



The Cooperative, Women and Economic Shocks: Case of the Tangier Tetouan Al Hoceima Region

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ABSTRACT

The cooperative can be considered as a means of independence for Moroccan women. It is the most suitable enterprise to fight against marginalization, reduce unemployment and eradicate poverty. The recent global context characterized by a health pandemic, price increases and the collapse of vital sectors, has significantly impacted the cooperative sector.

The objective of this paper is to explore the factors affecting the evolution of the women's cooperative sector and to analyze its degree of resilience to unforeseen shocks. To do so, we opted for a qualitative methodology (interviews and focus groups) that follows an inductive path of exploration. From this study, it emerges that the economic shocks recently experienced have had adverse effects on the social and solidarity economy sector, starting with the cessation of activities and the return to unemployment and ending with resistance or disappearance from the market. In addition, women's cooperatives in the region of Tangier Tetouan Al Hoceima (TTA) have shown an unconditional willingness to undertake and achieve emancipation despite the many factors contributing to hinder their advancement.

INTRODUCTION:

The last few years have witnessed many turbulent events at the international level, all countries and nations have been more or less influenced by these unpredictable shocks. In this context and following the example of its international counterparts, Morocco has not been an exception, its policies and economies have undergone a range of adjustments aimed at strengthening its resilience in the face of possible disruptions.

At the forefront of these shocks was the COVID-19 health pandemic, which spread unabated and consequently had tragic repercussions, as well as triggering waves of change across multiple sectors of activity. Governments, in turn, have launched several initiatives highlighting the resulting shortcomings and allowing the adoption of possible solutions.

Indeed, the experience in the phase of the spread of the virus and the post-COVID-19 phase has led to a degradation of the social life of households, youth, entrepreneurs and the majority of the component categories of the community. Taking the social and solidarity economy (SSE) sector as the field of our study, the latter, which has been established for decades in the Moroccan economic and social landscape and whose objective is to provide elements of response to community problems affecting in principle exclusion, health, social inequalities, environmental preservation, unemployment, ... etc., is people who come together to carry out a social, cultural, economic project to meet collective needs (Drapéri, 2011).

In the same vein, the key structures of the SSE, mainly cooperatives, play an essential role in the socio-economic development of the country. However, since its independence in 1956, Morocco has ensured the modernization and development of traditional sectors often considered marginal as well as the transition from the informal economy to legally supervised and protected

activities through the establishment of new public policies aimed at strategic choices for a dignified and robust cooperative economic model.

Cooperatives in Morocco are receiving particular interest from the government and the authorities through intense support for them and the promulgation of legal texts aimed at encouraging their creation and simplifying administrative procedures. These SSE structures are generally created by women and their activities are organized within the framework of two key sectors: crafts and agriculture. The SSE helps alleviate poverty, integrate the excluded, improve living conditions, create jobs and foster the social climate of individuals. In spite of this, this sector could be threatened by imponderable crises that could consequently slow down its evolution and limit its sustainability.

Two years ago, in March 2020, Morocco found itself in a difficult economic situation due to the emergence of the COVID-19, and income-generating activities were literally stopped at the national and international levels. As for the cooperatives, their business was frozen, they could no longer produce or sell products and their cash flow was declared clearly zero.

Faced with this worrying situation, this work aims to analyze the experience of Moroccan women's cooperatives during the health crisis and to reveal the realities experienced by these SSE structures as well as to answer the following question: To what extent will women's cooperatives be able to withstand unforeseen economic shocks? To do this, firstly, this contribution will focus on the particularities of this branch of the economy in Morocco and secondly, it will focus on the consequences of shocks on women's cooperatives in a more general way. Finally, our work will be a field study that has chosen the region of Northern Morocco Tangier Tetouan Al Hoceima (TTA) as an example and it will focus on women's cooperatives in this region by highlighting their reactions in

phase of the crises and to what extent they have been able to withstand or not face the latter.

1. Theoretical framework of the study :

1.1. Cooperatives:

"An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a collectively owned and democratically controlled enterprise" defined according to the International Labor Organization (ILO).

Cooperatives are considered a type of social enterprise that aims not only at financial gain but also at values of mutual aid, commitment, cooperation and democratic sharing.

In Morocco, the government intervened in the management of cooperatives in the years 1956-1983 through the creation of the Cooperation Development Office (ODCO) in 1962, the granting of subsidies and the promulgation of several legal texts. Moroccan cooperatives are governed by Law 112-12 promulgated by Dahir No. 1-14-189 of November 21, 2014. This important law has ensured the simplification of the administrative procedure when creating cooperatives as well as the removal of several conditions that were previously mandatory.

The Moroccan cooperative is now registered in a local register of cooperatives administered by the 1st instance court and this registration officially testifies to them carrying out their activities as a legal cooperative.

1.2. Women's cooperatives :

Recent statistics from the "ODCO" confirm that the cooperative sector is growing. The number of cooperatives is constantly increasing and women are remarkably present especially in promising sectors such as handicrafts and agriculture.

According to several Moroccan authors and researchers, their work has concluded that women's cooperatives are mostly created by women from rural areas.

In 2015, the number of cooperatives in Morocco was 15735 of which 2140 were women. In 2020, this number will rise significantly and reach 40531 cooperatives.

1.3. The social and solidarity economy :

The social and solidarity economy is a promising sector, it plays a full role in the fight against poverty, precariousness, unemployment, literacy and exclusion. A national strategy has been adopted by the Moroccan government for the development of the SSE, it is a strategy launched in 2010 and whose objective was to create an efficient and structured social and solidarity economy.

The SSE can take various directions. It can be defined by the actors who support it (entrepreneurs, individuals, employees, etc.), by the organizational forms it takes (joint-stock company, association, foundation, mutualist company, etc.) or by the activities (professional integration, fair trade, aid to the elderly, cultural and/or sports events, etc.) (Allemand & Boutillier, 2010). As well as it is considered as being the whole of the economic initiatives seeking to produce goods or services, to consume and to save differently, in a way more respectful of the Man, the environment and the territories (Mharzi & Zerhouni, 2021).

1.4. Economic shocks:

The economic shock is an unusual upheaval and a change witnessed on the economic level. Its consequences can be harmful to growth, public finances, foreign trade and social stability. It is, however, serious and usually affects those with the least resources. The repetition of the same scenario would expose very dangerous results and this can be clearly noticed after the COVID-19 health crisis that spread globally and was able to destroy several economies even the most powerful.

After a series of economic shocks, the States will be led to adopt strategies and policies of adjustment in order to face the expected negative repercussions.

2. The social and solidarity economy in Morocco

2.1. Literature review on the social and solidarity economy.

The social and solidarity economy is a term that groups together a set of structures that are based on common principles and values, namely cooperation, social utility and local anchoring adapted to the needs of territories and their citizens. It is an economy that aims at encouraging sharing and strengthening mutual aid, not only personal enrichment. The SSE can be defined as economic initiatives that aim to produce goods or services, to consume and save differently, in a way that is more respectful of people, the environment and the territories. These initiatives are generally carried out within the framework of cooperatives, associations, mutual societies, foundations or any other type of organization respecting the values of the social economy (Mharzi & Zerhouni, 2021).

The SSE is born from the synthesis of two major concepts, that of the social economy and the second relating to the solidarity economy. Let's talk about the first concept, it is defined by the structures which compose it: Cooperatives; Mutual societies; Associations and Foundations. Their priority is man before capital and they imply a collective management of the organizations. Today, the social economy is conceived as a set of enterprises of a particular type, these enterprises are created by groups of people who come together to respond to unsatisfied or poorly satisfied needs: working together in good conditions, carrying out an activity that makes sense, consuming differently by giving preference to organic products, protecting oneself against risks by pooling, carrying out a social or cultural activity for the benefit of excluded people, buying equipment whose use is shared, building a quality habitat (Draperi, 2011). The social economy proposes the socialization of gains by combining different logics, it is an economy that places the human being at the center of its concerns to achieve local development projects (Louizi et al., 2021).

As for the solidarity economy, it is a concept that defines all organizations whose primary objective is social utility. This economy was born in the 1970s to meet the new needs of marginalized populations suffering from social problems such as social exclusion and unemployment. Contrary to the social economy which was founded by the different structures of the SSE, the solidarity economy was conceived by researchers, notably Bernard Erme and Jean-Louis Laville who were the initiators of the theories of this new concept. It puts in relation the three types of organization of the economic activities which are: the market, the redistribution and the reciprocity developed by the great theorist of the economic history Karl Polanyi.

However, in many sectors of activity and in several territories, we do not observe any opposition in principle between the social economy and the solidarity economy. There is often a shared desire to reach a common understanding, a desire that is expressed through the expression of the social and solidarity economy (Louizi et al., 2021).

The solidarity economy shares with the social economy a common historical root and a goal to propose an alternative model to capitalism. However, differences exist regarding (Dahman-Saidi, 2014):

- **Economic weight:** The social economy represents a larger share of Gross Domestic Product (GDP) due to the place of the mutualist movement in the insurance system, the financial importance of banking cooperatives and the growth of the associative movement. The solidarity economy is a group of much more modest initiatives.

- **The relationship with productivism:** At the time of its legal birth, the social economy sought to produce goods and services differently, but the equation "more production = more collective wealth" was not questioned. On the other hand, the critique of productivism (at the origin of the concept of sustainable development) is shared by the solidarity economy.

- **The relationship to the market principle:** In the most radical perspective of the solidarity economy, democratizing the economy means replacing the market principle as the best factor for allocating resources with deliberation in the public space on the price, quality and quantity of the good or service (in the image of fair trade or local exchange systems). According to some authors who are references in the solidarity economy movement, the market economy leads to capitalism, which itself is a denial of democracy (Caillé, 2005; Polanyi, 1983).

- **The purpose:** One of the key elements to characterize the social economy is the "dual quality principle" (the producer and the beneficiary of the good or service are members of the organization), and decisions are therefore taken in the collective interest. The purpose of a solidarity economy organization is not the collective interest, but the general interest (this difference can be seen through environmental issues for example), it consists in extending and deepening democracy.

Let's talk about women's cooperatives and despite their significant contribution to development, but similar research is scarce on their subject. Among the latest research published, however, it is possible to observe that researchers find a dearth of up-to-date data on the cooperative sector. This constraint constitutes a difficulty for researchers in the field, knowing that the existence of real data facilitates the work and strengthens it further by providing a certain scientific transparency.

Our work is a topical work that will study the cooperative sector during the economic shocks recently experienced (COVID-19 sanitary crisis, soaring prices, ...), so it would be a work with added value that will serve more to enrich the studies in the field as well as to give access to the researchers of the world to a work analyzing the situation really experienced by the cooperatives during the most difficult moments in their careers.

2.2. Particularities of the SSE in Morocco:

Since the 1990s, the sector has occupied a considerable place in economic and social development programs. These were reinforced, in 2005, by the advent of the National Initiative for Human Development (NIHD), based on a participatory approach that puts SSE enterprises at the center of the human development process. The SSE in Morocco, especially in terms of its cooperative component, focuses on small producers who operate largely on a self-employment principle and constitute the bulk of the national economic fabric (Dahman-Saidi, 2015).

There is a great diversity of organization and structuring in SSE enterprises. The members or shareholders can be natural or legal persons, employees, entrepreneurs, beneficiaries of the activity. The operation can be ensured by volunteers and employees. The resources can be market, non-market, private or public, and in this last case be issued from orders, public markets or subsidies. And very often, resources are mixed. Finally, the SSE has a variety of tax statuses (Baulard, 2008).

The Moroccan cooperative fabric has recently proved the pioneering role it is capable of playing as a major component of the Moroccan social and solidarity economy, opening up very interesting opportunities to create very interesting economic and social projects whose purpose is the fight against poverty, social exclusion, unemployment and the integration of small producers in the market while ensuring the involvement of the vulnerable population not served by the market economy (Farabi & Bouazza, 2022).

Convinced of the importance of the social and solidarity economy and following the efforts of the Moroccan government to eradicate the informal sector, the Moroccan state proceeded to legislate its instruments after obtaining its independence. And like other sectors, the SSE sector has received particular interest while taking into consideration the precarious situation of a large Moroccan population that undoubtedly suffers from many social problems such as

unemployment and poverty. At this stage, Morocco has launched structuring programs and strategies aiming at favoring the social climate and consequently achieving social cohesion. Indeed, its strength and importance lies in its ability to respond to social needs, particularly by creating new jobs. If we look specifically at cooperatives, we can say that they strongly contribute to the achievement of an inclusive growth in Morocco. And this is through the fight against unemployment (El Harrak & Smouni, 2019).

It is essential to emphasize the role that the social and solidarity economy plays in the promotion of employment and the creation of income-generating activities, this economy facilitates the integration of young graduates into the labor market and stimulates the integration of women into society through the achievement of their empowerment and the improvement of their positions by having the means to fully participate in economic life and fighting against social and legal disparities generally disadvantaging women in return for men.

In Morocco, the most predominant SSE structures are generally cooperatives and they are mostly created and chaired by women, especially in two key sectors: handicrafts and agriculture. Moroccan women have always been open and proactive on the labor market, they never let an opportunity go by without seizing it and this is the case for this value-added sector. In rural areas, women gather to create cooperatives and generate an income that will allow them to depend on their entourage, husbands, relatives and neighbors. The sector has experienced a real cooperative dynamic and the openness to this type of social enterprise is increasing within the Moroccan community.

According to the opinion of the Economic, Social and Environmental Council (ESEC), on the social and solidarity economy sector in Morocco, the development of the cooperative sector faces many legal, institutional and socio-economic constraints, both at the internal structure of the cooperative sector and at the external level (ESEC, 2015). Moroccan cooperatives contribute with a percentage of 1.5% to the country's Gross Domestic Product (GDP) according to the same report, but this contribution remains insignificant considering the continuous support from public authorities, donors and civil society organizations.

The Moroccan cooperative sector needs a new strategic vision to create a favorable environment for the emergence of a new generation of entrepreneurial cooperatives with innovative activities, territorial roots and strong economic, social and environmental benefits (Didi & Attouch, 2022).

3. Moroccan Women's Cooperatives and Economic Shocks.

3.1 Impact of the health pandemic Covid-19 on women cooperatives.

Only the first two months of the year 2020 were normal for the whole world, but from March onwards all normal life was disrupted. Populations in all continents witnessed the spread of a virus called COVID-19, which required an exhaustive quarantine unprecedented in modern history. This health pandemic has had a considerable impact on even the most advanced societies, despite their marked power in terms of health infrastructure, qualified human capital and economic powers, except that this crisis has been able to resist these points of strength and has put these developed countries in a critical situation.

Morocco, certainly a developing country, was not an exception and the health pandemic was able to spread not only on individuals but also on their economic and social lives. The situation became worrying after the Moroccan authorities officially declared a state of health emergency, which forced citizens to confine themselves for the first time of its kind and allow only those who have necessary and urgent reasons, to leave their homes and move either for professional reasons by having a justification, or for health reasons such as infection by the virus, hospitalization or purchase of drugs.

Among the sectors vulnerable to the shocks induced by this pandemic, the social and solidarity economy sector generally

represented by cooperatives in Morocco. The effects of this virus are proving to be more violent for very small and medium-sized enterprises (VSEs), which represent 93% of the national economic fabric. The modest management framework available to this type of companies is very limited, which does not allow them to foresee or control major risks, in addition to the lack of financing from which these companies suffer, which undoubtedly hinders the absorption of the costs generated by this crisis.

The cooperatives have been faced with severe consequences putting all their activities in the fall, some have stopped their production altogether and have consequently declared the bankruptcy of their treasuries. The VSEs are a primary factor in the promotion of employment and wealth sharing. They represent a large population of suppliers to the national industry and foreign direct investors. They are also a crucial issue for the Morocco of tomorrow. Indeed, the competitiveness of the Moroccan economy depends on the strength and performance of VSEs (Boutafrout & Mdarbi, 2021).

This health pandemic has had devastating effects on our societies and economies, illustrating how much society needs to rely on women. This crisis highlights the structural inequalities that exist in all areas, from health and the economy to security and social protection (Attouch, 2022). On the other hand, the woman who lives in a poor household is doubly poor, if not more so, if we take into account the multidimensional aspect of poverty. Because poverty cannot be reduced to the insufficiency of income, but also to the absence of choices and capacities (Inequality of access to public goods or services, to the labor market, to the exercise of power ...)(HCP et al., 2021).

Women play an essential role in socio-economic growth, they are indispensable actors for the success of any economy. In the current situation characterized by unpredictable crises, women belonging to cooperatives have had the opportunity in one way or another to distinguish themselves by highlighting their female leadership and the extent to which they will be able to withstand shocks.

COVID-19 must have weakened the foundations on which the SSE sector was built, and women presidents or members of cooperatives feel entirely unstable when they return to unemployment while their production has stopped. Some women have found no other way out than to resign or to finish the cooperative work and this has been the consequence of a lack of support from any private or public donor. In addition, the decision of the Moroccan authorities to stop all kinds of events in order to mitigate the number of infected cases, has also influenced the SSE sector which used to promote by organizing local and national fairs and exhibitions. The women producers consider these events as a locomotive to generate important incomes thanks to the great interest that the Moroccan and foreign consumers give to the local products, for example, essential oils and cosmetics, the production of honey and amlou, natural soaps, the production of couscous, ... etc. This decision has put an end to the marketing of the products of these cooperatives but other alternatives have emerged in parallel, some Moroccan women have thought of several solutions such as the manufacture of anti-COVID-19 masks, home delivery instead of selling in the store and even e-commerce.

Some of these cooperatives engaged in traditional sewing and embroidery activities have turned the health crisis into a solution for their resilience. Their efforts have been relentless in making anti-COVID-19 masks and marketing them in the national market while taking into consideration the requirement to wear these masks everywhere in public spaces. These masks have strictly respected the conditions of hygiene and safety and they have been made with very good quality fabrics while being under the control of the

Moroccan Standards Institute (IMANOR) which has given them free authorizations to manufacture and market these masks. Thanks to this initiative, these women have shown their citizenship and have set an example to follow in the practice of cooperation, solidarity and commitment.

Internationally, some cooperatives have benefited from unexpected business opportunities as a result of the pandemic. For example, Spanish cooperatives working in the textile sector quickly readapted their production to produce masks and gloves. Also in Bulgaria, a large cooperative active in the food sector has set up mobile stores to deliver fresh and affordable food to villages without grocery stores and/or to grocery stores with food supply problems (Coopseurope, 2020).

On the other hand, some women presidents of these cooperatives have resorted to electronic platforms in order to market their products. These platforms have taken on the responsibility of accompanying these producers to integrate the platform and have also carried out marketing and promotional campaigns for their products as well as delivering, collecting payments and transferring funds to them by bank transfer. The said platforms are professional operators in the field of online sales, they had an agreement with the concerned sectors during the health crisis and they are listed in the table below:

¹ According to the survey on business activities, conducted between January and July 2019 by the High Commission for Planning.

Table (1): Electronic platform partners of Moroccan cooperatives

Name of the Platform e-commerce	Description of the platform	Targeted products
CHIC INTEMPOREL	<ul style="list-style-type: none"> - A niche market place, with a social and solidarity-based economic aim. - Its priority markets are French-speaking Europe (France, Belgium and Switzerland) and Morocco. - It is dedicated to Moroccan creators, craftsmen, and talented cooperatives, with a facilitated purchasing process and, above all, permanent support. 	Sale of artisanal products: Decoration; Fashion; Jewelry and Cosmetics.
EPICERIE VERTE	<ul style="list-style-type: none"> - First Online Marketplace specialized in organic, natural and local products in Morocco. - 1st ecological carrier of goods in the country. - It aims to promote the Made-in-Morocco craft and eco-responsible both locally and internationally. 	<ul style="list-style-type: none"> - Local products. - Premium or luxury cosmetics. - Light & eco-friendly crafts: tableware, home decoration, woodwork, pottery, lighting, accessories & jewelry, eco-friendly clothing, eco-friendly leather,
GOLD IN	<ul style="list-style-type: none"> - An e-commerce Marketplace where jewelers have the possibility to sell their products in their own virtual store and manage their catalog in their own personalized space by registering for free on the site. 	<ul style="list-style-type: none"> - Moroccan jewelry.
MYTINDY	<ul style="list-style-type: none"> - A Marketplace specialized in Moroccan handicrafts and which aims to allow the craftsman to offer the possibility to any customer to buy 100% Moroccan products online. 	<ul style="list-style-type: none"> - Traditional clothes. - Rugs. - Wicker products. - Pottery. -Textiles. - Leather goods. -Brassware (except bulky pieces). - Shoes. - Jewelry. - Cosmetics. - Wood (except bulky pieces).
TRIBALISTE	<ul style="list-style-type: none"> - Online platform specialized in Moroccan handicrafts of interior decoration. Its objective is to allow its members to sell their products online easily. 	<ul style="list-style-type: none"> - Handicraft products of decoration and more particularly rural carpets.
ANOUE	<ul style="list-style-type: none"> - The only platform in Morocco that is not only owned by the artisans, but also managed by them. - Anou was recognized in 2020 by Ashoka as one of the most impactful projects in the MENA region (Middle East North Africa). It is a reference for ethical trade at the international level. 	<ul style="list-style-type: none"> - Handicraft products mainly from the rural environment: - Carpets. - Leather and raffia footwear. - Woodwork. - Metalwork. - Jewelry.
JUMIA	<ul style="list-style-type: none"> - Moroccan leader in online sales for 8 years. 	<ul style="list-style-type: none"> - Various products: - Cosmetics. - Foodstuffs. - Fashion. - Ironwork. -Handicrafts and decoration.

Source : Elaborated by the authors.

Before the spread of COVID-19, women's cooperatives enjoyed total emancipation, and were free and autonomous in their daily lives. Their mobility has become restricted or even stagnant because of the compulsory confinement that has limited their movements in order to obtain the raw materials necessary for their production. These women also used to benefit from training to improve their skills and modernize their work assets while strengthening their leadership. The trainings became remote because of the restrictions required by the virus, and it was not accessible for all women because a large majority suffers from illiteracy and they cannot use the means of information technology and communication (ICT).

Facing this critical situation, the Moroccan government has launched major projects under the high patronage of His Majesty King Mohamed VI, aiming to overcome the consequences of this health pandemic. The SSE sector has had in turn, a particular interest from the State. As for the handicraft sector, which is characterized by the largest number of women's cooperatives, a national register of handicrafts (NRH) was launched by the Ministry of Tourism, Handicrafts, Social Economy and Solidarity. This register consists of an exhaustive census of operators and craft actors, it would be a detailed database on the sector and a management tool and analysis that will allow a better knowledge of the craft fabric and will serve as a basis for decision-making in particular targeting aid and incentives from the state.

Before the launch of this register, the figures of crafters were not reliable and lack transparency. Yet after registration in this register, any artisanal player namely cooperatives, companies, artisans with diploma, artisans with experience of more than 3 years and artisans Maalams more than 10 years of experience can finally benefit from an official certificate of the Ministry declaring its membership in the sector and its exercise of activity with an identity number of the artisan who distinguishes it from its counterparts at national level. This registration is mandatory for any craftsman so that he can participate in programs launched by the Ministry such as fairs and exhibitions, training and support. Since its launch in February 2022, this register has been able to register 242371² artisans in early August at the national level and registrations are still open on the platform dedicated to this purpose.

Table (2): Number of registered in the National Register of Handicrafts (NRH) in early August 2022.

Number	Region	Number of registrants As of August 04, 2022
1	Casablanca Settat	46298
2	Marrakech Safi	41726
3	Fes Meknes	35237
4	Tangier Tetouan Al Hoceima	24040

² According to the Ministry of Tourism, Handicrafts, Social Economy and Solidarity of Morocco.

5	Rabat Sale Kenitra	14118
6	Beni Mellal Khenifra	13802
7	Souss Massa	10733
8	Eastern Region	9588
9	Dra Tafilalet	5967
10	Laayoune Sakia El Hamra	4562
11	Guelmim Oued Noun	3113
12	Dakhla Oued Eddahab	2482
	Unassigned Initiate File	30705
	TOTAL	242371

Source: Ministry of tourism, handicrafts, social and solidarity economy.

The agriculture sector had launched the same initiative of the said register in 2016 called the National Agricultural Register (NAR) as part of the modernization of the agricultural sector and the accompanying slides of the Green Morocco Plan. The officials of this sector wanted to facilitate the census of national farmers by the diversity of their typologies and this register is literally considered as a repository of traceability and certification that will serve as a support for crisis management especially in case of drought, floods, contagious diseases of livestock or plant products.

In parallel with these important strategic projects, SSE actors have suffered greatly from their exclusion from a health insurance scheme that primarily targets them. Their work was quasi-formalized, the application of law 112-12 on Moroccan cooperatives made the necessary adjustments to facilitate their creation and integration, but the members of these cooperatives did not have the opportunity to benefit from mandatory health insurance (MHI). It is essential to emphasize that the health crisis also had positive repercussions on the social sector, which revealed bitter realities and consequently pushed the Moroccan government to make commendable efforts to guarantee social security to marginalized individuals.

Henceforth, it is mandatory for SSE actors to register with the (MHI). They have declared themselves as non-salaried workers (NSW) and they will now benefit from social advantages such as the declaration of family members (spouse and children), compensation for loss of employment, medical coverage, retirement, etc.

3.2 Rising prices of raw materials and foodstuffs and their consequences on the Moroccan cooperative sector.

Since the second quarter of 2020, which coincided with the beginning of the easing of sanitary restrictions, the prices of

most of the major families of commodities have entered an upward trend that was reinforced during 2021, and then further accentuated during the first quarter of 2022 when some products have experienced record price levels.

This rise in commodity prices is the result of a strong imbalance between supply and demand in the markets concerned, particularly under the effect of a rapid and simultaneous recovery in global demand from major importing countries such as China, the United States and Europe. At the same time, the supply of these products has not been able to keep up with this demand due to the shortage of raw materials and dysfunctions within the value chains, accentuated by the disruption of maritime transport.

In addition, there is a financial factor linked to speculation, as investment funds have increasingly positioned themselves on the commodities stock markets. The abundance of liquidity and interest rates close to 0% have probably accentuated this factor.

The other factor explaining the surge in commodity prices, particularly oil and wheat, is geopolitical in relation to the consequences of the Russia-Ukraine conflict, since the beginning of 2022 (Cons. conc., 2022).

Morocco has also experienced a surge in prices for all consumable materials, which has created direct obstacles to the advancement and development of the most promising sectors. The social and solidarity economy sector was also affected by this price increase, some cooperatives have ceased their activities because of this crisis and they could not resist the almost daily increases on a set of raw materials and foodstuffs they use in their production.

Added to this is the increase in the price of packaging, especially those made of plastic. Most of the cooperatives use this material to package their finished products such as dairy cooperatives, cooperatives producing honey, essential oils, cosmetics, couscous, etc..

Indeed, the increase in the price of petroleum products has undoubtedly impacted the transport sector, which has limited the use of vehicles by cooperatives that need to transport and deliver their products. Fuel prices have been rising steadily since the war in Ukraine and the necessary foodstuffs are increasing day by day with increases exceeding the purchasing power of the Moroccan population. The cooperative sector in Morocco has not yet finished with the consequences of the COVID-19 and its situation remains alarming after this second economic crisis that has affected not only Morocco but also the countries of the world. The cooperatives, faced with this situation, are trying to find their balance so as not to put an end to their activities and they do not fail to provide multiplied efforts and to help each other to be able to resist together to these successive shocks.

Fertilizers, livestock feed, vegetable oil, sugar, dried fruits, wheat flour, are examples of materials whose price has soared in Morocco. Cooperatives engaged in agricultural activities or even in baking and pastry making, have been faced with a real obstacle since the increase has literally affected the basic materials with which they produce.

4. Women's cooperatives in the SSE sector in the TTA region: Case Study

The TTA region located in the North of Morocco has a strategic geographical location and is rich and marked by its biodiversity on an international scale. Among the flagship products of the region are almonds, prickly pear, goat cheese, honey, olive oil, figs, aromatic and medicinal plants. The sector of local products has been able to record a very significant turnover and reached 82.5 million dirhams³.

The SSE sector is considerably active in this region, the rural areas are generally known by women's cooperatives carrying out craft or agricultural activities in the first place.

Table (3): Distribution of Cooperatives in the Region TTA (2019).

City	Number	Members
Al Fahs Anjra	62	783
Al Hoceima	528	5790
Chefchaouen	195	3251
Larache	643	19241
M'diq - Fnideq	25	3930
Ouazzane	407	5524
Tangier Assilah	230	3027
Tetouan	156	3178
TOTAL	2270	44724

Source: The cooperation development office (ODCO).

4.1 METHODOLOGY

4.1.1. Study's Objectives

In the first part of this paper, we shed light on the social and solidarity economy sector and presented an overview of Moroccan cooperatives in the face of economic shocks. In this second part, we intend to reveal the experience of women's cooperatives in Morocco after the crises in order to gain an in-depth understanding of their reactions and practices and to analyze their degree of resilience. To do this, we conducted semi-structured interviews and focus groups with the aim of facilitating an enriching scientific discussion.

4.1.2. Conduct of the study

We have chosen an interpretative epistemological positioning that we note as a first exploration of the factors explaining the resistance or not of the female cooperative sector.

To do this, we used a qualitative methodology based on interviews and focus groups, which is part of an inductive exploration and is more or less recognized for its practical value by researchers and the scientific community.

³ According to the official website of the Moroccan Ministry of Agriculture <https://www.agriculture.gov.ma/>.

Interview grid for cooperative members:**Axis 1: Motivations for the creation of a cooperative.**

1. What motivated you to create or join a cooperative?
2. Why did you choose the cooperative over other forms of enterprise?

Axis 2: The obstacles and challenges encountered in a cooperative.

1. Can you tell us about the difficulties you experienced after you made the decision to become an SSE?
2. Are there any specific obstacles? Or conversely, are there factors that helped you that helped you during the creation?
3. Have you thought about taking on debt from a bank or other financing organization? If so, with which organization? How did the procedures go?
4. Other than financing, how self-sufficient do you feel you are in your launch to the cooperative sector? What are the family conditions that have prevented you from undertaking?

Axis 3: The state of the cooperative in the crisis phase.

1. How did you manage your cooperative during the crises?
2. To what extent were you in solidarity to face the crises?
3. What was your cash flow situation during the crises? Did you have recourse to the bank to get into debt during this exceptional period?
4. Did you think of stopping your activities in this unique period? If not, who motivated you?

Axis 4: The practices adopted by the members in the post-crisis period.

1. How did you think about managing your cooperative after the international shocks?
2. What solutions did you find suitable to mitigate the effects of the crises?
3. To what extent are you satisfied with government programs to promote the SSE sector?
3. To what extent are you satisfied with government programs to promote the SSE sector and save it from falling? What are your recommendations to control likely future risks?
4. Do you think you have been able to withstand these crises? If so, what is your secret?

We chose to conduct a semi-directive interview and a focus group with twenty-three (23) cooperatives in order to discover the limits that block their evolution as well as to emphasize the different dissatisfactions that represent a real barrier to entry in the medium and long term.

Table (4): Presentation of women's cooperatives:

	Sector of activity	Seniority	Number of members	Region of establishment
Case Interview	Production of essential oils and cosmetics	7 years	8	Tanger
	Art work and decoration	10 years	6	
	Traditional sewing	6 years	7	Tetouan
	Manufacture of couscous	8 years	5	
	Tapestry	5 years	10	Larache
	Embroidery	6 years	5	
	Art work and decoration	9 years	7	Chefchaouen
Traditional sewing	8 years	5		
Case Focus Group	15 cooperatives - Pottery. - Sewing. - Basketry. - Production of essential oils and cosmetics. - Tapestry - Bakery and pastry.	Between 3 and 16 years.	90	Al Hoceima

4.2. MAIN RESULTS AND DISCUSSION :**4.2.1 Motivating Factors for Cooperative Creation:**

This question focused on the main factors motivating these women to undertake the cooperative sector. Taking into account the professional experiences of these women, varying between 3 and 16 years, a large majority worked in the informal sector.

- **Attachment to the job:** Generally, these women love what they do. Whether it is handicrafts, agriculture or other activities, these women began practicing these trades at a young age and therefore, they allow themselves to reveal their talents while being creative and artistic at the same time.
- **Emancipation and independence:** The tenacious will of these women to be autonomous and to achieve moral and financial freedom motivated them to preside over or join a cooperative. They wanted to achieve an evolution in their lives and to know how to live in a way that would allow them to receive the respect of others and especially of their entourage (Husband; Children; Neighbors; Parents; ...).
- **The simplification of administrative procedures:** Unlike other forms of business, the cooperative is nowadays more delicate in its creation. Thanks to the new law 112.12, women do not feel the heaviness of the procedures and can create their cooperatives in less than a week. They can officially start working with a maximum of 5 members instead of 7, and with a minimum possible capital of 1000DH. The tax exemption is also an essential factor in choosing the cooperative instead of another form of enterprise.
- **The requirements of the external environment:** These women have chosen this entrepreneurial mode for reasons imposed by the market as well. Customers ask them for packaging with expiration dates or certification from the National Office of Food Safety (ONSSA), or even for invoices. More than that, their access to different opportunities is restricted by working in the informal sector, they could not take advantage of the programs organized by the Ministries in charge of social and solidarity economy such as participation in fairs and exhibitions as well as benefiting from the financial support granted by official organizations.

4.2.2 Obstacles and Challenges to Creating a Cooperative :

- **Illiteracy:** Some of the women interviewed have never attended school and learned these trades at a young age; one of them confirmed that she did not have the chance to be educated during her childhood and that this is the case for the majority of cooperants. When creating the cooperative, they encountered difficulties because they did not know where to start or where to turn.
- **Lack of awareness:** These women never knew what the objectives of a cooperative were or how to create one because of a lack of information and awareness.
- **Low self-esteem:** Our interviewees were not sure of their success in this new step. They were reluctant to take the risk of starting and working independently while relying on themselves and were afraid of failure.
- **Lack of training:** The women, especially the presidents of the cooperatives, have not been sufficiently trained in the management or leadership of their production units.

There are some who do not even know the small details that follow the launch. Some of the women interviewed stated that they still find it difficult to manage their cooperatives for reasons such as lack of leadership skills.

- **Fear of debt:** Bank credit is no longer considered a good partner for cooperators. Our interviewees confirmed that they will never be able to have recourse to a bank to get into debt, they refuse this type of professional relationship and they especially fear the banking requirements which seem hard and inflexible to them such as interests, guarantees as well as their probable insolvency.

- **Family constraints:** There are still stereotypes in Moroccan society that women should not work and should only take care of their husbands and children. These stereotypes vary from one province to another and from one village to another, but the women interviewed in our work were fortunate to have an understanding environment and were encouraged to go out to work. However, some of the women reported experiencing serious obstacles with their families, either because their husbands refused to allow their wives to leave the house to work and took this as a devaluation of them, or because their parents would not tolerate neighbors telling them that their daughters were going out to work alone and without a male companion, which is frowned upon in their traditions.

- **Post-COVID-19 phase:** Mandatory health insurance (MHI) has become a priority requirement for continuing in cooperative work. This insurance is payable for an amount varying between 117 DH and 145 DH monthly depending on the sector of activity, which has caused a disruption in the normal circulation of the cooperative sector. The women interviewed stated that they had benefited from health insurance with their spouses, but after the application of this new requirement, they were automatically declared alone to the MHI. As a president or member of a cooperative, she will be declared as a non-salaried worker (NSW) at the National Social Security Fund (NSSF). This factor was not impressive for all members, some needed it but others said they could not pay monthly for reasons such as the cessation of their activities during the crisis or their refusal to suspend their insurance with their spouses and start paying again.

4.2.3 The state of the cooperative in crisis phase :

- During the recent crisis strike, our interviewees confirmed that they went through an exceptionally hard phase. The management of their units began to become more cumbersome and exceed their tiny powers. In addition, the majority of the women interviewed said that they had stopped producing, as the lockdown had forced them to stay at home, so they could not meet in the workshops or obtain raw materials.
- The cash flow of their cooperative was zero and they had no other means of financing, and they declared that they did not benefit from any support, and that they refused to open relations with banks.
- Also, a minority of these women continued their production at home while helping themselves with family members or their own money. Some were able to find alternatives for

their products; those practicing traditional sewing did not hesitate to make anti-COVID-19 masks and were able to generate satisfactory revenues in view of the intense demand for masks during the pandemic.

4.2.4 Practices adopted by members in the post-crisis period:

- Once the health situation in Morocco began to stabilize, these cooperatives became less numerous than before because of the impact of the pandemic. There are members who have resigned and even cooperatives that have ceased all their activities and closed their doors. As well as the MHI requirement, this project may have made the sector more and more formal because there were many "ghost" members who only existed on paper, were not in the business, or were even living abroad.
- Some of the women interviewed stated that they had thought of leaving their cooperatives due to the complexity of the situation within them, and that they were suffering from a great lack of commercialization, despite the fact that the health situation had stabilized. Others have confirmed their definitive cessation of the activity carried out even in their daily lives and this, for fear of being subjected to a future fine for reasons of non-submission to an applicable law.
- The purchasing power of Moroccans has been negatively impacted and they find the local products on the market expensive. One of the women interviewed said that they are happy with the new MHI project, they have always dreamed of a social security system that is adapted to their needs and that will guarantee them decent and better working conditions.

➤ Discussion of the study results :

- In this part, we would like to conduct a discussion on cooperative entrepreneurship in the TTA region in the light of the results obtained in the focus groups and interviews. Since our country's independence, it has embarked on a race towards development without first establishing the paths that would allow the determination and realization of such a complex process. Several policies implemented in Morocco since the 1960s have led the country to a social hemorrhage.

The social and solidarity economy is considered as the most adequate sector to improve social conditions within societies, it allows the employment of an important workforce and it fights against the most complex marginalized situations such as unemployment, poverty and precariousness.

In the context of the women's cooperative located in the TTA region, we were able to highlight factors that hinder the advancement of the cooperatives studied and consequently make entrepreneurial initiatives conditional on overcoming these obstacles.

Among these challenges we find:

- ♦ Family tensions and any discriminatory form that may face the independence of these women.

- ◆ The default refusal of bank financing and the low level of education of these women or their illiteracy.
- ◆ The difficulties in marketing due to the lack of training in sales and marketing techniques.
- ◆ The lack of financial support opportunities.
- ◆ The post-COVID-19 effects as well as those of the price increase, which has impacted cooperative work.

CONCLUSION:

By way of conclusion and answering our problem, we can say that women's cooperatives have not been able to resist the latest economic shocks collectively, the results of our study were able to demonstrate that these shocks were more powerful than the resilience of these cooperatives. These results particularly reflect the real situation from which women's cooperatives suffer.

Although cooperatives are a real engine of development in countries, contributing significantly to prosperity and the improvement of precarious living conditions through the supervision of women and their insertion into the labor market by providing them with emancipation and total independence, a policy against shocks should be taken into consideration before embarking on the cooperative sector.

It is quite obvious that the social and solidarity economy sector is threatened by shocks that could be real obstacles to its evolution. Women today are more and more aware of their added value within the communities, they play the role of a main actor to make the economic circuit work.

On several levels, women's cooperatives do not succeed in overcoming all the difficulties they face. While they have become progressively more robust and confident thanks to the strengthening of the legal arsenal and the interest shown in them by the State, this study has highlighted their degree of resilience in the face of unpredictable shocks, and it has become clear to us that women's cooperatives find it difficult to get their feet back on the ground after having experienced even a temporary setback.

The factors that make cooperative work difficult, especially for women, are numerous and affect various cultural, administrative and financial aspects. In this context, the women of the cooperatives will need constant accompaniment and follow-up with the aim of training, inserting, encouraging and supporting them, especially in crisis phases.

We can then identify certain hypotheses that can be empirically verified: "How could the women's cooperative contribute to socio-economic development in the post-crisis phase? "

As an extension of our work, we recommend studying the impact of the generalization of compulsory health insurance on women's cooperatives, especially since this law was applied after the spread of COVID-19.

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