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Working Paper

**Cooperative Entrepreneurship in Morocco:
The Case study of Women's Cooperatives
in the Souss Massa Region**

Khadija ANGADE

CIRIEC No. 2024/02

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**Cooperative Entrepreneurship in Morocco:
The Case study of Women's Cooperatives in the Souss Massa Region ***

Khadija Angade **

Working paper CIRIEC No. 2024/02

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Abstract

The cooperative sector is currently an important lever for local, regional and national development. Due to their legal form and associated social and tax advantages, cooperatives actively contribute to reducing unemployment and improving living conditions in various regions, especially in rural areas. The positive impact also extends to individuals, with women primarily benefiting. This explains the rapid growth of this sector in Morocco. The Office for the Development of Cooperatives (ODCo) recently published statistics on Morocco's cooperative sector for the end of 2021. In six years (from 2015 to 2021), the number of cooperatives has tripled, from 15,735 to 47,609, bringing the total number of members to 689,617 (ODCo, 2023).

This article highlights the characteristics of women cooperatives in Morocco through the case study of women's cooperative of Souss Massa region. Unique aspects of women's participation will be explored by presenting the results of a comprehensive survey of cooperatives in the Souss Massa region (SM), covering all genders. The results of this survey represent the first phase of a research project entitled "Collective entrepreneurship as a driver of sustainable development: a case study of cooperatives in the Souss Massa region."

In the first part we will review the history of the cooperative movement in Morocco from independence to today. This will allow us to better understand the special entrepreneurial spirit that characterizes this industry. Subsequently, through the above survey results, an overview of women's cooperatives is revealed.

Keywords: Cooperative, SSE, Gender, Entrepreneurship, Morocco, Souss Massa, Management, development policy

JEL Codes: A3, L3, M2, O1, R1, Z1

Introduction

The cooperative sector is currently an important lever for local, regional and national development. Due to their legal form and associated social and tax advantages, cooperatives actively contribute to reducing unemployment and improving living conditions in various regions, especially in rural areas. The positive impact also extends to individuals, with women primarily benefiting. This explains the rapid growth of this sector in Morocco. The Office for the Development of Cooperatives (ODCo) recently published statistics on Morocco's cooperative sector for the end of 2021. In six years (from 2015 to 2021), the number of cooperatives has tripled, from 15,735 to 47,609, bringing the total number of members to 689,617 (ODCo, 2023).

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In the first part we will review the history of the cooperative movement in Morocco from independence to today. This will allow us to better understand the special entrepreneurial spirit that characterizes this industry. Subsequently, through the above survey results, an overview of women's cooperatives is revealed.

1. Cooperative Trends in Morocco: From Independence to the Present Day

The development of cooperatives in Morocco should be viewed from two perspectives (Angade & al., 2019). If we consider cooperatives as a model of collective entrepreneurship, we can say that this model existed before independence and is deeply rooted in the tradition of Moroccan society as a centuries-old model of mutual aid and solidarity. In fact, two examples from the history of Moroccan society illustrate this spirit of cooperation: the "IGGOUDAR", a collective granary designed to store and protect the property of the Amazigh community; and the "TWIZA" operation (a collective task). As Ghazali and Dieblo (1993) cited in Drainville (2001, p. 19) expressed, "This is the most striking display of mutual support among members of rural communities in Morocco".

Furthermore, Moroccan society is based on Islamic law, which requires mutual aid and cooperation among its members. Moroccan co-entrepreneurship models tend to focus more on culture than on institutions.

If, on the other hand, we consider cooperatives as an institutional movement, then we can claim that their origins began at independence. Morocco's cooperation structures were created and further developed with this initiative and broad government support. Countries have been turning to this entrepreneurial model to solve their socioeconomic problems (Drainville, 2001). Since independence, the country has implemented various cooperative development programs and policies. The development of this sector in Morocco has gone through three stages: from independence to 1983, from 1983 to 1999, and from 2000 to the present.

After declaring independence in 1956, Morocco's socioeconomic background was characterized by a sharp decline in investment, capital flight, accelerated rural exodus, and rising unemployment. The Moroccan state relied on planning policies that established the Five-Year Plan (1960-1964), the Three-Year Plan (1965-1967) and the Five-Year Plan (1968-1972). The plans target three sectors: agriculture, industry and tourism. The latter was considered a priority sector in the Three Year Plan 1965-1967 (Belal and Agourram, 1970). In all three areas, the state plays a major role in investment.

During this time, the state's interventionist approach was mirrored in the growth of the cooperative sector. In Drainville (2003, pp. 17–18), Ghazali and Diebold made the following claim: "In Morocco, cooperation is used, to a greater or lesser extent, in the economic and social reform options considered after independence." According to a 1966 International Labour Organization (ILO) report, a number of cooperatives have formed in a variety of industries, most notably agriculture, where seven Moroccan agricultural cooperatives (SCAM) have emerged. These cooperatives specialize in producing cereals and helping farmers receive credit. In 1964, 83 cooperatives with 6,800 members and a turnover exceeding 10 million dirhams were classified as artisan cooperatives, and they were overseen by the Ministry of Commerce and Handicrafts.

Recording the existence of cooperative entities, the enrollment comprised 157 school cooperatives with 7,000 members. These cooperatives included women's cooperatives established in urban and rural female learning centers under the jurisdiction of the Ministry of Youth and Sports. They fell into two categories: labor cooperatives jointly undertaking embroidery, lingerie, knitting, and other tasks; and childcare cooperatives. Additionally, cooperative initiatives emerged in sectors such as transportation, with the establishment of bus transport cooperatives and urban taxi cooperatives, and in housing, with the presence of construction and housing cooperatives (BIT, 1966).

The distinctive feature of this cooperative movement, as just described, is that it is initiated and managed under the auspices of the state, with the creation of the Bureau for Cooperative Development (BDCo) in 1962.

The debt crisis and the deterioration of macroeconomic indicators at the end of the seventies and the beginning of the eighties left the Moroccan government with no choice to adopt, in 1983, the Structural Adjustment Plan (SAP) imposed by the International Monetary Fund (IMF) and the World Bank. A series of drastic measures were implemented, focusing particularly on economic liberalization, the opening of external trade, and the gradual disengagement of the state. This set of measures did not leave the cooperative sector unaffected. From more institutional cooperatives to more autonomous structures, initiatives were taken under private initiative but with state encouragement. Consequently, a new legal framework was established with the promulgation of Law 24-83 in 1984, relating to the general status of cooperatives and instituting the Office for Cooperative Development (ODCo). However, this law was not implemented until 1993.

The sectors that have benefited the most from the creation of cooperatives are those of agricultural product exports (especially citrus fruits and vegetables) and housing. In the first sector, the Office of Commercialization and Export (OCE), established in 1965 and holding the export monopoly in Morocco until 1986, saw its role diminished. This paved the way for private initiatives, predominantly formed as large cooperatives specializing in packaging and international freight transport. As for the second sector, the percentage of Moroccans owning their homes increased from 37% in 1983 to 48% in 1995, and the proportion of substandard housing in urban areas dropped from 26% in 1980 to 14% in 1995 (Clément, 1995). Even though these cooperatives belonged to private groups, they continued to benefit from increased state support.

These cooperatives post-independence (from 1956-1999), which were established by the state or under private initiative (but always under the influence of the state), did not prioritize ensuring compliance with and application of the universal principles of cooperatives as defined by the International Cooperative Alliance (ICA). The general interest of the nation took precedence over the community interest. The governance model and excessive involvement of the administration "contributed to the emergence of dependent cooperatives, thus presenting the image of para-state structures with cooperators incapable of developing a genuine cooperative project" (ODCo, 2018). Cooperative initiatives for women, on the other hand, were not a priority in national policies. At the end of the last century, their number barely reached around 165 structures (ODCo, 2017).

Also, in the face of a state that creates few jobs and a private sector generating less productive and poorly remunerated employment, the unemployment rate has increased rapidly, rising from 9% of the active population in 1986 to 20% between 1994 and 2004 (Sagou, 2006). A distinctive feature is the emergence of a new category among the unemployed, namely young graduates from vocational training and universities (Clément, 1995). Unemployment persisted among women and young graduates, making these two categories "the most vulnerable segments of the population" (HCP, 2018, p. 5).

Faced with this critical situation and the Moroccan government's adoption of the Millennium Declaration launched by the United Nations (UN) in 2000, the Ministry of Economic and General Affairs, as the ministry in charge of social economy (now replaced by the State Secretariat for Handicrafts and the Social and Solidarity Economy), in consultation with all relevant departments and stakeholders, developed a national strategy for the development of social and solidarity initiatives for the benefit of Moroccan citizens (MAEG, 2011). The aim was to improve their living conditions and facilitate their access to employment. This strategy serves as a roadmap for all stakeholders in this field until 2020. Since the beginning of this century, programs and policies have multiplied to achieve the millennium goal. Once again, the state saw the cooperative model as a means of integrating vulnerable segments of the population, especially women and young graduates, into development efforts and the fight against poverty, thereby improving their living conditions.

The first initiative undertaken was the creation of the Social Development Agency (ADS) in 1999 with the promulgation of Law No. 12-99 establishing the ADS. This agency "has as its fundamental objective the mitigation of the social deficit that particularly affects vulnerable groups" (Preamble to Law 12-99, p. 2). It implemented three main strategic intervention axes: Strengthening the Capacities of Local Actors (RCA); Social Insertion through Economics (ISE) by supporting Income-Generating Activities (AGR); and Local Support for National Social Programs (ALPS).

The axis that targeted cooperatives among its target population is the one aiming at ISE through two programs launched for the period 2011-2013: Mouwakaba and Tatmine. The first, dedicated exclusively to cooperatives, aimed for the following objectives:

Continuing from where we left off:

- " - Strengthen the performance of cooperatives, marketing groups, and professional associations;
- Support the upgrading projects of cooperatives, marketing groups, and professional associations;

- Support the establishment of mechanisms for consultation and coordination of actions carried out by all national and international partners in favor of the cooperative fabric" (ADS, 2010, p. 5).

The second program, "Tatmine", launched in partnership with the Ministry of Agriculture and the Ministry of Economic and General Affairs, aims to improve the living conditions of small producers operating in high-value-added sectors (argan oil, saffron, dates, aromatic and medicinal plants, etc.). This program existed even before 2010 (Agency Strategy 2008-2010) under the name of sector programs in favor of Income-Generating and Employment Activities (AGRE). This support program, with a total cost of 585 million dirhams, sought to encourage beneficiary sectors to organize in a three-level cascade:

- Level 1: Cooperatives for the production of raw materials, utilizing unskilled labor and less sophisticated equipment, as a way to bypass and mitigate the "wild" presence of intermediaries who extract significant margins from the value of raw materials;
- Level 2: Transformation cooperatives using skilled labor and specific equipment;
- Level 3: Unions of cooperatives (UC) or Economic Interest Groups (GIE) specialized in packaging and marketing finished products;
- Level 4: Associations or professional federations whose main mission is to promote the sector and defend its interests.

ADS also established innovative financing formulas for AGRE, such as the Solidarity Development Fund (CSD) launched in 2003, Village Funds (CV) in 2007, and the IZDIHAR mechanism (repayable advances or venture capital approach). However, these formulas struggled to materialize and resulted in failure due to a lack of financial resources.

Alongside ADS, a National Initiative for Human Development (INDH) was launched on May 18, 2005. Its main objective is to combat poverty, social exclusion, and precariousness. To achieve this, five programs were implemented: 1. Fight against poverty in rural areas; 2. Fight against social exclusion in urban areas; 3. Fight against precariousness; 4. Transversal program; 5. Territorial upgrading. The share of the cooperative sector in INDH was situated in the transversal program, specifically at its axis 2 reserved for Income-Generating Activities (AGR).

This axis set global objectives, on the one hand, to encourage the integration of poor and vulnerable populations into the economic and social fabric and promote local products. On the other hand, it aimed for specific objectives, including the creation of micro-projects generating stable employment,

the valorization of resources specific to territories, the promotion of collective entrepreneurship and creativity, as well as the promotion of the value chain approach in the creation of Income-Generating Activities (AGR). This program particularly targeted women, unemployed young graduates, people with disabilities, active elderly individuals, and those practicing rare or endangered artisanal trades. Similarly, project leaders organized in cooperatives and/or Economic Interest Groups (GIE) were given preference, and associations engaged in Income-Generating Activities (AGR) were encouraged to transform into cooperatives and/or GIE.

Additionally, the Moroccan government has implemented a 2008-2020 strategy for the development of the agricultural sector. Launched under the name "Plan Maroc Vert" (PMV), this strategy is based on two conceptual approaches: Pillar I and Pillar II. The first aims for the development of a modern, high-value-added, and productive agriculture, with the private sector as the main actor. Pillar II, related to the social and solidarity economy, aims to develop a solidarity agriculture that improves the income of farmers and combats poverty. In contrast to the first pillar, the state plays a leading role here by relying on the cooperation of social actors, particularly cooperatives, associations, Economic Interest Groups (GIE), and NGOs. This pillar is implemented through three types of projects (Hajjaji, 2009):

- Conversion projects: aiming to replace cereal areas with high-value-added crops (olives, almonds, figs, etc.);
- Intensification projects: focusing on improving productivity and enhancing existing plant and animal productions;
- Diversification projects or niches: allowing the possibility of generating additional agricultural income through the establishment of additional productions (saffron, honey, medicinal plants, etc.).

The funding for these projects came from the contribution of private funders (banks, microcredit companies, self-financing), as well as national and international public sources. Additionally, to support the implementation of the PMV, the supervisory ministry established three institutions in addition to the Regional Agricultural Directorates (DRA) and the Regional Offices for Agricultural Development (ORMVA): the Agricultural Development Agency (ADA) in 2009, the National Agency for the Development of Oases and the Argan Tree (ANDZOA) in 2010, and the National Office for Agricultural Advisory (ONCA) in 2013. Figures published by the Ministry of Agriculture in 2018 highlight that after ten years of launching the PMV, especially in the "Solidarity Agriculture" component, more than one million farmers gained access to financing credits, three times more than in 2008. A total of 8,000 cooperatives were created, and 215 projects

in solidarity agriculture were completed with approximately MAD 2.1 billion out of a total budget of MAD 15 billion.

In addition to the aforementioned policies, the Moroccan government attempted to organize the Social and Solidarity Economy (SSE) sector by implementing a national strategy for the development of SSE initiatives from 2010 to 2020. To achieve this, the supervisory ministry launched the "Mourafaka" program (in English: Accompaniment) in 2011. Spanning a period of four years, from 2011 to 2015, this program aimed to create 500 cooperatives annually (especially those created by young graduates or women). This resulted in the support and accompaniment of 2,000 newly created cooperatives with a budget of MAD 85 million. The program offers an integrated package of post-creation support activities through five levels of intervention: strategic diagnosis, group training for managers, individual coaching of managers in management, coaching for the implementation of the cooperative's development plan, and marketing.

In 2013, the support organization ODCo, in partnership with the delegated ministry responsible for the environment, launched the program of Ecological Bags or Canvas Bags. The beneficiaries of the program are 139 cooperatives that produced 3 million canvas bags distributed free of charge in 26 cities by 73 associations active in the environmental field. The total budget allocated for this operation by the end of 2016 was MAD 40 million, representing 70% of the projected budget (MAESS, 2017).

One of the flagship achievements of the national strategy for the development of SSE is the promulgation of Law 112-12 on cooperatives in December 2014. The effective entry into force was in January 2016 (The analysis of the main contributions of this new law will be addressed in section three of this chapter). Other initiatives aimed at improving the institutional and regulatory framework of the SSE sector have been undertaken by the Ministry of Solidarity, Social Development, Equality, and Family (MAESS), such as the draft law No. 11-72 on fair trade and the framework law on SSE.

After this historical review of the evolution of cooperatives in Morocco and the various policies implemented by government authorities in favor of this sector, a question arises: In the midst of all this movement, what is the current status of Moroccan women's cooperatives? How were they formed? Have they benefited from all the previously discussed policies? To answer the first two questions, we have seen above that during the previous century, public policies did not pay much attention to the creation of cooperatives by women. The evidence is that, at the end of this century, their number did not exceed 165 cooperatives. When the state took the initiative to create them, importance was given to priority sectors. Individual and/or collective initiatives were almost non-existent.

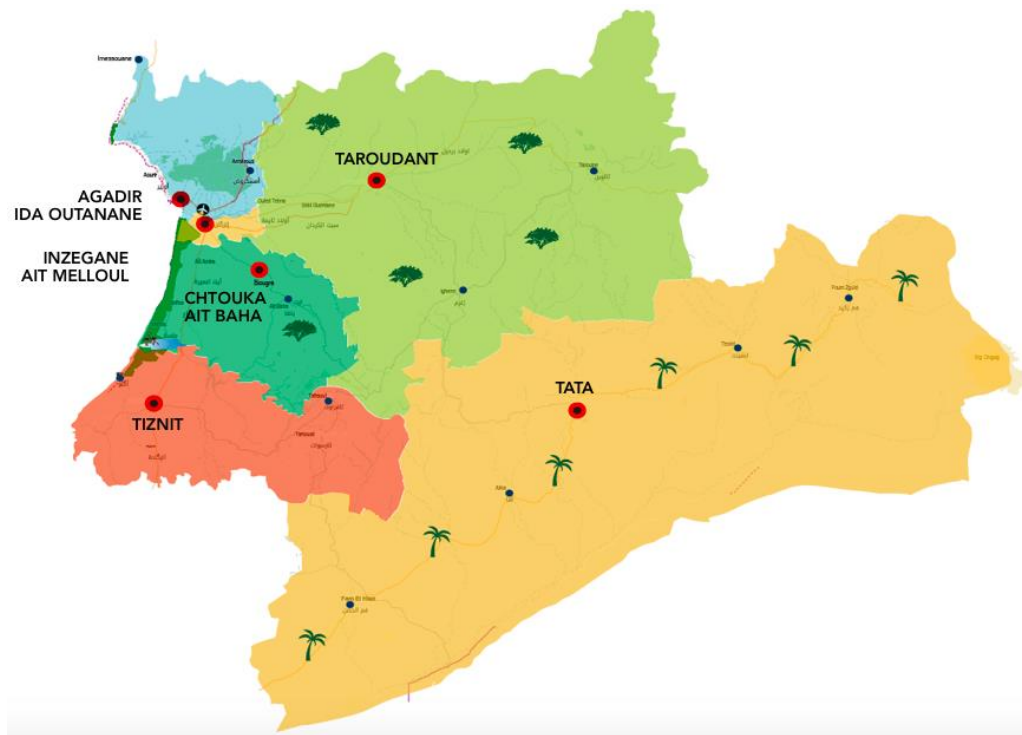
The policies discussed in this section have significantly contributed to the development of the cooperative sector, particularly for women. The evidence lies in the exponential increase in the number of cooperatives, soaring from 9,046 across all sectors in 2011 to 47,609 in 2023 (ODCo, 2023), representing a 400% surge. However, criticism has been directed at certain initiatives, notably ODCo, INDH, and ADS, for their standardized approach to implemented policies.

A key concern has been the formulation of a set of guidelines that everyone must adhere to, without taking into account the specific characteristics of each region or industry. This standardized approach has impacted the participation of women's cooperatives in these programs, and their representation remains low. Indeed, out of all these programs, only three have been specifically designed for women's cooperatives. These include Tatmine and Mouwakaba launched by ADS, and the INDH. Two out of these three programs have incorporated the financing variable. On the other hand, these programs do not provide for post-creation control and evaluation measures of the projects, which has an impact on the accountability of those who benefit from social projects. Indeed, administrative, technical, human, and social constraints, etc., are real factors of inefficiency for these development projects and hinder the development of the capacities of women in cooperatives.

2. Research Methodology

Before presenting the methodology employed in this research, a brief overview of the Souss Massa region is necessary. This region covers an area of 53,789 km², representing 7.6% of the national territory. It is composed of two prefectures: Agadir Ida Outanane and Inezgane Ait Melloul, and four provinces: Chtouka Ait Baha, Tiznit, Taroudant, and Tata. The region stretches across the middle of the kingdom from the Atlantic Ocean to the eastern border with Algeria. Serving as a link between the North and South of the country, it plays a strategic role in economic and sociocultural terms:

Fig. 01. The Map of Moroccan Souss Massa Region (2023)



The Souss Massa region has significant economic potential based on natural resources, agriculture, fishing, and tourism. Agriculture in the region has experienced strong development, especially with the implementation of the Green Morocco Plan, benefiting from numerous structuring projects both upstream and downstream in the value chain. For instance, the valorization and labeling of local products have been noteworthy. The second sector that offers real opportunities for the Souss Massa region is the fishing industry. With its 180 km Atlantic coastline and the rich biodiversity of its maritime space, it represents the first landing place for high-value seafood products and the third in terms of volume.

The tourist assets of the Souss Massa region, characterized by a mild climate, diverse and beautiful natural landscapes, and rich heritage, position it as the top seaside destination in Morocco. The region boasts 2,323 classified hotel establishments (1 to 5 stars) with 39,000 beds, constituting 30% of the national accommodation capacity. It records 4.7 million overnight stays annually, representing one-third of the national total. This sector employs over 120,000 people, generating revenues of 15 billion MAD with an added value of 5.4 billion MAD. The industrial sector, with a value added and turnover of 4.3 and 10.6 billion MAD respectively, comprises nearly 437 industrial units employing more than 33,000 people. The agri-food sector is particularly dynamic

in the region, ranking second nationally after Grand Casablanca, with 14 billion MAD in annual turnover generated by processing units.

Having presented the Souss Massa region, it is crucial to note that the results discussed in this article are derived from an exploratory study conducted with a sample of 547 active cooperatives in the Souss Massa territory. To select our sample, we employed the quota sampling method (Boumeska and Abousaid in Angade et al., 2019). The team worked with data from the ODCo (Office du Développement de la Coopération) and various prefectures in the region. Therefore, the size of the parent population is 1,526 cooperatives (across all sectors).

Tab. 01. The size of the parent population across all sector's cooperative in Souss Massa region (2017)

Province Sector	Agadir Ida Outanane		Taroudant		Chtouka Ait Baha		Inzegane Ait Melloul		Tiznit		Tata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Agriculture	107	36%	315	88%	188	82%	40	41%	135	71%	303	86%	1088	71%
Craft	36	12%	28	8%	25	11%	24	24%	17	9%	30	8%	160	10%
Arts	2	1%	0	0%	0	0%	0	0%	0	0%	0	0%	2	0%
Public works building	1	0%	0	0%	0	0%	0	0%	0	0%	0	0%	1	0%
Consumption	1	0%	0	0%	0	0%	2	2%	0	0%	0	0%	3	0%
Education	3	1%	1	0%	1	0%	2	2%	0	0%	1	0%	8	1%
Real Estate	128	43%	12	3%	8	4%	15	15%	32	17%	4	1%	199	13%
Fishing	8	3%	0	0%	3	1%	0	0%	4	2%	0	0%	15	1%
Services	9	3%	2	1%	2	1%	14	14%	2	1%	10	3%	39	3%
Steel industry	2	1%	0	0%	0	0%	0	0%	0	0%	0	0%	2	0%
Tourism	0	0%	0	0%	1	0%	0	0%	0	0%	5	1%	6	0%
Transport	2	1%	0	0%	-	0%	1	1%	0	0%	0	0%	3	0%
Total	299	100%	358	100%	228	100%	98	100%	190	100%	353	100%	1526	100%

To achieve the sample size that would allow for better data analysis (taking into account the advantages and disadvantages of the chosen quota method, margins of error, biases, etc.), the following calculations were performed:

- The population size: $N = 1,526$ cooperatives;
- Margin of error: $e = 5\%$;
- Confidence level: $s = 95\%$;
- Therefore, Margin of Error Coefficient: $t = 1.96$ (derived from the Confidence Level "s");
- p : Proportion (known or assumed, estimated) of elements in the population that have a given property (when p is unknown, $p = 0.5$ is used) (also referred to as probability of success or probability of positive outcome).

Tab. 02. The measure of confidence level and Margin' error of sample size

Confidence level « s »	Margin of error Coefficient « t »	« t2 »
80%	1.28	1.6384
85%	1.44	2.0736
90%	1.645	2.6896
95%	1.96	3.8416
96%	2.05	4.2025
98%	2.33	5.4280
99%	2.575	6.6049

The formula giving the minimum sample size "n" is as follows:

$$n = ((p \times (1-p)) / ((e/t)^2))$$

$$\square n = (t^2 (p \times 1-p)) / (e^2)$$

Therefore, $n = (1.96^2 (0.5 \times 0.5)) / (0.05^2) = 384$ cooperatives.

We have $a = N/7 = 1,526/7 = 218 < n (384)$.

When the sampling rate is higher than $1/7$ of the mother population "N" (total population), the size "n" of the sample, determined previously, must be corrected. The new corrected sample size "n2" is equal to: $n2 = n \times (N-n) / (N-1) = 384 \times (1,526-384) / (1,526-1) = 288$ cooperatives. However,

upon observing the structure of the mother population, it is noted that the sectors of Agriculture, Real Estate, and Craft represent 71%, 13%, and 10% of the basic population, respectively. For a better representation of the sample, the research team chose to eliminate the other sectors of activity since they do not exceed 3% of the basic population.

Additionally, after several meetings with the ODCo officials aimed at finalizing the size of the basic population, it was found that cooperatives belonging to the real estate sector are generally created to meet a specific need of the co-operators, namely the construction of housing. These cooperatives' entrepreneurial activity cease after the members' housing needs are met. Therefore, it was decided to exclude this sector from the relevant population, reducing its size to 1,244 cooperatives instead of 1,526, resulting in a new structure of the basic population:

Tab. 03. The basic population for sample size

Province Sector	Agadir Idda Outanane		Taroudant		Chtouka Ait Baha		Inzegane Ait Melloul		Tiznit		Tata		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Agriculture	107	74%	305	92%	193	89%	40	63%	135	89%	303	91%	1083	87%
Crafts	37	26%	28	8%	25	11%	24	38%	17	11%	30	9%	161	13%
Total	144	100%	333	100%	218	100%	64	100%	152	100%	333	100%	1244	100%

Using the same calculation formulas as above, the sample size will be 266 cooperatives. Additionally, in order to mitigate the impact of biases related to the chosen sampling method, the initial sample, as pointed out by Durand (2009), necessary to achieve the desired theoretical sample, is calculated taking into account the following elements:

- ♣ the quality of the list of cooperatives (the validity of the selected units);
- ♣ the quality of the units listed (the eligibility of the selected units and the incidence);
- ♣ the response rate.

This leads to defining four rates:

1. Response rate
2. Eligibility rate
3. Incidence rate
4. Validity rate

$$n_{\text{start}} = n_{\text{theoretic}} * \frac{1}{\text{response rate}} * \frac{1}{\text{eligibility rate} * \text{incidence rate}} * \frac{1}{\text{validity rate}}$$

Thus, in the context of this study, we estimate these parameters as follows:

Response rate	60%
Eligibility rate	90%
Validity rate of the list	90%
Incidence rate	100%

Thus:

$$n_{\text{start}} = 266 * \frac{1}{0,6} * \frac{1}{0,9 * 1} * \frac{1}{0,9} = 547 \text{ Cooperatives}$$

Tab.04. The final sample size (2017 updated in 2022)

Province Sector	AGADIR IDDA OUTANANE			TAROUDANT			CHTOUKA AIT BAHA			INZEGANE AIT MELLOUL			TIZNIT			TATA			Total		
	N	%	n	N	%	n	N	%	n	N	%	n	N	%	n	N	%	n	N	%	n
Agriculture	107	74%	47	305	92%	134	193	89%	85	40	63%	18	135	89%	59	303	91%	133	1083	87%	476
Crafts	37	26%	16	28	8%	12	25	11%	11	24	38%	11	17	11%	7	30	9%	13	161	13%	71
Total	144	100%	63	333	100%	146	218	100%	96	64	100%	28	152	100%	67	333	100%	146	1244	100%	
Percentage of basic population	12%			27%			18%			5%			12%			27%			100%		
Structure of theoretic sample	31			71			47			14			32			71			266	21%	
Structure of started sample	63			146			96			28			67			146			547	44%	

Therefore, the initial sample size is 547 cooperatives, which represents 44% of the total population. Taking this into account, the new sample structure is as follows:

The data collection from the cooperatives in our sample was carried out through the administration of a questionnaire. This primary data collection tool remains

the most suitable for conducting surveys and polls based on quantitative and/or qualitative information (Thietart, 2014). The questionnaire is structured into four essential sections, namely: the identification of the cooperative; its management and operation; its legal and socioeconomic environment; and finally, the impact of development policies on these cooperatives.

Before embarking on the analysis phase, we designed our questionnaire using the "Sphinx Plus2" software, which is also used for data entry, so that it can then be exported to the "IBM SPSS Statistics 22" software. The latter software will be used for data analysis. The objective is to describe the cooperative sector in the Souss Massa region. To do this, we will use two methods of analysis: univariate analysis and bivariate analysis. Univariate analysis will allow us, in the first instance, to report on the data variable by variable by summarizing the information contained in the data table (Moscarola, 2018); then to reduce this data to a number of central tendency and dispersion parameters; and finally, to visualize the characteristics of each variable on graphs. Bivariate analysis, on the other hand, will allow us to study the relationships between variables two by two, with a view to describing the causal links between the variables studied.

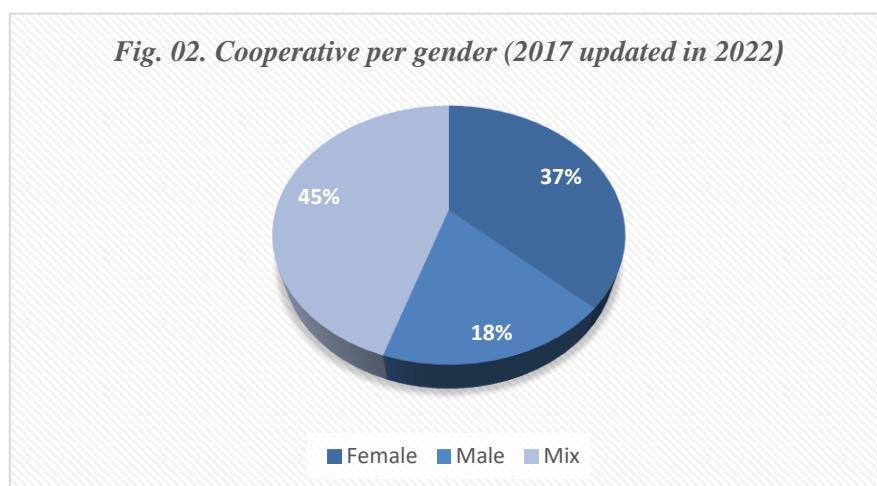
Given that our study consists of a large number of variables, it is difficult to study the relationships between all these variables two by two, hence the need to proceed with a multivariate analysis. Such analysis allows for simultaneous processing of the data (Carricano & Poujol, 2009). The variables used for the study of cooperatives in the Souss Massa region are mostly qualitative (categorical) variables. This type of variable leads us to use Multiple Correspondence Analysis (MCA).

3. Results

The aim of this study, as mentioned earlier, is to explore the state of cooperatives in the Souss Massa region. Data were collected from a sample of 547 cooperatives operating in the agriculture and handicraft sectors. A total of 392 of these cooperatives responded to our questionnaire, resulting in a response rate of 71%. In the following sections, we will present results specifically related to women's cooperatives (CF) in the SM region, these were updated in 2022. The results will be discussed following the order of the axes adopted in the questionnaire. Their presentation is based on both univariate and bivariate analyses. Cross-analysis based on the sector of activity (agriculture and handicrafts) did not yield interesting results, as the sector variable had no significant impact. However, when introducing the gender variable, it provided a rather insightful perspective.

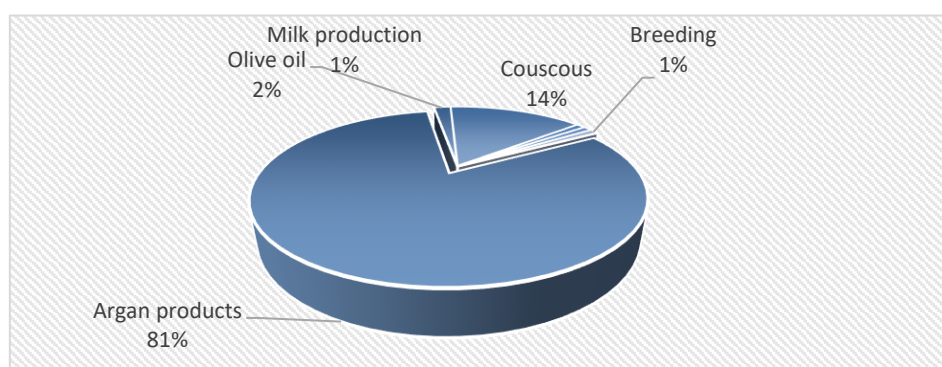
Finally, for a better understanding of the main characteristics of women's cooperatives in the SM region and to depict a profile reflecting the exact reality of this sector, an interpretation based on Multiple Correspondence Analysis (MCA) is conducted.

The number of women's cooperatives that responded to the questionnaire is 140, accounting for 37% of the total respondents.



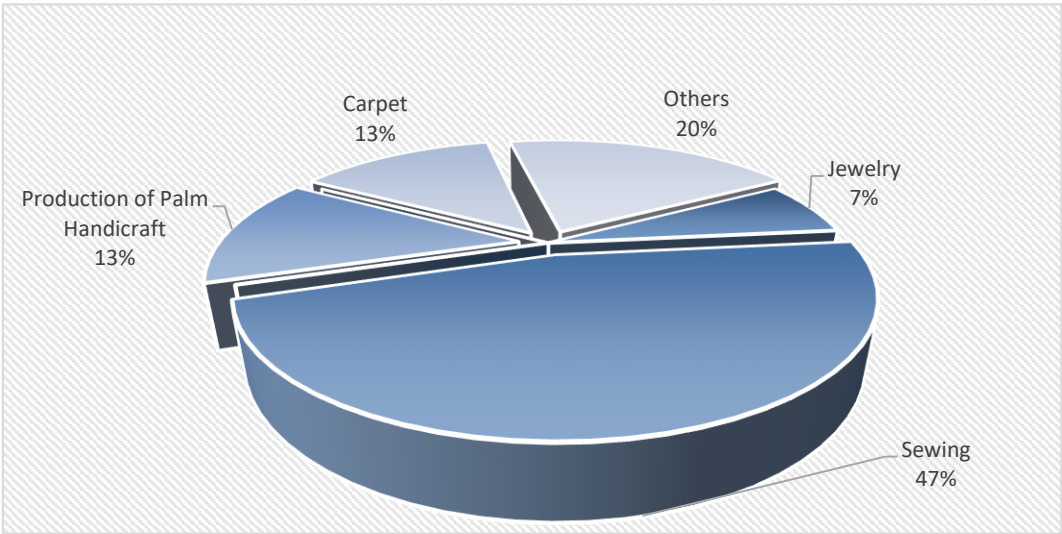
The agricultural sector has the lion's share of this workforce. Indeed, 82% of FCs operate in agriculture against 18% for the craft sector. Of the number of female agricultural cooperatives surveyed, the dominant activity most practiced by women is related to argan products with 78%, far exceeding the activity of couscous ranked in 2nd position with 13%. The rest of the activities, on the other hand, are practiced with very low percentages if not reduced to nothing:

Fig. 03. Women's cooperatives by branches of Agricultural activity (2017 updated in 2022)

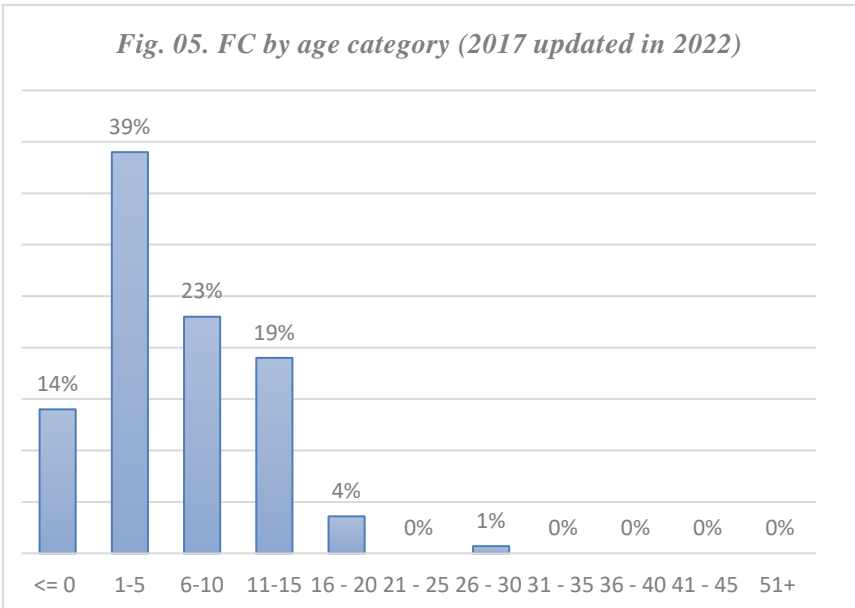


Women's handicraft activity is highly concentrated on sewing with 58%, followed by carpet production with 17% and the production of palm handicrafts with 13%. The share of other craft activities remains very low:

Fig. 04. Women's cooperatives by branches of craft activities (2017 updated in 2022)



In terms of age, the results of the survey reveal a population of young FCs. Their age varies to less than one year with 14% of the CF surveyed, between 1-5 years with 39% and between 6-10 years for 23%, so, a total of 76% of the sample having less than ten years of existence. This observation must be interpreted with nuance. Indeed, with the launch of the second phase of the INDH 2010-2015, the government has encouraged several associations to transform themselves into cooperatives, and according to an official of the regional direction of the ADS, if these cooperatives appear young by their dates of creation, they are not by their years of exercise of their activities.



In terms of the number of members, 89% of women's cooperatives have a membership of fewer than 50 individuals, 7% have between 51-100 members,

and only 2% have more than 100 members. This observation leads to the conclusion that the majority of women's cooperatives in the SM region should be considered as young organizations and of small or medium size. The same observation applies to male and mixed cooperatives:

Tab. 05. The Cooperative gender by age (2017 updated in 2022)

			Cooperative Gender			Total
			Female	Male	Mix	
Number of members	<= 3	Number	0	1	0	1
		%	0,0%	1,4%	0,0%	0,3%
	4 - 50	Number	120	64	148	332
		%	90,2%	87,7%	86,5%	88,1%
	51 - 100	Number	8	5	10	23
		%	6,0%	6,8%	5,8%	6,1%
	101 - 150	Number	3	1	4	8
		%	2,3%	1,4%	2,3%	2,1%
	151 - 200	Number	0	1	2	3
		%	0,0%	1,4%	1,2%	0,8%
	201+	Number	2	1	7	10
		%	1,5%	1,4%	4,1%	2,7%
Total		Number	133	73	171	377
		%	100,0%	100,0%	100,0%	100,0%

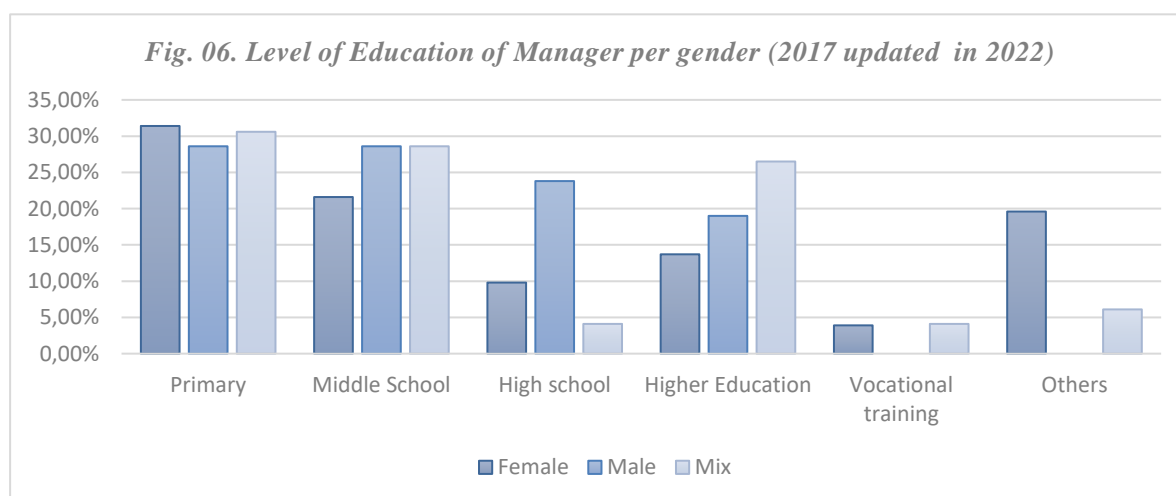
The survey results indicate that the initiative to create cooperatives in this region primarily comes from founding members, accounting for 94%. The same observation applies to male and mixed cooperatives. This reflects a spirit of personal entrepreneurship that can be explained by the entrepreneurial culture characterizing the people of the SM region. They are Amazighs who prefer self-employment over wage labor. State and NGO initiatives are low, with respective rates of 0% and 6%. Moreover, according to the latest statistics from the ODCo (ODCo, 2023), the SM region ranks first in terms of women's cooperatives. Out of a total of 6849 women's cooperatives nationwide, 1023 are located in

the SM region, representing 15% of the total women's cooperatives and 22% of the total cooperatives of all kinds in the same region.

Regarding the governance model, 58% of the surveyed cooperatives are managed by a board of directors, while 42% have chosen management as the governance model. In the latter case, 83% of the cooperatives are managed by women, while 17% are managed by men, especially in argan oil cooperatives. It is noteworthy that the reality on the ground is quite different. Even though the figures show that 83% of these women's cooperatives are managed by women, they are actually managed, behind the scenes, by men. According to our direct discussions with these women, they confirmed that they take on managerial roles solely to benefit from financial subsidies designated for women's cooperatives.

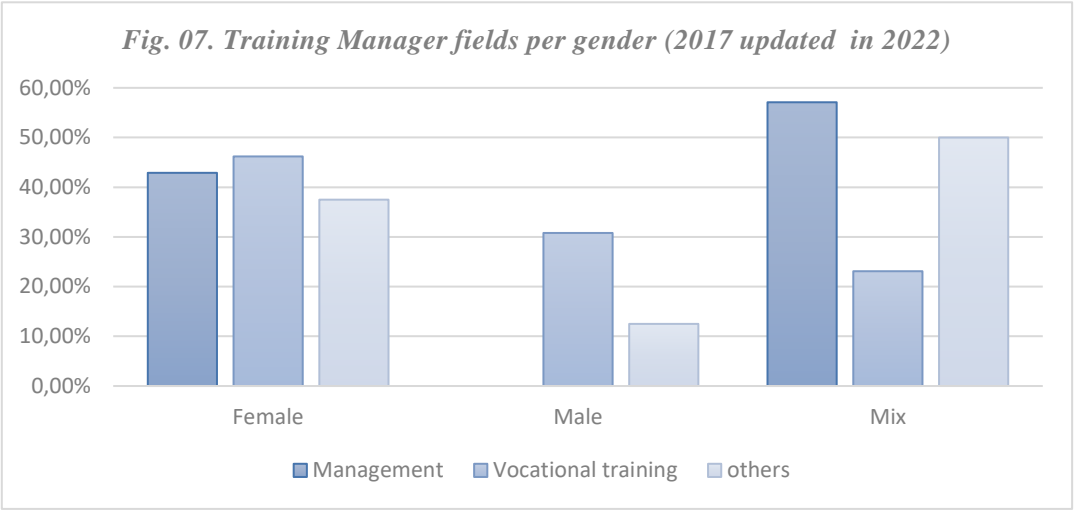
Male dominance remains significant, whether it be from local elected officials or from the family members of female members. Social constraints continue to be strong and weigh on the advancement and progress of these structures; female members must obtain the consent of their relatives for decisive decisions within the organization (Benkhallouk, 2021). This can be explained by the entrenched system of powerful patriarchal norms common to the Mediterranean region and by a rigid codification of gender relations within the family, stemming from the Islamic religion (Dammame, 2011).

The educational level of women managers is limited to primary and secondary school, with respective rates of 35% and 22%. Those with a high school education come in third with a rate of 11%, followed by those with higher education, accounting for only 9%. Similar rates are observed in male and mixed cooperatives. These rates confirm that the cooperative sector in Morocco does not attract many university graduates:

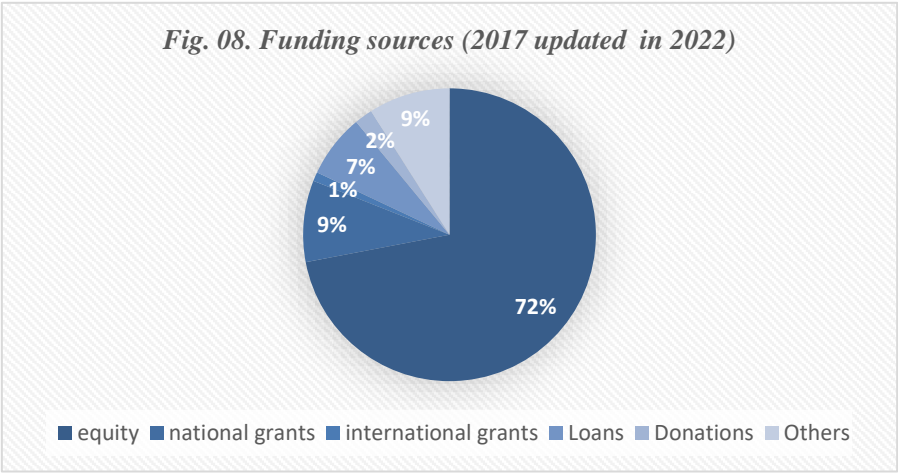


The field of training for these managers is much more oriented towards vocational training at 50%, and management at 25%, while the rest of

the managers have training that may be considered inadequate for the management and daily concerns of cooperatives. Cross-gender analysis reveals that no manager of male cooperatives (all of whom are men) has training in management, unlike the managers of female and mixed cooperatives:



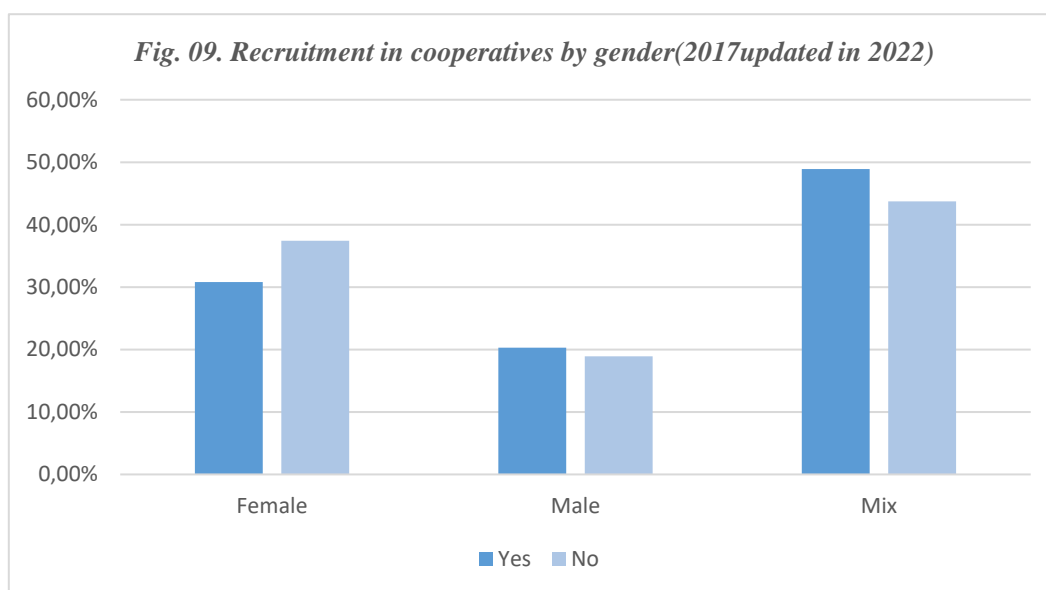
In terms of financing methods, 72% of women's cooperatives prioritize equity as the main financing method, followed by national subsidies from programs such as the National Initiative for Human Development (INDH), the Green Morocco Plan, etc., accounting for 9%. Other financing methods provided by different institutions also come in second place with 9%, while bank loans constitute 7%. International subsidies and donations contribute weakly or not at all to the financing of cooperatives in the region. It is noteworthy that in Morocco, there is no dedicated financial system for cooperatives and the Social and Solidarity Economy (SSE) in general. Cooperatives face a limited choice of funding sources, and the conventional financial system does not cater to their specific needs and does not share the same values and universal cooperative principles. This poses a real obstacle, and the cooperative sector, not only women's cooperatives, struggles to achieve its goals of local and regional development.



In order to better understand the functioning of these cooperatives and, at the same time, try to identify the challenges to their development, the managers of these cooperatives were requested to answer a series of questions related to various areas of the daily management of the cooperative. This includes human resources management (in terms of recruitment and social coverage), commercial management, and the use of digital tools (such as software, the internet, and computers).

Regarding this last point, the study revealed a dramatic reality. Indeed, 60% of the respondents declare not having computers, 87% do not have software, and 80% do not have access to the internet. The cooperatives that reported having these tools are mostly argan oil cooperatives. This activity receives special attention from the managers due to the importance of the product and the scarcity of raw materials.

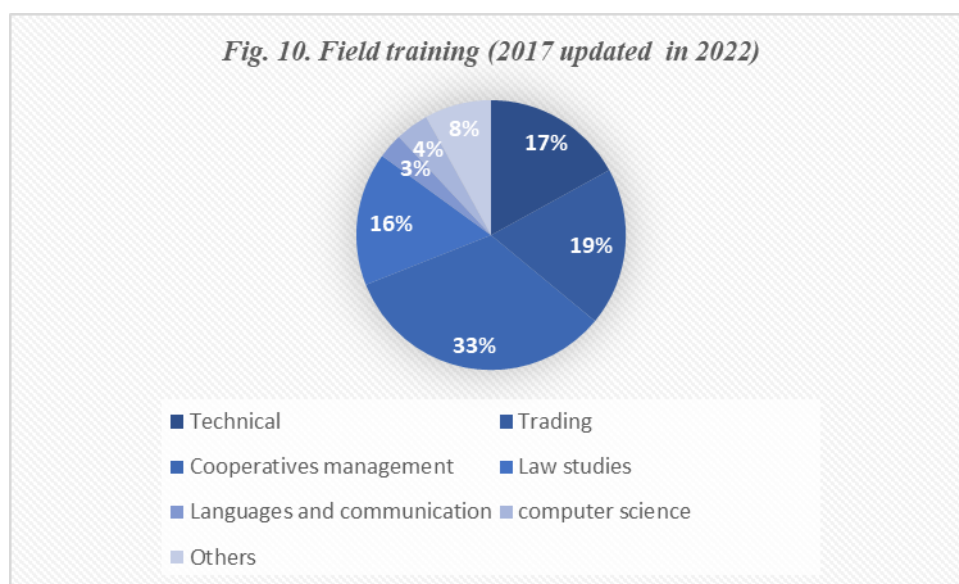
For the HR aspect, 62% of the CF have a recruitment rate equal to zero, while 38% responded with yes. Among the latter, 63% are argan oil cooperatives. Even with this low rate, CFs create more jobs than male cooperatives. In the latter, this rate barely exceeds 20%. Moreover, 94% of these cooperatives do not have social coverage since they are not affiliated with the National Social Security Fund (CNSS) and have not subscribed to workplace accident insurance:



Tab. 06. Social coverage in cooperatives (2017 updated in 2022)

Are you affiliated to the CNSS / AMO?		Total
Yes	No	
6	99	105
6%	94%	100%

As member training is one of the seven universal principles of cooperation, the results of the study show that 65% of respondents confirm that they have received training; The most represented field of training is the management of cooperatives with 33%, followed by trading, technical and law studies with respective rates of 19%, 17% and 16%:



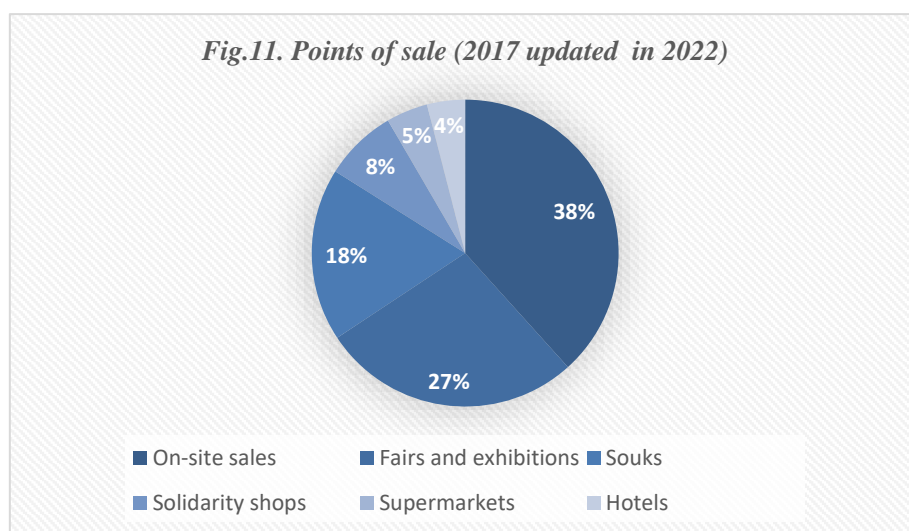
As shown in the table below, the majority of these training programmes do not come from the FC's own initiative (only 9% of respondents), but from national (with a cumulative rate of 88%) or international (with a percentage of 3%) organizations:

Tab.07. Training programmes initiatives (2017 updated in 2022)

Training programmes initiative	Frequency	%
Individual	11	9
Indh	51	43
Ads	9	8
International programmes	4	3
Ong	5	4
Ministry of agriculture	3	3
Group and/or Association	11	9
ODCo	8	7

All studies conducted on Moroccan cooperatives (regardless of their type) have revealed that they face significant challenges in marketing their products both nationally and internationally. Our study confirms this assumption and provides some insights into this situation. Indeed, only 8% of the products are sold in

the international market, 28% regionally, 21% nationally, compared to 43% in the local market. Only cooperatives producing argan products manage to be present in all four types of markets for the commercialization of their products. The rest of the agricultural sector cooperatives rarely exceed the local and regional levels. 38% of sales occur on-site, 27% in fairs and exhibitions, 18% in markets, and only 8%, 4%, and 4%, respectively, in solidarity shops, hotels, and supermarkets. Online sales remain modest, accounting for 1%:



On this aspect of commercial management, the study revealed that only 19% of the interviewed cooperatives claim to conduct market studies to identify the needs and expectations of target consumers, while 81% do not; 49% of the communication tools used are still word of mouth, 11% display systems, 9% participation in trade shows and fairs, 7% leaflets, 7% social networks and websites, 7% advertisements, and only 3% for radio, 3% television, 2% mailing, and 2% point-of-sale advertising (PLV). Only 6% of the cooperatives have a website, while 84% do not. Among those declaring to have a website, it serves as an information support for the cooperative to the extent of 44%, as an information support for the cooperative's products to the extent of 37%, and only 19% as a commercial showcase and online sales support.

Female cooperatives (this also applies to male and mixed cooperatives) adopt commercial and marketing strategies that are still basic, traditional, and classical, even as they face strong and fierce competition from both national and international private enterprises, an increasingly informed and demanding clientele, significant changes in managerial practices, and, finally, a scarcity of resources and raw materials that forces them to confront a reality that is much more alarming and distressing if they content themselves with maintaining their current practices and ways of doing things.

One of the main questions asked of the leaders of the cooperatives in our sample was to find out their degree of conviction around the postulate that the cooperative is the mode of collective entrepreneurship to ensure sustainable development. This is defined in relation to the preservation of the environment, social cohesion, and the fair economy. The majority of leaders of the cooperatives answered 'yes' for the first two components of sustainable development, except for the last, namely the Fair Economy, where the 'no' prevailed over the 'yes'. This can be explained by the fact that this type of economy has not yet taken its true place in this sector, in particular for the establishment of a financing and marketing method that best meets its economic needs.

Finally, and to better understand the characteristics of this sector, we used Multiple Correspondence Analysis (MCA). This analysis provided the following profile of FCs in the SM region, the following:

- operate mainly in the activities of argan, saffron, sewing and carpets;
- are small or medium-sized (between 7 and 50 members),
- are young (between 6 and 15 years of existence),
- are created either on the initiative of their members or under that of the State or other bodies,
- adopt a mode of governance in the form of management, based on a traditional managerial practice, absence of management software; no internet connection; marketing of products based on traditional and basic means;
- have activities that rely mainly on their members and not on employees, do not benefit from social and medical coverage;

When comparing the profile of CF with that of male cooperatives (CM), marked differences are observed in terms of size, age, creation initiative, recruitment, and governance. Indeed, CM are large-scale, have a relatively advanced age (between 16 and 40 years); are created under state initiative (confirming our observation from the first section); have a governance mode in the form of a board of directors; employ wage labor and rely on digital tools in the daily management of their cooperatives.

Conclusion and discussions

From what has just been said, it can be concluded that the women's cooperative sector of the SM region, which is the subject of our study, has significant potential that can be exploited to ensure the sustainable development of this region and achieve the objectives expected by the policies and programmes put in place for this sector. Indeed, the majority of cooperatives are young and small or medium-sized, managed by young women who are not illiterate, and who have taken the initiative to opt for this mode of entrepreneurship while relying on their own capital. This observation means that we are in front of a sector, by these characteristics and if it is well supervised, with high potential for sustainable growth with a highly developed entrepreneurial spirit, and which prefers not to be dependent on subsidies, nor to be assisted. To this is added very flexible organizational structures (due to their size) that can adapt quickly to the vagaries of the environment.

However, these characteristics themselves contain serious risks that, if not taken into account, can hinder the sustainability of cooperatives. Any young entity, whatever the field of activity, must face the difficulties of start-up, market penetration, financing..., generally inexperience. Any entity, which relies on its own capital, must be sufficiently rich or generate significant profits to ensure its growth and development, is this the case for women's cooperatives and even other cooperatives in general in the SM region? Have we set up a financial system that meets specific needs and takes into account a partner as specific as the cooperative?

Our study also revealed a number of weaknesses in this sector that can hinder its growth and development. Essentially, we quote the following points:

- In terms of job creation, it is a sector that does not recruit, it is limited to its members;
- Members of cooperatives do not benefit from social and medical coverage, and are not insured against accidents at work. Faced with the very limited financial resources of these entities, instead of seeing their living conditions improve, members are forced to take charge of themselves and help each other. Such constraint is easy to manage when it is punctual, but heavy in the long term and when it becomes permanent.
- Despite the multiple training programs initiated by the partners, this sector continues to suffer from a major lack of managerial, commercial and financial skills. This explains the difficulty of most of these organizations to find a place in national and even more international markets;

- The majority of cooperatives operate in the traditional activities of the agricultural and handicrafts sectors with a high concentration in argan products. Other local products from the SM region are poorly or not represented at all, while they can constitute important niches to exploit. We mention, as an example, almond tree products (the Tafraout region is known for these almond trees), jewelry and traditional clothes, symbols of Amazigh culture, prickly pear products...

The policies implemented by the State have undoubtedly contributed to the emergence of a significant number of women's cooperatives compared to the past. However, this sector struggles to meet the challenges of sustainable development and social inclusion that could lead to real economic empowerment of women and a sustainable economic model, especially in poor urban and rural areas. This sector can only achieve its goals if Moroccan authorities, on the one hand, stop seeing it as a "lifeline" for their social headaches and, on the other hand, cease constant assistance through subsidies. Instead, they should establish an independent financial system with a social and solidarity focus, offering financial products that meet the specific needs of this sector.

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