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# ▶ Cooperatives as pathways to advancing decent work and economic inclusion

Lessons learned from the PROSPECTS Jordan Experience



# **Cooperatives as pathways to advancing decent work and economic inclusion**

Lessons learned from the PROSPECTS Jordan Experience

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This report was prepared by Nura Shahed, Monitoring, Evaluation, Accountability and Learning (MEAL) Consultant, and Rayann Koudaih, Cooperative and Social and Solidarity Economy Specialist at the ILO COOP/SSE Unit under the guidance of Simel Esim, Head of the COOP/SSE Unit at ILO Headquarters. It was reviewed by Samer Al Rawashdeh, Technical Officer at PROSPECTS Jordan, and Dahlia Roque, Programme Manager of PROSPECTS Jordan.

The report also benefited from valuable contributions from Meredith Byrne, Technical Officer for Knowledge Content Management and Learning with the ILO's Global PROSPECTS Team, Waltteri Katajamaki, SSE Specialist at the ILO COOP/SSE Unit; and Sofia Bertolaja, Junior Consultant on Knowledge and Capacity Development on the SSE at the ILO COOP/SSE Unit.

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## ► Executive summary

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In Jordan, the ILO PROSPECTS programme demonstrates that cooperatives can play an important role in advancing decent work, economic inclusion and social cohesion in displacement-affected contexts when supported by enabling policy, legal and institutional frameworks. This report captures the good practices, results and lessons learned from cooperative development interventions implemented during Phase I of PROSPECTS Jordan between 2019 and 2024. It highlights how a multi-level approach combining policy reform, institutional strengthening and direct support to cooperatives contributed to strengthening the role of cooperatives within Jordan's broader socio-economic development agenda.

At the **policy level**, PROSPECTS contributed to the development of the National Cooperative Strategy (2021–2025) and the adoption of the Cooperative Law 2025, helping reposition cooperatives as recognized economic actors aligned with international cooperative principles and ILO standards. These reforms also strengthened women's representation in governance structures and opened space for dialogue around refugee participation and labour market inclusion.

At the **institutional level**, PROSPECTS supported the Jordan Cooperative Corporation (JCC) in becoming a more service-oriented and technically capable institution through the institutionalization of ILO cooperative training tools and the integration of decent work dimensions, including occupational safety and health (OSH) and child labour elimination, into cooperative education. These efforts contributed to stronger national training systems and positioned Jordan as an emerging regional reference point on cooperative development.

At the **cooperative level**, interventions strengthened governance, improved business practices and expanded livelihood opportunities for refugees and vulnerable host communities. Cooperatives contributed to raising awareness of labour rights and social protection, supporting safer working conditions and promoting women's economic participation and social cohesion through joint economic activities.

Despite these achievements, important challenges remain. Cooperatives continue to face limited access to finance, weak representative structures, uneven technical capacities and barriers affecting women, youth and refugees. Restrictions related to refugee participation in cooperatives and rising work permit costs continue to undermine access to decent work and formal livelihoods. In addition, the long-term impact of reforms will depend on effective implementation, coordination and monitoring mechanisms.

Building on these findings, the report underscores the importance of consolidating cooperative reforms through stronger implementation and monitoring mechanisms, more inclusive and sustainable financing systems, and greater support to representative and member-based cooperative structures. It also highlights the importance of refugee economic inclusion through cooperative-based approaches, further institutionalizing decent work dimensions within cooperative systems and promoting greater youth engagement to ensure the long-term sustainability and renewal of the cooperative sector.

## ► Objectives of this report

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This report documents the good practices, lessons learned and results from the cooperative development interventions implemented during Phase I of PROSPECTS in Jordan (2019–2024). It draws exclusively on evidence from the programme's first phase, showcasing how policy reforms, capacity-building and community-level initiatives converged to strengthen cooperatives in Jordan. It analyses Jordan's experience through the lens of international labour standards and ILO guidance on cooperatives and the wider social and solidarity economy, with particular attention to their values and principles.

The goal is to present findings in an engaging and accessible narrative. The report adopts a people-centred approach, highlighting the voices of participants and stakeholders, while also presenting results, emerging good practices, and lessons learned. Ultimately, the report demonstrates how strengthening cooperatives under PROSPECTS has improved livelihoods and working conditions for refugees and vulnerable host communities, while promoting gender and youth inclusion and addressing social cohesion deficits. The work of PROSPECTS Jordan has also addressed more systemic and institutional constraints to creating a more conducive environment for cooperatives to advance decent work and improve economic inclusion. In this context, economic inclusion refers to enabling refugees and vulnerable host community members to overcome legal, institutional and market barriers to access more sustainable livelihoods. This includes participation in income-generating activities such as cooperative membership, self-employment or wage employment under improved working conditions in line with decent work principles. These findings guide Phase II and inform similar initiatives in forced displacement contexts in other countries and regions.

The figure below illustrates the four-step process undertaken to document good practices, lessons learned and concrete results arising from the cooperative-focused initiatives implemented during Phase I of PROSPECTS in Jordan. The findings serve as an evidence base for fine-tuning activities in Phase II. The first step involved documenting interventions, through collecting and analysing data related to PROSPECTS' cooperative development and support activities in the country. The second step focused on highlighting good practices and showcasing successful approaches that could be replicated in other contexts. The third step consisted of identifying gaps, and areas for improvement to better respond to the needs of cooperatives and their members. Finally, the fourth step involved extracting lessons learned, where insights from Phase I of the programme were gathered to inform Phase II for replication and scale-up.

► **Figure 1. Process followed in completing the lessons learned exercise**



**Source:** ILO, 2025.

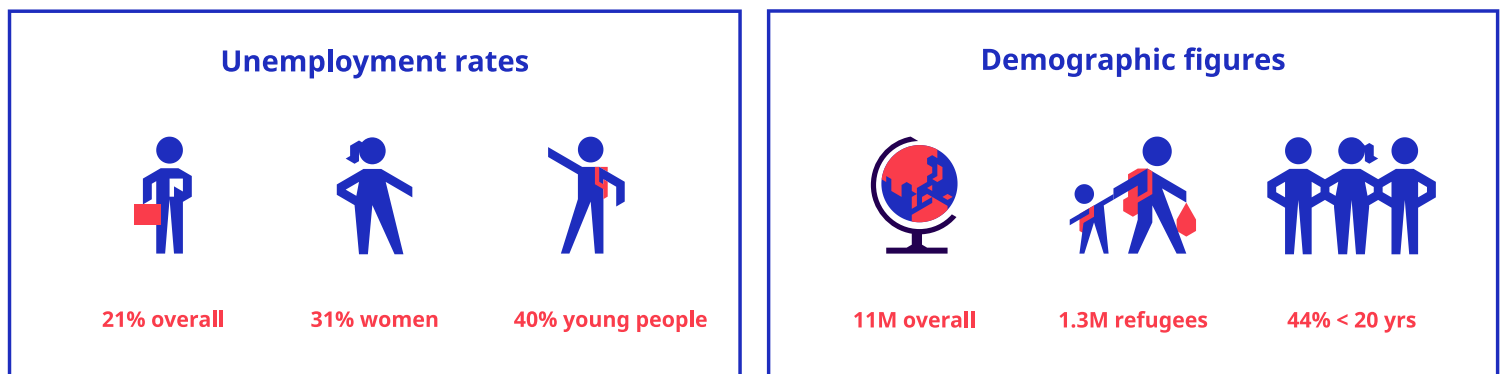
## ► Introduction and context

As of early 2024, Jordan hosted approximately 710,000 refugees registered with the United Nations High Commissioner for Refugees (UNHCR)<sup>1</sup> and according to the government of Jordan, the number of refugees was estimated at around 1.3 million.<sup>2</sup> The majority of these refugees are from Syria, with significant populations from Iraq, Yemen, Sudan and Somalia.

Data published by the UNHCR in 2024<sup>3</sup> reveals a sharp increase in poverty among refugees in Jordan, with rates rising from 57 per cent to 67 per cent over the past two years which has forced many refugee families to adopt distressing coping mechanisms. Access to formal employment for Syrian refugees in Jordan is subject to sector and occupation restrictions, as well as work permit processes that involve fees and related costs.<sup>4</sup> As of 1 July 2024, the Government of Jordan reinstated the full work permit fee for Syrian workers, amounting to 425 JOD annually in addition to approximately 113 JOD in social security contributions.<sup>5</sup> As a result, many turn to informal employment, which exposes them to exploitation, job insecurity and limited access to legal and social protection.<sup>6</sup>

At the same time, Jordan's host communities are grappling with high unemployment rates, particularly among youth and women. Young people aged 15–24 are especially affected, with unemployment reaching 39.8 per cent as in 2024 according to the ILO. Women also continue to face significant economic barriers. According to the "Women, Business and the Law 2024" report, Jordan scored 42.5 out of 100 in legal frameworks affecting women's economic participation, indicating substantial room for improvement.<sup>7</sup>

► **Figure 2. Jordan at a glance**



Source: ILO, 2025

<sup>1</sup> UNHCR (United Nations High Commissioner for Refugees), "Jordan", <https://www.unhcr.org/countries/jordan>.

<sup>2</sup> ACAPS (Assessment Capacities Project), "Jordan", *Country analysis*, <https://www.acaps.org/en/countries/jordan>.

<sup>3</sup> UNHCR (United Nations High Commissioner for Refugees), "UNHCR Socio-Economic Survey 2024 Confirms Reemergence of a Humanitarian Crisis among Refugees in Jordan", 3 June 2024, <https://www.unhcr.org/jo/26999-unhcr-socio-economic-survey-2024-confirms-reemergence-of-a-humanitarian-crisis-among-refugees-in-jordan.html>.

<sup>4</sup> World Bank, "Jordan: Improving Economic Opportunities for Syrian Refugees and Host Communities", 6 November 2024, <https://www.worldbank.org/en/results/2024/11/06/jordan-improving-economic-opportunities-for-syrian-refugees-and-host-communities>.

<sup>5</sup> ILO, Assessing the impact of work permit fees on Syrian refugees and employees in Jordan, 2025, <https://doi.org/10.54394/NXJT7431>.

<sup>6</sup> World Bank, "Jordan: Improving Economic Opportunities for Syrian Refugees and Host Communities", 6 November 2024, <https://www.worldbank.org/en/results/2024/11/06/jordan-improving-economic-opportunities-for-syrian-refugees-and-host-communities>.

<sup>7</sup> World Bank, "Jordan," in Women, Business and the Law 2024, <https://wbl.worldbank.org/content/dam/documents/wbl/2024/snapshots/jordan.pdf>.

## ► The PROSPECTS partnership programme in Jordan

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Launched in 2019 and funded by the Government of the Netherlands, PROSPECTS is a multi-agency initiative implemented by the International Labour Organization (ILO), the International Finance Corporation (IFC), the United Nations High Commissioner for Refugees (UNHCR), the United Nations Children's Fund (UNICEF) and the World Bank. It aims to improve socio-economic inclusion and resilience for forcibly displaced persons and host communities. This programme works across three interconnected pillars – education, protection and economic inclusion – to address Jordan's pressing challenges, including high unemployment, limited economic opportunities and gaps in social protection systems.

Particularly, the Economic Inclusion pillar aims to enhance economic opportunities and improve labour market governance for refugees and vulnerable Jordanians. ILO, through the PROSPECTS programme, looked at how a strengthened cooperative movement could contribute to national development objectives, including through the Kingdom's refugee response. Prior to PROSPECTS, cooperatives in Jordan had been mandated by the Ministry of Labour to facilitate work permits for Syrian refugees in agriculture. Building on this role, they have also been engaged in the implementation of donor-funded employment and livelihoods programmes targeting Syrian refugees.

A key entry point has been the strengthening of cooperatives in collaboration with the Jordan Cooperative Corporation (JCC). As member-owned, democratically governed, autonomous enterprises, cooperatives enable communities to pool resources, access training and markets, and collectively improve their economic prospects. When effectively supported, they can generate decent jobs, enhance livelihoods and contribute to social cohesion in communities affected by displacement.

The ILO's work on cooperative development under PROSPECTS is guided by international standards, notably ILO's Promotion of Cooperatives Recommendation, 2002 (No. 193)<sup>8</sup> and the Resolution concerning decent work and the social and solidarity economy (2022). Recommendation No.193 calls for special measures to *enable cooperatives, as enterprises and organizations inspired by solidarity, to respond to their members' needs and the needs of society, including those of disadvantaged groups in order to achieve their social inclusion*. The 2022 ILO Resolution concerning decent work and the social and solidarity economy<sup>9</sup> further underscores the role of the SSE in the prevention of and recovery from crises caused by conflict and disaster and highlights its contribution to generating decent work and meeting the needs of persons in vulnerable situations, particularly women and rural communities.

To operationalize the two standards, the ILO PROSPECTS Jordan team adopted a multi-level strategy to maximize impact. This meant working concurrently on the:

- **Macro level (policy):** helping align national laws, policies and strategies for cooperative development with international standards and cooperative principles and values;
- **Meso level (institutional):** strengthening the capacity of the JCC, as the umbrella organization governing cooperatives;
- **Micro level (cooperatives and workers):** supporting primary cooperatives, their members and workers (both refugees and host communities) as well as their unions to improve governance, business operations and working conditions.

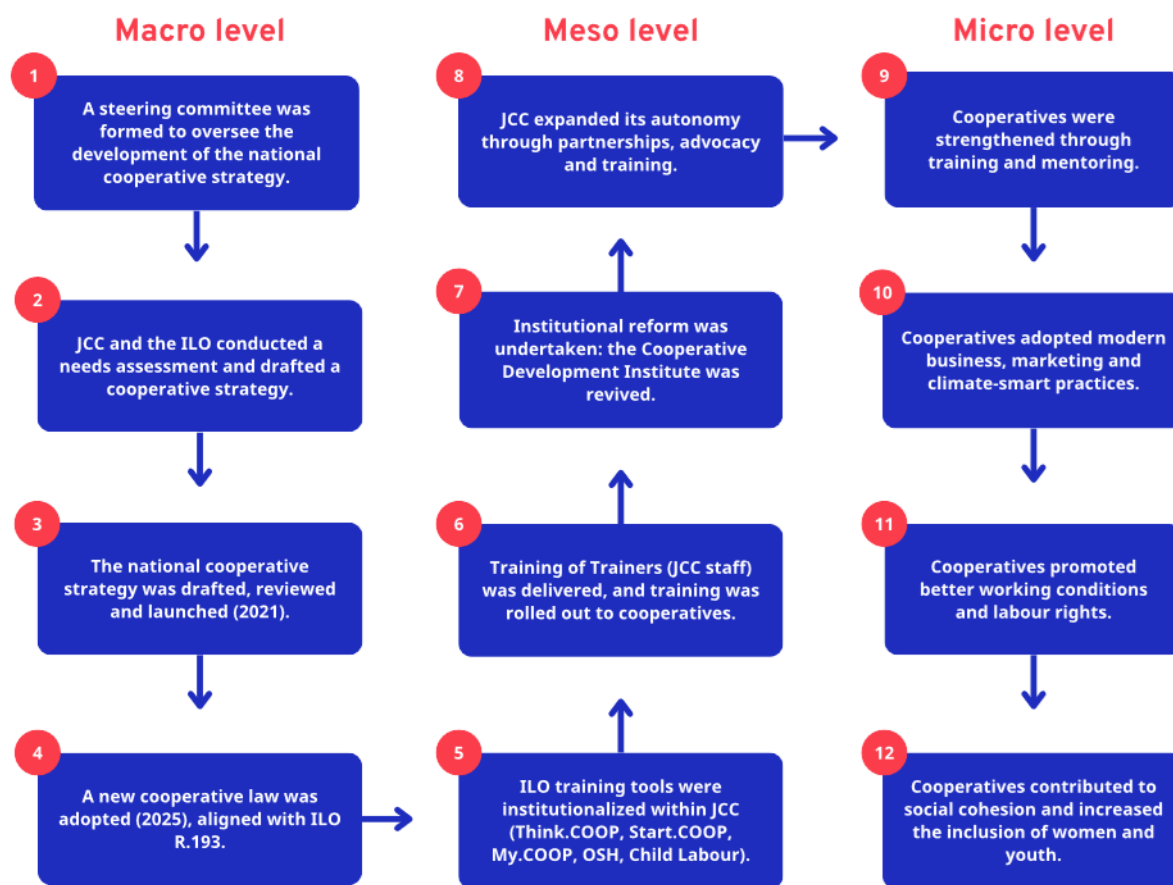
This layered approach (summarized in figure 3) ensured that high-level policy reforms translated into concrete changes for cooperatives on the ground, backed by stronger institutions in the middle. In effect, PROSPECTS supported constituents in tackling systemic issues through a multi-level approach: updating laws, policies and strategies; strengthening the institutional capacities of the JCC as a driver of cooperative development; and empowering cooperative members to thrive. At all three levels, the ILO played an instrumental role as convenor, and technical lead, in close collaboration with ministries, trade unions, the cooperative movement, and other international partners.

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<sup>8</sup> ILO, *Promotion of Cooperatives Recommendation, 2002 (No. 193)*.

<sup>9</sup> ILO, *Resolution concerning decent work and the social and solidarity economy, 2022*.

► Figure 3. Process followed on macro, meso and micro level to enhance the capacity of cooperatives



Source: ILO, 2025

## ► Cooperatives in Jordan: Tradition, reform, and pathways to livelihoods and inclusion

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Cooperatives in Jordan are not a new experiment, but rather part of a long-standing social and economic tradition.<sup>10</sup> The roots of the cooperative movement can be traced back to the early 1950s, when the 1952 Cooperative Law laid the groundwork for community-based organizations that could provide credit, support agricultural production and meet the needs of rural populations. Soon after, the government established the Jordan Cooperative Corporation in 1959 as an official institution to regulate and support the development of cooperatives, including through capacity building, financial support and improved access to markets. The JCC plays a central role in providing public oversight and support to cooperatives. At the same time, the continued growth and sustainability of the cooperative movement depend on secondary-level organizations such as cooperative unions and federations that can further enhance member participation, representation and self-governance. The ILO recognizes the importance of reinforcing these complementary roles of the JCC and cooperative movement representatives to support a more enabling environment for cooperatives.

The 1960s and 1970s were marked by a strong expansion of cooperatives, particularly in agriculture, where they became key actors in providing small farmers with access to land, water, equipment and markets. Over time, cooperatives diversified into housing, transport and multipurpose activities, embodying values of solidarity and collective resilience in both rural and urban communities. As in many countries, however, cooperatives faced periods of decline and restructuring, especially during the economic crises of the 1980s and 1990s. Yet despite these challenges, cooperatives remained a familiar and trusted mechanism for collective action, anchored in Jordan's social fabric.

In the past decade, renewed efforts have been made to revitalize cooperatives through legal reforms, institutional strengthening of the JCC and new initiatives to encourage women- and youth-led cooperatives. Today, Jordan has thousands of registered cooperatives, many of which operate in agriculture, services and community development. Their performance varies, but their potential remains significant, particularly as inclusive, member-driven enterprises that improve livelihoods and promote decent jobs. Agricultural cooperatives continue to play an essential role in supporting farmers by reducing costs, improving productivity through advisory services and enhancing income security through collective marketing. These contributions are especially important in a country where poverty and unemployment remain pressing concerns.

For refugees, cooperatives present both opportunities and limits. Currently, the Jordanian Cooperative Law still prevents non-nationals, including Syrian refugees from becoming cooperative members, whether as founding members, full members or associate members. Their participation is therefore limited to roles as workers or as beneficiaries of cooperative services. Despite this restriction, cooperatives can offer a pathway to better livelihoods and greater protection in the labour market.<sup>11</sup> They create opportunities to engage in skills development, access information about employment and rights and benefit from collective support structures such as childcare or shared transportation organized through cooperative networks. For host communities, cooperatives can strengthen local economies, improve working conditions and foster social cohesion by bringing people together around shared economic activities in sectors such as farming, food processing, or crafts. As one Syrian refugee explained, *"the cooperative approach enabled refugees and host community members to work side by side under equal conditions, reducing tensions and building mutual understanding."*<sup>12</sup>

Women who are often marginalized in the labour market, have found in cooperatives a more accessible platform to take on leadership roles, gain skills and earn income in a supportive group setting. This aligns with the ILO Promotion of Cooperatives Recommendation, 2002 (No. 193), which defines cooperatives as:

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<sup>10</sup> Tamkeen, *Cooperatives and their Role in Supporting the Jordanian Agricultural Sector*, 2025, [https://tamkeen-jo.org/sites/default/files/2025-03/Cooperatives and Their Role in Supporting the Jordanian Agricultural Sector.pdf](https://tamkeen-jo.org/sites/default/files/2025-03/Cooperatives%20and%20Their%20Role%20in%20Supporting%20the%20Jordanian%20Agricultural%20Sector.pdf).

<sup>11</sup> ILO, *Mapping responses by cooperatives and social and solidarity economy organization to forced displacement*, 2020.

<sup>12</sup> ILO, *Focus group discussion, Jordan*, 2024 (unpublished).



Autonomous associations of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

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

Guided by principles including voluntary and open membership, democratic member control and concern for community, cooperatives put into practice values of self-help, equity and solidarity. As one focus group participant summarized, *“Cooperatives became better known, ultimately facilitating more secure livelihoods for both refugees and host communities.”*<sup>13</sup> Against this backdrop, PROSPECTS’ focus on cooperatives is strategic. By strengthening the enabling environment and institutional approach to promoting cooperatives, the programme is building on an institution with deep historical roots in Jordan, while also modernizing it to respond to contemporary challenges. In doing so, cooperatives represent both continuity and innovation: they draw on Jordan’s long-standing traditions of collective organization, while offering practical solutions to today’s urgent issues of unemployment, informality and social cohesion.

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<sup>13</sup> ILO, *Focus group discussion, Jordan*, 2024 (unpublished).

## ► Reshaping the cooperative policy and legal environment (macro level)

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**At the macro level, PROSPECTS focused on reshaping the policy, legal and regulatory environment governing cooperatives in Jordan.** The objective was to create an enabling framework aligned with international labour standards and cooperative principles, while positioning cooperatives as legitimate economic actors contributing to inclusive growth, decent work and social cohesion. The table below summarizes the main reforms supported during Phase I, highlighting how national strategies, legislative changes and labour regulations strengthened governance, expanded inclusion and elevated the role of cooperatives within Jordan's socio-economic policy landscape.

### **Achievements: *Building the foundations for policy reform***

Between 2019 and 2024, PROSPECTS Jordan contributed to reshaping the cooperative policy and legal environment. Three major reforms stand out:

- **The National Cooperative Strategy (2021–2025)** provided Jordan with its first integrated roadmap for cooperative development. Designed as a vital framework to guide cooperative growth, the strategy positioned them as drivers of economic development, social inclusion and poverty reduction. It was developed through a participatory, evidence-based process led by the Jordan Cooperative Corporation with technical and financial support from the ILO PROSPECTS Jordan programme. A steering committee chaired by the Minister of Agriculture, with representatives from government, trade unions and cooperatives, oversaw the process. Cooperatives were directly consulted ensuring that the strategy reflected their expressed needs.
- **The Cooperative Law 2025** marked a milestone in legislative reform. Replacing Law No. 18 of 1997, it strengthened governance, broadened participation and ensured better alignment with ILO Recommendation on the Promotion of Cooperatives, 2002 (No. 193). Key provisions include mandatory women's representation on the JCC Board of Directors and initiating discussions on refugee membership. The law sets the stage for a gradual shift from state-controlled entities to independent, self-governing organizations, enabling greater financial independence, international collaboration and inclusion of women and vulnerable groups. Several accompanying by-laws – still under review – aim to operationalize these reforms, including refugee membership and cooperative taxation. ILO PROSPECTS facilitated social dialogue with the JCC, Parliament, ministries, trade unions and the Economic and Social Council to build consensus, culminating in the law's approval by Parliament and endorsement by the King after years of advocacy.
- **The Labour Regulation 19/2021** extended basic labour rights to agricultural workers, many of whom are refugees. This reform replaced previous legislation that had excluded agricultural workers from Jordan's labour law. This was particularly important given that the majority of cooperatives in Jordan operate in agriculture. In addition cooperatives played a key role in facilitating work permits for Syrian refugees. By addressing this gap, the regulation recognized the rights of one of the country's most vulnerable groups and reinforced the role of cooperatives as vehicles for both improved livelihoods and working conditions. As of 1 July 2024, the Government of Jordan reinstated the full work permit fee for Syrian workers, set at 425 JOD per year, in addition to 113 JOD in social security contributions. These costs create a significant barrier to formal employment, leading many to seek work in the informal

economy, where they face heightened risks of exploitation, job insecurity, and limited access to legal and social protection<sup>14</sup>.

## Results: *Economic inclusion, legitimacy and recognition*

- ▶ **Repositioning cooperatives in national policy:** Recent reforms repositioned cooperatives within Jordan's socio-economic policy and development landscape. For the first time, cooperatives are no longer perceived primarily as charitable associations but as legitimate economic actors capable of contributing to national development priorities such as economic development, poverty reduction and social inclusion. By embedding cooperative development in both the National Strategy and the new Cooperative Law, Jordan has elevated cooperatives from the margins of economic life to a recognized pillar of its policy framework.
- ▶ **Strengthened governance and legal identity:** The 2025 Cooperative Law consolidated the sector's legal foundation, enhancing transparency, accountability and member-driven governance. The restructured the JCC Board of Directors now balances state and grassroots representation (six government and six cooperative members).
- ▶ **Gender inclusion in governance:** By mandating the representation of women on the JCC Board of Directors (at least three out of 12 seats), the 2025 Cooperative Law set a precedent for gender-responsive governance in the sector. This reform not only improves inclusivity at the institutional level but also paves the way for women to take on greater leadership roles within the cooperative movement.
- ▶ **Refugee inclusion enters the policy agenda:** The debate on refugee membership in cooperatives, once considered politically sensitive, has now entered the mainstream national policy discussion. While not yet fully resolved in practice, the willingness to engage with this issue signals an important shift toward recognizing cooperatives as partners and delivery mechanisms that can support economic and social inclusion of refugees.
- ▶ **Labour rights extended to vulnerable workers:** The extension of labour rights under the Regulation 19/2021 has provided tangible protection to agricultural workers, many of whom are refugees. This reform closed a long-standing legal gap, improving access not only to livelihoods but also to better working conditions. This includes safer and healthier working conditions, increased awareness of labour rights, reduced risks of child labour and improved access to social protection.

### Good practices: *What worked well*

- ▶ **Iterative and long-term process:** The four-year programme horizon allowed reforms to evolve gradually, giving space for dialogue, consensus-building and negotiation on sensitive issues such as autonomy and refugee inclusion.
- ▶ **Evidence-based and participatory approach:** Surveys, focus group discussions

### Lessons learned: *What could have been done better*

- ▶ **Evolving understanding of cooperative autonomy:** Many stakeholders still tended to view cooperatives as extensions of government, limiting space for self-governance. Continued dialogue and awareness-raising are needed to reinforce the cooperative identity as independent, member-driven organizations.

<sup>14</sup> ILO, Assessing the impact of work permit fees on Syrian refugees and employers in Jordan, 2025, <https://doi.org/10.54394/NXJT7431>.

and expert input informed the strategy, while broad consultations ensured diverse cooperative voices were heard rather than pre-selected by the JCC.

▶ **Shared ownership beyond the JCC:**

Ministries, cooperatives, academics and experts all shaped the strategy, creating legitimacy and avoiding an overly centralized approach.

▶ **Comprehensive and layered reform model:**

Jordan's layered approach – spanning macro policy, meso institutional capacity and micro cooperative operations – set it apart in the region and positioned cooperatives as vehicles for both socio-economic development and improved livelihoods and working conditions.

▶ **Institutional commitment to inclusion:**

The strategy and the JCC guidelines explicitly emphasized women, youth, persons with disabilities and refugees, ensuring that marginalized groups remained central to cooperative reform.

▶ **Legal reforms anchored in cooperative identity:**

The 2025 Cooperative Law, aligned with ILO Recommendation 193 on the Promotion of Cooperatives, grounded in the seven cooperative principles, reinforced governance, strengthened member participation and clarified the role of cooperatives in Jordan's socio-economic landscape.

▶ **Embedding gender considerations in the reform process:**

The drafting of the Cooperative Law 2025 systematically integrated gender perspectives, ensuring that women's representation was not an afterthought but a structural element of governance reform. This demonstrated a deliberate effort to mainstream gender in legislative design rather than leaving it to voluntary practice.

▶ **Creating structured space for policy dialogue:**

Refugee membership in cooperatives was brought into the reform agenda through inclusive consultations and evidence-based discussions. By embedding the issue in a formal, multi-stakeholder process, ILO PROSPECTS supported constructive dialogue and gradual consideration of refugee inclusion within cooperative policy development.

▶ **Navigating sensitive debate over refugee inclusion:**

Early drafts of the strategy that included refugee membership faced resistance from stakeholders. Only after extensive dialogue was the issue acknowledged in the final text, reflecting both the ILO's consistent engagement and the political sensitivity surrounding refugee participation.

▶ **Bridging strategy and practice:**

While the National Strategy provided a strong policy framework, it offered limited operational guidance for cooperatives. Future efforts should focus on developing practical toolkits and grassroots support mechanisms to translate high-level objectives into everyday cooperative practices.

▶ **Strengthening inception and communication:**

The absence of a joint kick-off workshop created some confusion about priorities, especially around the refugee lens. A stronger inception phase with clear messaging could align all stakeholders early and foster a shared vision.

▶ **Broadening stakeholder participation:**

While consultations were extensive, smaller and less-resourced cooperatives felt underrepresented. Greater emphasis on including grassroots voices would ensure that reforms are both inclusive and practical for all cooperatives.

▶ **Ensuring effective implementation of reforms:**

The adoption of new laws and regulations was a milestone, but their full impact depends on monitoring, enforcement and financial sustainability. Building robust follow-up mechanisms will be key to ensuring reforms deliver tangible benefits.

▶ **Sustaining reform momentum:**

The lengthy legislative process for the Cooperative Law demonstrates the need for continuous advocacy and engagement. Maintaining momentum on provisions such as refugee inclusion and cooperative taxation will require strong coalitions and persistent dialogue with policymakers.

- ▶ **Extension of labour rights to agricultural workers:** Regulation 19/2021 expanded legal protection to one of Jordan's most vulnerable groups – agricultural workers, many of them refugees – reinforcing the cooperative sector's link to decent work.

## ► Strengthening institutions and cooperative capacity (meso level)

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**At the meso level, PROSPECTS focus on strengthening the institutional foundations of Jordan's cooperative sector, with a particular emphasis on the JCC.** Interventions aimed to enhance the JCC's capacity to deliver training, oversight and support services, while embedding cooperative education and decent work principles into national systems. The table below outlines key results achieved in institutional strengthening, illustrating how investments in training systems, organizational reform and partnerships contributed to greater autonomy, service quality and sustainability of cooperative development efforts.

### ***Achievements: Building sustainable cooperative training systems and strengthening the JCC's institutional capacity***

Through its support to the JCC, PROSPECTS Jordan strengthened its institutional capacity and supported the institutionalization of cooperative training tools into national structures:

- **The institutionalization of ILO cooperative training tools within the JCC transformed the way cooperative education is delivered in Jordan.** Training that was initially led by the ILO gradually transitioned to the JCC ownership through a structured Training of Trainers process. The JCC staff became certified in cooperative governance and business management, using flagship ILO tools – Think.COOP, Start.COOP and My.COOP – adapted to the Jordanian context with local case studies reflecting the realities of both refugees and host communities. By embedding these tools into its curricula, the JCC reduced reliance on external experts, expanded training nationwide (especially for new agricultural cooperatives) and positioned itself as a regional hub for cooperative learning, sharing methodologies with Lebanon, Iraq and Egypt.
- **Mainstreaming decent work principles:** Training tools include packages on occupational safety and health (OSH) improvement and child labour elimination, embedding decent work principles into cooperative education. This integration raised awareness not only among cooperative leaders and members, but also those of producer organizations and farmers associations. These training packages on labour rights contributed to safer workplace practices in agriculture and reinforced the role of cooperatives and other social and solidarity economy entities like producer organizations and farmers' associations in preventing child labour and improving safety at work. Importantly, these training packages emphasized inclusivity, equipping cooperatives and other SSE entities to better support Syrian refugees and other migrant workers, alongside Jordanians, in accessing safer and better employment opportunities.
- **The JCC strengthened its institutional capacity to become a more autonomous and service-oriented body.** With ILO support, the Cooperative Development Institute within the JCC was revitalized to deliver high-quality training and outreach. In parallel, cooperative membership fees were lowered to increase accessibility for cooperatives of disadvantaged groups. Internally, the JCC introduced new departments such as the International Cooperation Department and took steps to strengthen its financial management systems. Efforts were also made toward digitizing cooperative registration processes. Externally, the JCC expanded its partnerships with cooperative support institutions in Morocco, Malaysia, Lebanon and Egypt, while collaboration with the Ministry of Agriculture led to permanent dedicated cooperative exhibitions and marketplaces in Amman and Irbid. These changes collectively enhanced the JCC's profile as a credible national institution and an emerging regional leader in cooperative development.

## Results: Transforming the JCC into a regional hub for cooperative development

- ▶ **Progress towards autonomy and independence:** Evidence from consultants indicates that the JCC demonstrated encouraging signs of shifting from an administrative arm closely linked to the government toward a more autonomous institution rooted in cooperative principles.
- ▶ **Sustained access to cooperative education:** By institutionalizing training, cooperatives across Jordan – particularly in rural and agricultural areas – now benefit from a standardized, professional system of capacity-building. This has strengthened cooperative governance, business operations and resilience in both host and refugee communities.
- ▶ **Mainstreaming decent work principles:** By embedding occupational safety and health and child labour elimination training packages in its curricula, the JCC has raised awareness, helped foster safer workplaces and reinforced cooperatives' contribution to protecting vulnerable workers, including refugees.
- ▶ **Enhanced efficiency and service delivery:** The digitization of service delivery and data management systems, alongside strengthened financial management systems (including an audit manual) have improved the JCC's ability to provide transparent, efficient services in training, registration and oversight.
- ▶ **Recognition as a credible partner:** National and international organizations increasingly view the JCC as a reliable partner. Its revitalised Cooperative Development Institute and growing portfolio of collaborations reflect this recognition.
- ▶ **Regional leadership role:** With a pool of certified trainers and contextualised training tools, Jordan is now seen as a regional hub for cooperative development. The JCC's trainers are increasingly invited to share experiences abroad, reinforcing Jordan's leadership in advancing cooperative models that combine economic empowerment with social inclusion.

### Good practices: What worked well

- ▶ **Participatory and context-specific training design:** ILO training tools were adapted to Jordan's cooperative laws, policies, sector-specific needs and the realities of refugees and vulnerable host communities.
- ▶ **Clarifying cooperative identity and business models:** Training sessions helped participants distinguish cooperatives from non-profit entities, reinforcing member-centred business models focused on community needs rather than profit.
- ▶ **Modernising registration and data systems:** Digitization efforts enabled the JCC to maintain a more accurate database of cooperatives, better informing training, programming and policy design.

### Lessons learned: What could have been done better

- ▶ **Harmonizing and sequencing training tools:** While multiple ILO tools were rolled out successfully, aligning their sequencing and ensuring follow-up support would improve the sustainability of outcomes.
- ▶ **Adapting training format for deeper learning:** Short, intensive sessions limited the space for practice and reflection. Longer, more interactive formats could improve absorption and application.
- ▶ **Expanding human resource capacity at the JCC:** Introducing more flexible staffing arrangements could allow the JCC to attract specialized expertise and retain skilled trainers, strengthening the sustainability of its support to cooperatives.

## Good practices: *What worked well*

- ▶ **Promoting labour rights through training:** OSH and child labour training tools shifted staff and member perspectives, positioning cooperatives as vehicles for safer workplaces but also as community-based actors in the prevention and elimination of child labour and the promotion of decent work.
- ▶ **Institutional ownership and sustainability:** the JCC leadership buy-in and the creation of an internal pool of trainers reduced dependence on external experts and secured the long-term viability of cooperative education.

## Lessons learned: *What could have been done better*

- ▶ **Investing in infrastructure and regional outreach:** Establishing dedicated, well-equipped training centres in strategic governorates could expand the scope of training and even serve as hubs for regional exchanges.
- ▶ **Enhancing inter-ministerial coordination:** Stronger collaboration with ministries, especially Education and Higher Education, could embed cooperative concepts in curricula and link them to youth employment pathways.
- ▶ **Strengthening coordination and accountability mechanisms:** Clarifying how membership fees are used and enhancing monitoring of staff performance would reinforce the JCC's role as the cooperative sector's national coordinating body. These measures would further build trust and transparency within the cooperative movement.
- ▶ **Showcasing reforms and achievements:** Proactive communication of reforms, achievements and success stories can help strengthen relationships and reinforce confidence among cooperative members.
- ▶ **Limited engagement of youth:** Collaboration with schools and universities could foster generational renewal, bringing new skills and innovation into the cooperative movement.

## ► Strengthening primary cooperatives for economic inclusion and the advancement of decent work (micro level)

**At the micro level, PROSPECTS supported primary cooperatives, their members and their secondary-level unions to translate policy reforms and institutional strengthening into tangible improvements in livelihoods and working conditions.** Interventions focused on strengthening cooperative governance, modernizing business practices, promoting improved working conditions and fostering the inclusion of women, youth, refugees and vulnerable host community members. The table below presents key results at the cooperative and worker levels, illustrating how strengthened cooperatives have generated income opportunities, improved working conditions and contributed to social cohesion at the local level.

### **Achievements: Enhanced governance, business innovation and inclusion within and through cooperatives**

Through the JCC, PROSPECTS Jordan supported primary cooperatives across the country to strengthen governance, modernize business practices and promote inclusion:

- **Strengthening cooperative governance:** The adoption of the Cooperative Law 2025 introduced mandatory training for all newly registered cooperatives. Tools such as My.COOP and Start.COOP were rolled out to build members' skills in management, planning and auditing.
- **Modernizing business models:** Cooperatives received training and guidance to adopt structured business plans, conduct SWOT analyses and use digital marketing. Agricultural cooperatives diversified into areas like olive oil, hydroponics and water harvesting.
- **Supporting cooperative unions:** PROSPECTS facilitated the creation of regional cooperative unions, such as in Zarqa, enabling cooperatives to pool resources, coordinate more effectively with the JCC and strengthen their collective voice.
- **Improving working conditions:** Training tools on OSH and child labour prevention were introduced and cooperatives were supported to facilitate access to work permits for Syrian refugees, contributing to safer working environments.
- **Fostering social cohesion:** Joint initiatives and training fostered trust and collaboration between refugee and host communities reducing tensions between communities.
- **Women's leadership and youth participation were strengthened:** Targeted interventions created space for women to take on leadership and technical roles. At the same time, youth engagement in cooperatives provided young people with income opportunities, digital skills and practical work experience.

### **Results: Human-centred stories from Jordan's cooperative members and workers**

Across Jordan, cooperatives supported through PROSPECTS have improved their governance and strengthened their business models. In addition, they have improved lives of their members. This is best demonstrated

through the experiences of cooperative members based on focus group evidence and key informant testimonies.

- ▶ **Moving towards fairer workplaces:** Several cooperatives evolved into Agricultural Guidance and Employment Units (AGEUs), linking farmers with workers, mapping labour needs and ensuring that contracts and work permits were in place. For many Syrian refugees, this meant moving away from the exploitative systems toward safer, more transparent employment. One participant explained: *"I learned that working hours should only be eight hours and for any extra hour, I have to take overtime."*<sup>15</sup> With this awareness, workers – Jordanians and Syrians alike – reported greater confidence in asserting their rights, securing fairer wages and even accessing social security schemes. One Syrian participant proudly shared: *"We were earning 400 dinars and this is a salary we never dreamed of before, especially as Syrians."*<sup>16</sup>
- ▶ **Raising awareness on social protection:** Through partnering with the Social Security Corporation, cooperatives facilitated awareness raising sessions to explain how work permits relate to social security enrolment, including contribution requirements, cost structures, and available benefits. These efforts helped address misconceptions and improve workers' understanding of social security schemes.
- ▶ **Tackling child labour and promoting occupational safety and health:** Cooperatives also played a role in addressing child labour and occupational safety and health. One cooperative intervened when a mother brought her children to the farm due to the absence of childcare, connecting her with support services so she could keep her job while her children returned to school. Others distributed protective gear and organized safety training, raising OSH standards in agriculture and preventing exploitative practices from persisting.
- ▶ **Business innovation and growth:** ILO training inspired cooperatives to innovate and diversify. One cooperative used surplus olive oil to develop specialty spreads for restaurants, creating new jobs. A pomegranate cooperative moved from selling raw produce at low prices to launching a line of processed goods, significantly boosting farmer incomes. In Kufrsoun, hydroponics and water-harvesting techniques reduced environmental impact while increasing productivity. Many cooperatives secured new funding and partnerships, modernized their packaging and branding and reached new markets, some of which exploring digital platforms.

#### ***From raw produce to high-value products: The transformation of Kufrsoun's pomegranate cooperative***

*In Kufrsoun, a town in Irbid governorate, pomegranate farming was once a losing battle. Farmers struggled with low prices, marketing challenges and high post-harvest losses. Without proper techniques or access to markets, much of their harvest went to waste.*

*With support from PROSPECTS, the cooperative turned this story around. Farmers were trained in improved harvesting and packaging methods, reducing waste and enhancing product quality. A turning point came when the cooperative introduced them to pomegranate molasses production, which at the time was an unfamiliar process. What was once discarded as waste became a high-value product, now selling for ten times its original price.*

*The cooperative quickly scaled up, moving from selling raw fruit to producing 16 different pomegranate-based goods. The results were transformative: a kilo of fresh pomegranates that once sold for just 0.40 Jordanian Dinars (JD) now sells for up to 3 JD, while molasses that previously fetched 2 JD per kilo now reaches international markets for ten JD.*

*Beyond economic success, the cooperative invested in the community. It secured funding for 215 rainwater harvesting wells, tackling severe water shortages in the region. During the COVID-19 pandemic, they launched the "Grow Your Own Food" initiative, distributing 600,000 vegetable seedlings to families. They also provided 500 non-repayable grants to support local entrepreneurs and small businesses.*

*What began as an effort to recover pomegranate farming has evolved into a successful industry, empowering farmers, increasing incomes and encouraging a more resilient community.*

<sup>15</sup> ILO, Focus group discussion, Jordan, 2024 (unpublished).

<sup>16</sup> ILO, Focus group discussion, Jordan, 2024 (unpublished).

- ▶ **Strengthening social cohesion:** Cooperatives brought together Jordanian and refugee workers in shared agricultural and entrepreneurial programmes. In doing so, they addressed potential tensions and skill disparities through training programmes, standardized work agreements and supportive measures that advance decent working conditions. One key informant noted that “*creating opportunities for joint programming that targets both Jordanian and refugee workers promotes collaboration,*” underscoring how these initiatives strengthen community relations.
- ▶ **Enhancing women’s economic participation:** Targeted training in leadership, management and technical skills opened doors for women to take on decision-making roles from overseeing product lines to directing administrative tasks. Some cooperatives saw a notable increase in women’s participation and membership. Supportive measures like daycare further encouraged women’s participation. Over time, community perceptions also began to shift, with greater acceptance of women as leaders and entrepreneurs.
- ▶ **Encouraging youth participation in cooperatives:** Encouraging youth participation in cooperatives: Although cooperatives are not typically the preferred option for young people, targeted initiatives have enabled some youth, including university students, to access work experience and income opportunities. In these instances, their involvement brought new ideas and digital skills, while also creating entry points for greater responsibility and leadership within cooperatives.

#### **Maryam’s story: A pathway to employment stability**

*At 20 years old, Maryam, a Syrian refugee, faced significant challenges in securing stable employment to support herself and her family. Limited access to work permits and a lack of market-relevant skills constrained her opportunities. Her situation began to change when she learned about the PROSPECTS programme through a neighbour.*

*Maryam participated in intensive agricultural training, where she developed skills in pruning techniques and modern farming methods. She also attended awareness sessions on labour rights and decent work, which strengthened her confidence and improved her understanding of her rights and responsibilities in the workplace.*

*Through the programme, Maryam secured a three-month job on a farm, where she was able to apply her newly acquired skills. The impact extended beyond employment. With a monthly salary of 400 Jordanian dinars, she was able to pay for a semester at university, an opportunity she had previously considered out of reach. Her self-confidence increased, and she felt better equipped to pursue a more secure future. The experience also enhanced her ability to navigate the labour market. She learned how to engage with employers and assert her rights under Jordanian labour law. As Maryam explained, “Now I know that working hours should be limited to eight hours a day and any additional time must be compensated as overtime pay. This knowledge helped me protect my rights as a worker.”*

*Maryam’s experience illustrates how targeted interventions can improve access to employment, strengthen awareness of labour rights and contribute to better economic and social outcomes, with broader positive effects at the community level.*

#### **Persistent challenges: What still holds back cooperatives**

- ▶ **Financial and marketing weaknesses:** Many cooperatives face interrelated financial challenges, including limited access to capital, reliance on donor funding and minimal financial literacy. Small cooperatives in particular struggle with pricing, marketing and developing viable business models. Heavy taxation comparable to private firms further undermines their social mission.
- ▶ **Short-term employment and regulatory instability for refugees:** Syrians in particular faced restrictions on employment duration – often limited to three months with no follow-up opportunities – and persistent bureaucratic hurdles in obtaining work permits. Shifting regulations and cancelled fee waivers undermined stability, leaving many refugee workers in precarious conditions despite programme support.

- ▶ **Unequal access to training and knowledge sharing:** Capacity-building activities did not reach all cooperatives equally. Newer or less-established groups were sometimes excluded, creating disparities in knowledge and slowing sector-wide progress.
- ▶ **Persistent child labour risks:** Despite awareness-raising sessions, child labour remains a pervasive issue in Jordan's agricultural sector. Cooperatives are not yet systematically integrated into local child labour monitoring networks and existing committees lack robust mechanisms to ensure ongoing oversight.
- ▶ **Cultural and structural barriers to women and youth participation:** Deep-rooted social norms continue to hinder women's active participation and leadership in cooperatives. Household responsibilities and lack of affordable and accessible childcare services limit their active engagement. One Syrian respondent suggested that mobile childcare facilities, such as caravans or small nurseries, could significantly enhance women's participation. Limited youth participation in cooperatives is partly due to lack of knowledge of cooperatives, and their potential for collective entrepreneurship across sectors from the platform economy to social services.
- ▶ **Logistical and occupational challenges:** Limited transportation options, high commuting costs and hazardous farm environments (for example, unsafe machinery, pests, poor OSH enforcement) restricted participation in training and jobs. While some communities organized informal solutions like carpooling, structural barriers remain.

## ► Conclusions

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The PROSPECTS programme's cooperative development interventions in Jordan have strengthened cooperative governance, inclusivity and resilience, with the overarching goal of improving livelihoods for both host communities and refugees. A defining feature of these efforts has been the emphasis on national ownership of reforms, notably through high-level engagement with the JCC and leadership from the Minister of Agriculture. The adoption of the Cooperative Law 2025 and the Jordan Cooperative Development Strategy (2021–2025) now reflect broader inclusive development goals.

Reforming cooperative legislation was both a complex and transformative process. Transitioning from a state-centric model to a more flexible, internationally aligned framework demanded broad consultation with governmental and non-governmental stakeholders. These reforms provide a stronger basis to clarify cooperative identity, enhance financial oversight and expand membership to underrepresented groups, including women, youth, persons with disabilities and refugees. However, ongoing discussions – especially around taxation, autonomy and refugee participation – highlight the need for sustained dialogue and consistent policy enforcement.

A key achievement has been the strengthened institutional capacity of the JCC. Through staff training, new directorates and the integration of tailored ILO training tools (for example, My.COOP, Start.COOP, Think.COOP, OSH and elimination of child labour), the JCC is now better equipped to support cooperative growth. These developments align with international standards and national strategy goals, setting the stage for long-term sustainability. Nevertheless, resource limitations, technical capacity and the JCC's ability to meet the diverse needs of cooperatives remain concerns. Feedback underscores the importance of improved communication and responsive support systems.

Cooperatives have also emerged as effective platforms for advancing social cohesion and inclusive economic growth. They have played a pivotal role in raising awareness of labour rights, fostering gender and youth empowerment and linking vulnerable populations to job opportunities. Yet smaller cooperatives continue to struggle with financial management, limited market access and outdated technologies. Short training cycles introduced key concepts, but further coaching and support are needed to translate these into practice.

Financial sustainability remains a critical concern. Although the creation of a Cooperative Development Fund within the JCC is promising, consistent funding for operations, capacity-building and monitoring remains uncertain. Stronger collaboration with national financial authorities, private sector actors and donors will be essential to sustain progress.

Overall, these findings reinforce the notion that strong institutional frameworks, including legal measures and well-designed training initiatives can catalyse meaningful change in Jordan's cooperative movement.

## ► Recommendations

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Building on the findings and lessons learned from Phase I of PROSPECTS Jordan, the following recommendations seek to support the long-term sustainability, inclusiveness and effectiveness of cooperative development efforts in Jordan. They also aim to strengthen the contribution of cooperatives to decent work, economic inclusion and social cohesion in displacement-affected contexts.

### **Reinforce the cooperative movement and representative structures**

While the Jordan Cooperative Corporation (JCC) has played a central role in advancing cooperative reforms and institutional support, the continued growth and sustainability of the cooperative sector depend on fostering stronger representative and member-based cooperative structures that can further enhance participation, representation and self-governance. This includes supporting the gradual development and strengthening of cooperative unions, federations and other grassroots coordination mechanisms that can complement the role of the JCC and contribute to more autonomous and member-driven cooperatives. Future efforts should therefore reinforce the complementary roles of the JCC and cooperative representatives to support a more enabling environment for cooperatives. Stronger grassroots and member-driven structures would also be better positioned to advance cooperative development and support the economic inclusion of refugees and vulnerable host communities through locally rooted approaches.

### **Strengthen the implementation, coordination and monitoring of cooperative reforms**

The adoption of the National Cooperative Strategy (2021–2025) and the Cooperative Law 2025 represented important milestones in repositioning cooperatives within Jordan's socio-economic development framework. Continued efforts are now needed to ensure effective implementation of these reforms through clear implementation plans, institutional coordination mechanisms and adequate resource allocation. Strengthening monitoring and evaluation systems would help track progress, identify implementation gaps and assess the impact of reforms on cooperative development, economic inclusion and decent work. Regular dialogue among the JCC, cooperative movement representatives, ministries, social partners and development partners will also be important to sustain momentum and ensure accountability in the reform process.

### **Develop inclusive and sustainable cooperative financing mechanisms**

Access to finance remains one of the main constraints facing cooperatives in Jordan. Future efforts should strengthen inclusive financing mechanisms tailored to the realities of cooperatives and vulnerable groups. This includes putting in place and operationalizing the Cooperative Development Fund (CDF) within the JCC while complementing it with blended financing approaches combining grants, micro-loans, activating savings and credit cooperatives, and establishing partnerships with financial institutions and development actors. Strengthening the financial literacy of cooperatives, alongside awareness-raising among financial actors on the cooperative model and the need for tailored financing mechanisms aligned with the nature and governance of cooperatives, will be essential to improve sustainability, growth and resilience.

### **Promote refugee economic inclusion through cooperative-based approaches**

Considering current restrictions related to work permits and refugee participation in cooperatives, greater emphasis could be placed on practical and locally-rooted approaches to refugee economic inclusion. Cooperatives and other social and solidarity economy entities can continue to serve as platforms for supporting refugee-led businesses, products and income-generating activities, particularly in sectors where refugees already possess skills and experience. Given the gradual return movements to Syria, there is also an opportunity to strengthen economic linkages, cross-border value chains and cooperative-to-cooperative trade initiatives between Jordan and Syria that can support livelihoods, market access and economic recovery both in Jordan and upon return.

### **Institutionalize cooperative training tools with a stronger focus on decent work**

The institutionalization of ILO cooperative training tools within the JCC represents an important achievement that should be further consolidated and expanded. Particular attention should be given to further uptake, institutionalization and systematic rolling out the ILO cooperative training tools on occupational safety and health (OSH) and child labour elimination as part of regular cooperative training and extension services. Deepening the integration of decent work principles within cooperative development interventions, including labour rights and

social protection, would help strengthen the role of cooperatives not only as economic actors, but also as agents of decent work promotion, and safer livelihoods.

### **Strengthen youth engagement within cooperatives**

Greater efforts are needed to attract and retain young people within the cooperative movement. This includes raising awareness of cooperatives as viable and innovative business models, particularly in areas such as digital services, green economy activities, agrifood systems and social services. Partnerships with universities, vocational training institutions and youth organizations could help strengthen cooperative entrepreneurship and skills development among young people. Encouraging youth participation in cooperative governance and leadership structures would also contribute to generational renewal, innovation and the long-term sustainability of cooperatives.

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**International Labour Organization**

Route des Morillons 4

1211 Geneva 22

Switzerland



Kingdom of the Netherlands