features are described below:

| Categories of Cooperatives | Main features assessed |
|--|---|
| <p>Category 1: Cooperatives classified as “active”, but whose members lack a common agricultural cooperative goal</p> | <p>No. of Cooperatives: 47 Common cooperative goal: Not clear. Investment-like companies operating under cooperative registration. Profit-seeking, investment companies in various agricultural and non-agricultural sub-sectors. Activities: Livestock rearing farms, intensive agriculture farms (vegetable greenhouses and medicinal plants) and fisheries. Management and financial performance: Managed by non-cooperative members or very few members with salaries or shares in the profit, under the supervision of the cooperative’s board. Members’ mutual benefits are non-existent.</p> |
| <p>Category 2: Cooperatives whose members are farmers with a common cooperative motive, but who lack a cooperative venture and/or initiative to respond to members’ needs</p> | <p>No. of Cooperatives: 86 Common cooperative goal: Yes, but lack a cooperative venture and/or initiative to respond to members’ needs. The majority of members are farmers with unsuccessful experience in collective purchasing and marketing services, but who nevertheless are eager to see their cooperatives develop the capacity to serve them better. Activities: Active in community development and humanitarian projects funded by external sources. Originally established to improve members’ access to agricultural inputs and markets. However, several cooperatives have rented out their assets as they were unable to use them for cooperative purposes. Some of them are operating ventures that are not responsive to members’ needs for improved agricultural services and at times competing with members’ own businesses. Management and financial performance: Organizational capacity gaps, performance constrained by limited understanding of cooperative principles, lack of a solid business case, and limited financing.</p> |
| <p>Category 3: Cooperatives providing small-scale agricultural services to members with limited benefits</p> | <p>No. of Cooperatives: 79 Common cooperative goal: Yes, but at times not realistic and not feasible in practice. Cooperatives provide small-scale agricultural services to members, but with limited benefit. Management and financial performance: Lack of sound cooperative business practices, limited capacity of members to manage business or to upscale the business.</p> |
| <p>Category 4: Cooperatives providing essential agricultural services to members in a financially sustainable manner</p> | <p>No. of Cooperatives: 18 Common cooperative goal: Yes, cooperatives in this category have feasible and truly cooperative projects and provide needed agricultural services to members in a financially sustainable manner. Activities: Service and marketing ventures. Management and financial performance: Generate considerable sales revenues and surpluses and serve the majority of members. Present a clear business case and good practice, but members need to improve management systems (i.e., develop internal procedures).</p> |

Assessment against cooperative values, principles and performance

Common cooperative goal

The success of any cooperative requires the careful definition of and agreement on a common goal by all members who decide to pool together resources to achieve a mutual objective and accrue a mutual benefit from establishing or joining their cooperative.

Highlights

- 59 per cent of cooperatives shared a cooperative goal at time of establishment, but the majority experienced poor performance due to lack of vision, resources, leadership and unsuccessful business plans.
- 10 per cent of cooperatives have a mission statement clearly reflecting members' consensus on core business of the cooperative and its *raison d'être*.
- 25 per cent of cooperatives registered mainly to obtain access to humanitarian assistance from donors.

The assessment revealed that 59 per cent of the surveyed agricultural cooperatives were initially founded on the basis of a mutual desire by members to cooperate towards a common ideal. After their establishment, many cooperatives shared a reasonable level of motivation among members to work together. However, later more than 85 per cent faced poor performance due to lack of vision, resources, leadership and unsuccessful business plans. This resulted in a loss of momentum and motivation towards self-help.

Out of all the assessed cooperatives, only seven per cent have clearly articulated their organizational vision and strategic objectives, which guide their work planning and performance measurement. Ten per cent have mission statements that clearly reflect their members' consensus on the core business of the cooperative and its *raison*

d'être. 40 per cent have a general mission statement that does not clearly reflect what the cooperative does, while more than 43 per cent of the agricultural cooperatives in the West Bank have neither articulated their mission statement nor engaged members in such discussions.

In other words, a relatively high number of agricultural cooperatives in the West Bank were established without having a clearly articulated mutual goal or interest that founding members were seeking to address through cooperation. In fact, for 25 per cent of the cooperatives, registration was mostly a means to have access to humanitarian assistance from external parties rather than being a reflection of members' belief in self-help cooperative principles. These cooperatives have not managed to grow or mobilize membership.

Respect of cooperative principles and values

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. Only 25 out of 230 cooperatives are aware of and can show evidence of their commitment to the seven cooperative principles previously mentioned. Common features among these cooperatives include strong leadership, relatively good financial performance that is mostly linked to transactions with members, and provision of specialized services to members. Of the remaining 205 cooperatives, 87 demonstrated commitment to five principles, 60 committed to three principles, and 58 to only one cooperative principle. Principles that are most likely to be observed are those related to democratic member control and voluntary and open membership, while the least observed included concern for community, education, training and information sharing, members' economic participation, autonomy and independence, and cooperation among cooperatives.

Relevancy and cooperative initiatives

The assessment showed that 17 per cent of the assessed cooperatives propose initiatives that are highly relevant to members' needs and directly contribute to their livelihoods. These cooperatives fall under the broad typology of agricultural service cooperatives, which provide various services to their individual farming members based on their needs. Several of these cooperatives also provide

savings and credit services to their members who rely on this service as a source of financing for both working capital and investments. The remaining cooperatives either do not have any cooperative initiatives or have a very modest service initiative that generally does not contribute to improving the livelihood conditions of their members or meet their needs. In fact, almost half of these cooperative services were not matching the mission or the motive for which they were originally registered.

Cooperative effectiveness: Revenues

Only ten per cent of the agricultural cooperatives offer highly effective and efficient services to their members, and are able to generate considerable surpluses. These cooperatives include one cooperative of poultry farmers; seven olive and olive oil production and pressing cooperatives; four service cooperatives that are primarily involved in managing and administering water and irrigation services to members; and 11 service cooperatives that provide processing and input supply services. On the other hand, more than half of the agricultural cooperatives in the West Bank reported weak sales and low average revenues. In some cases, revenues average JOD⁶ 833 per month. Such low turnover renders cooperative services unsustainable without external support and largely ineffective for members and their communities.

In general, cooperative services have not exploited an economy of scale due to a certain lack of conviction among members in the value of cooperative work. These members view cooperatives merely as a means of accessing external assistance on an individual basis rather than a means of enabling them to work with others in order to achieve mutual benefits. Such lack of conviction and lack of concern for cooperative results is clearly reflected in very high levels of members' debts for cooperative services, which has forced many cooperatives to suspend or downscale operations. Moreover, in many cases cooperatives have been unable to market all of their members' products or failed to secure supply of farm inputs for members at competitive prices, as evident in the olive and olive oil production and pressing cooperatives.

⁶ Jordanian Dinars (JOD). 1 JOD is approximately 1.4 USD. Cooperatives in the West Bank must follow the Jordanian cooperative law; financial data is reported in JOD. Membership fees and registered capital are also set in JOD.

Cooperative effectiveness: Capital and assets

Furthermore, growth and development of agricultural cooperatives is constrained by relatively low levels of capitalization. The total capital of agricultural cooperatives in the West Bank is about JOD 3.3 million, which comes to an average of JOD 14,000 per cooperative and JOD 177 per member. The majority of agricultural cooperatives (54 per cent) have been capitalized at JOD 10,000 or less, 44 per cent between JOD 10,000 and 30,000, and 12 per cent have capital exceeding JOD 30,000. The latter are mostly olive and olive oil production and pressing cooperatives. Such low levels of capitalization are, in general, not conducive for business development and growth. This also applies for the nine active women-only agricultural cooperatives, which include food processing, consumer cooperative markets, greenhouses, production of medicinal and aromatic plants, soap production, embroidery and traditional handicrafts and sheep fattening projects. These initiatives are generally very small in terms of scale, with most of them generating less than JOD 20,000 in annual revenues, thus making a small contribution to improving their members' economic conditions.

Capitalization constraints facing agricultural cooperatives are further exacerbated by cooperatives' inability to finance investments as a result of limited assets. For more than 43 per cent, the value of total assets is less than JOD 40,000. These cooperatives include about 50 cooperatives whose total value of assets is less than JOD 20,000. Around 24 per cent, mainly olive and olive oil production and pressing cooperatives, have assets exceeding JOD 80,000 in value.

Most cooperative assets have been financed by grants from external sources, with paid-up capital by members of agricultural cooperatives comprising only 23 per cent of the total value of the assets owned by the cooperatives. The total capital of women-only agricultural cooperatives is estimated to be JOD 51,000, which comes to an average of JOD 4,636 per cooperative⁷. This averages JOD 147 in capital per female member. This level of capitalization is considered insufficient for business development and growth, particularly given the low average value of assets owned by these cooperatives, which is estimated to be in the realm of JOD 15,500, financed mostly through grants from external sources.

⁷ 11 out of 12 assessed women-only cooperatives had prepared their financial audit reports at the time of the assessment, nine months after the previous fiscal year. To obtain the average, the total capital is divided by 11.

Cooperative effectiveness: management and leadership

As much as 90 per cent of surveyed agricultural cooperatives do not have standard management, financial, administrative procurement or human resources policies or procedures. Barely any of them have a system for regular planning, monitoring and evaluation, except for basic manual book-keeping. In fact, the majority of cooperatives do not adhere to the basic provisions stated in the Jordanian Cooperative Law related to financial planning, management and control. For example, very few agricultural cooperatives prepare budgets to govern their spending. If they do, it is not a systematic exercise aimed at monitoring financial performance and exercising effective control. Furthermore, few cooperatives prepare regular financial reports, and about half of the cooperatives do not have audited financial statements for the preceding year, despite a lapse of more than nine months since the end of the previous fiscal year at time of assessment.

On matters related to leadership, it is evident that women have limited representation, with only 24 per cent of mixed cooperatives having any women board members. Women comprised only 11 per cent of agricultural cooperative board members. The disparity in representation of men and women in agricultural cooperative membership is further exacerbated by the tendency of women to hold less influential positions on the board, such as a secretary position. In several instances, women were seemingly brought on boards of cooperatives dominated by male membership to appease donors' desire for a more gender equitable board formation.



Legal reform on cooperatives under way

The West Bank currently adheres to Jordanian Cooperative Law. In 2010, with support from the ILO, new legislation was developed in line with the principles of the Promotion of Cooperatives Recommendation, 2002 (No. 193), which advocates for the promotion of strong, autonomous and inclusive cooperatives that respond to the needs of their members. The new law was endorsed by the Council of Ministers in July 2010, and forwarded to the Palestinian President's Office for approval, which to date remains pending. The law calls for the establishment of a new and semi-autonomous cooperative development administration, the General Commission for Regulating Cooperatives (GCRC), which will take over the functions of the Directorate General of Cooperatives in the Ministry of Labour.

(ILO 2010a)

Cooperatives as a means of job creation

While the agricultural cooperatives in the West Bank have approximately registered 18,685 members, they only employ 211 paid workers – a minor contribution to the generation of employment. The majority of agricultural cooperatives (73 per cent) have no paid staff, whereas ten per cent only retain one paid staff member, and the remaining 17 per cent have two or more paid staff. Employment in agricultural cooperatives is mostly concentrated in general agricultural services cooperatives. The single large-scale employer is the Cooperative Association for Poultry Farmers in Ramallah, which employs 25 people. Salaries paid by agricultural cooperatives are generally low, rendering them unable to attract people with the necessary technical skills and management experience needed for cooperative growth and development. Broadly speaking, women-only cooperatives have not been very successful in fulfilling their mission of providing employment opportunities for women as nine of them have no employees, and the three that do collectively employ only eight women – mostly on seasonal basis.

Recommendations

The four distinct categories of agricultural cooperatives identified in the West Bank provide the basis for the following set of recommendations.

Category 1: Cooperatives classified as “active”, but whose members lack a common rural agricultural cooperative goal.

Category 2: Cooperatives whose members are farmers with a common cooperative motive, but who lack a cooperative venture and/or initiative to respond to members’ needs.

Category 3: Cooperatives providing small-scale agricultural services to members with limited benefits.

Category 4: Cooperatives providing essential agricultural services to members in a financially sustainable manner.

Recommendations for categories 1 and 2 specifically:

✓ **Re-register either as charitable, non-governmental or private businesses:**

The General Directorate of Cooperatives at the Ministry of Labour should encourage cooperatives in these categories to re-register either as charitable or non-governmental organizations, or as private businesses, in-line with the work they are currently undertaking. Cooperatives in categories 1 and 2 that can present a business case, on the basis of a thorough assessment of members’ needs, for other than an agricultural cooperative, should be assisted in developing their cooperative business case, and re-register according to the nature of their new cooperative venture. For these specific cases, recommendations for categories 3 and 4 also apply.

Recommendation for categories 3 and 4 and other select cases:

✓ **Provide technical assistance to develop sound business plans through a participatory process:**

For those cooperatives that were originally established with a common goal but did not succeed in fulfilling the needs of their members, it is advisable for the General Directorate of Cooperatives at the Ministry of Labour (or other qualified actors in the field) to provide technical assistance. Support should aim at engaging cooperatives in a participatory business planning process, which may help them in refining, clarifying and rearticulating their mission, vision and business objectives. This would entail a value chain analysis, facilitated access to market, and the development of their cooperative management capacity to maximize the cooperatives’ effectiveness and economic performance. In addition, there is a need to promote and create awareness on the principles and values of cooperatives and stimulate the active participation of cooperative members.

General recommendations:

✓ **Advocate and support adoption of the Unified Cooperative Law:**

The new draft law has been endorsed by the Council of Ministers, and forwarded to the Palestinian President's Office, where it has been pending approval since 2010. Once operational, the Unified Cooperative Law will end the "dual structure" of cooperatives in the West Bank and Gaza; the West Bank currently adheres to Jordanian law, while Gaza follows the Egyptian law. The current situation of limbo requires political will and sustained advocacy efforts to enforce and implement the Unified Cooperative Law.

✓ **Provide incentives for cooperatives to develop administrative and financial policies and procedures:**

The General Directorate of Cooperatives should encourage cooperatives to develop their administrative and financial policies and procedures, including developing clear mechanisms for performance monitoring, business planning, and human resource development. The Directorate should play a major role in this process. More structured governance systems within cooperatives will eventually encourage the transformation of "what are often marginal survival activities (sometimes referred to as the 'informal economy') into legally protected work, fully integrated into mainstream economic life" (ILO, Recommendation No. 193). The ILO and likeminded donors and technical agencies should continue to provide support to the Directorate with incentives and training to ensure better cooperatives' governance systems.

✓ **Restrict grant financing:**

Technical support should be combined with an assessment of the cooperatives' financial needs. Support grant financing should be provided only on the basis of clear business cases, and on evidence of commitment to implementing a business plan. Full grant financing for cooperative business development does not contribute to promoting self-help principles and cooperative culture within cooperatives. Rather, it risks rendering cooperatives inactive once the initial grant is exhausted, as demonstrated by a number of cooperatives in the West Bank, and should therefore be avoided. Instead, it is recommended that such funding should only support the promotion of cooperative values and principles, management training, or cooperative assets which can turn them into authentically active cooperatives.

✓ **Donor coordination and collaboration:**

Coordination among donors and stakeholders should be maximized to exploit potential synergies while avoiding distortions of the spirit and values of cooperatives. Donor support should preferably be directed towards existing cooperatives, rather than the formation of new cooperatives.



✓ **Conduct further assessment of non-agricultural cooperatives:**

The methodology used for assessing agricultural cooperatives in the West Bank should be replicated to examine all cooperatives present in the occupied Palestinian territory, including Gaza. Capacities to replicate this assessment have been built within the General Directorate of Cooperatives. It would, therefore, be valuable to conduct an assessment of agricultural cooperatives in their totality, including handicrafts and services cooperatives, in order to assess their compliance with cooperative principles and values, and further explore their potential. Resources should be made available to support the Directorate in conducting this assessment.

✓ **Document good practices:**

The General Directorate of Cooperatives, in collaboration with the cooperatives and their representatives, such as unions, as well as the international community should work together to document the successes of the cooperatives that follow good practice. Their experiences should be shared with other cooperatives in order to foster motivation for self-help and organizational reform among the less effective cooperatives.



✓ **Support women in cooperatives to promote gender equality:**

In order to enhance the viability of women-only cooperative ventures and bolster their membership, opportunities for women in the agricultural sector should be identified. Existing women-only cooperatives should be supported both technically and, on a limited scale, financially. Any support provided to the existing women-only cooperatives that enhances their cooperative businesses would go a long way in encouraging women's participation. It is essential to build the capacity of rural women in basic business and cooperative management in order to enhance performance and membership. In the long run, this would also increase the potential for women to go beyond their traditional roles and enter mixed cooperatives. In general, cooperatives should make efforts to reach out to women and help increase their participation as members and as board representatives. There is a necessity for training strategies to be linked to the broader goal of promoting gender equality by addressing issues such as unpaid work, shared family responsibilities, care provisions, maternity protection, social security and knowledge sharing (ILO 2010b).

✓ **Increasing job opportunities in cooperatives:**

Together with small and medium-sized enterprises, cooperatives are the most significant sources of new employment globally (ILC 2007). In the case of the West Bank, the potential to create job opportunities depends on the ability of agricultural cooperatives to upscale their governance and business capacities. Cooperatives should make themselves attractive to young people who could contribute with technological, social and organizational innovations. Typical youth skills, such as knowledge of languages, or website or project design, may help to diversify and upscale cooperative activities; therefore, youth should be sought after by the cooperatives.

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