



International Journal of Interdisciplinary Gender Studies

Vol 2. Issue1. 2021 – Legal Deposit: 2021PE0016

Online ISSN: 2737-8373 – Print ISSN: 2737-8381

Women's Rural Cooperatives in Morocco: Challenges and Collapses

Tribak Wafae

Moulay Ismail University, Morocco

Rguig Sara

Abdelmalek Essaàdi University, Morocco

Abstract

The history of social and solidarity economy in Morocco has been action-packed since the early 2000s. In response to reducing poverty, vulnerability, insecurity and social exclusion, his Majesty the King Mohamed VI has launched the National Human Development Initiative (INDH) in 2005. This royal initiative embraces a series of agendas that promote human sustainable development. One of these standards that this research paper emphasizes is gender equality and inclusion. Recently, female cooperatives have experienced a remarkable advancement in Morocco; actually, since 2005, the (INDH) seeks to promote programs dedicated to women in rural areas in order to integrate them into the economic development of the country. The creation of cooperatives has been one of the solutions proposed at a national level; today, women are present at the Moroccan cooperative level in different sectors. However, despite the existence of a motivating legal regulation for the development of the cooperative work and the efforts of several parties to encourage and support this movement, Morocco is still experiencing serious difficulties in dealing with women's social inclusion, particularly in rural areas. In this respect, the present paper addresses the different challenges rural women's cooperatives endure extending from lack of education, self-esteem, governance and management, financing and accompaniment, to marketing and relationships with their environment. Given the qualitative nature of the study, a series of semi-instructed interviews' meetings were held with women from the region of Chichaoua, namely *Assif El Mal* area. Unfortunately, rural women were locally limited to small projects that kept them back in their vulnerable situations.

Keywords: social and solidarity economy, gender equality, rural women vulnerability, INDH, cooperatives, social exclusion.



0. Introduction

Social exclusion has been for a long time a hinder to women socioeconomic development in general. Women have been lagged behind for ages because of the entrenched misconceptions that consider them as inactive, unable and subordinate. In fact, social exclusion is the main trigger of their economic elimination. Historically speaking, the socio-cultural conceptions locate women in a narrow space where they are supposed to robustly serve their husbands and children. This fact undermines women's potential and ability to conquer men in the public life and aspire for better life conditions. They are socially alienated and isolated from the outside world simply because they are economically unproductive. Social inclusion, alternatively, has been proven to be a key factor against poverty and deficiency, especially for the most vulnerable; it is a process in which individuals equally cherish their full rights without any religion, race, class, or gender- based segregations. According to the United Nations, the goal of social inclusion is to create “a more stable, safe and just society for all”; in other words, a society that fosters the principles of belonging, recognition, equality and inter-connectedness. As a matter of fact, women's empowerment leads to remarkable gains for the community. When women are actively involved in the workforce, they greatly contribute to the nation progress; they become more productive, assertive and even influential in their society. As Gates (2019) puts it, “I believe women's groups are essential for each of us individually but also for society—because progress depends on inclusion and inclusion begins with women” (pp. 261-262). Thus, women's inclusion in the public life helps everyone prosper, forge ahead with progress, and realize their potentials.

In the Moroccan context, women have been long struggling for their emancipation and truth to say, Moroccan women have gained many of their demands due to the constitutional amendments and the socio-cultural transformations. However, work still has to be done to guarantee full women's participation and inclusion in all domains without exception. Rural women, on the other hand, are still facing tremendous problems ranging from illiteracy and poor health assurance, to poverty and exclusion. The life of rural women in Morocco is so rife with difficulties and inconsistencies in comparison to that of their counterparts in the cities. The majority of rural women are illiterate and have no income to survive as they amply rely on their husbands and/ or fathers to provide a living. In point of fact, women in rural areas are



largely believed to lack a strong income generation capacity; as a result, they are assigned arduous household tasks and duties.

Actually, issues of women's poverty and exclusion have been the main concern of the Moroccan government in the last recent years. Numerous initiatives have been conducted to reduce women vulnerability; respectively, social and solidarity economy (SSE) was one key to women's development and financial independence. Myriad governmental and non-governmental associations and foundations have been created to address women's issues in general and women in remote villages in particular. For instance, The National Initiative for Human Development (INDH) and the Green Morocco Plan are two prominent governmental institutions that were created under the highness patronage of his majesty the king Mohammed VI to help mitigate poverty and promote economic welfare, social equality, health care and education amongst marginalized citizens, specifically in rural regions. These two governmental and other non-governmental institutions proved to be functional in addressing rural women's issues and enhancing their income generation capacities. In effect, solidarity cooperatives play a decisive role in refining women's talents through the appropriate use of their skills for the interest of the society. They are prolific spaces where every woman who is trapped in poverty can meet, discuss, reorganize, and lead. Yet, though the positive role these institutions play, many projects still face miserable obstacles that hinder their progress and growth. In this respect, this paper addresses the different challenges women's cooperatives endure extending from lack of education, self-esteem to financing and accompaniment.

1. Literature Review

The social and solidarity economy (SSE), which refers principally to a cooperative or a mutual association, community-based organizations, social enterprises and some foundations, is a movement that has appeared in a more international context. Such a model has come as a solution to the crisis of capitalism, and hence offered a new, rational, and responsible economic model. Fonteneau, et. al (2010) refers to SSE as "organizations and enterprises that are based on principles of solidarity and participation and that produce goods and services while pursuing both economic and social aims" (p. 6). According to Poirier (2014), the term social refers to "the type of ownership. By social, one means that the ownership is by individual persons and not by shareholders. In other words: one person, one vote" (p. 5). Accordingly, this model urges



for a democratic control of the businesses rather than a shareholders' domination; that is to say, a cooperative ownership instead of a capitalist ownership.

In actuality, the concept of SSE is not a fresh one; rather, it appeared first in England in the 19th century with the creation of the Rochdale Society of Equitable Pioneers, being the first corporative and prototype in Great Britain. Later, the concept appeared in France and spread gradually to other countries all over the world. The cooperative movement has generally labeled the following standards (Poirier, 2014, p. 5):

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among Cooperatives
7. Concern for Community

The history of social and solidarity economy in Morocco, on the other hand, has been action-packed since the early 2000s. In response to reducing poverty, vulnerability, insecurity and social exclusion, his Majesty the King Mohamed VI has launched the National Human Development Initiative (INDH) in 2005. This royal initiative embraces a series of agendas that promote human sustainable development. In fact, since the launch of the first phase of INDH 2005 - 2010, “over 22,900 projects have been undertaken to the benefit of 5.2 million people. Over 85.7% of the loans P158 have been repaid. Moreover, 6,000 associations and partner cooperatives have been involved.” (Jaidi, 2016, p. 158-159). The first phase of this initiative has been subject to deep considerations and changes. Accordingly, in the second phase (2011-2018), the sectorial approach has been leveled out in order “to form part of a dynamic of integrated local development, improving the participatory approach for better ownership and, finally, more accurately targeting the areas and populations and sustaining the projects.” (Jaidi, 2016, p. 159). Building on the experience acquired during the first two phases of the National Initiative for Human Development (2005-2010) and (2011-2018), including the analysis of successes and challenges of implemented programs, national consultations and reforms have been undertaken for the implementation of the third phase of INDH, from 2019 to 2023.



More to the point, many studies have mentioned that the Green Morocco Plan, that was launched under the highness patronage of his majesty king Mohammed VI during the period 2008-2020, is another prominent player program that aims at lifting women up, securing their financial independence, and participating at the creation of income generating activities (IGA) (Ahrouch, 2011; (Montanari, et.al 2019); Ibourk&Amaghous, 2014; Drainville, 2001; Elkandoussi, Omari, &M'Zali, 2011; Perry et al., 2018). Beside the Morocco Green Plan main strategy which is related to climate change, food security, natural resource conservation, poverty alleviation, economic stagnation, and illiteracy, the plan intends to include rural women in the creation of the country's socio-economic development (Montanari, et.al 2019). In fact, the program believes that when it comes to natural resource production, rural women are the best driving forces toward the development of the natural product. They are at their best in natural resources management, as they own innate traditional knowledge related to nature protection and management. Rural women are well reputable for the care and interest they show toward nature and environment (Howard, 2003). For that reason, the Morocco Green Plan's main goal is to respond to the most challenging issues, especially that of poverty and gender inequality in the workforce; “[i]t aims to improve the living conditions of those living in the country's deprived rural areas, including addressing the challenges to women's employment and social integration” (Montanari 2019, p. 1).

More importantly, social and solidarity economy is, correspondingly, a values-based approach. One of these values that this research paper emphasizes is gender equality and inclusion. Recently, female cooperatives have experienced a remarkable advancement in Morocco so as to meet the objectives of the so-called Millennium Development Goals (MDGs) and the more recent SDGs (SDG 2017) that focus on the economic, social and environmental factors in general, and women empowerment in particular. Actually, since 2005, the (INDH) seeks to promote programs dedicated to women in rural areas in order to integrate them into the economic development of the country. The creation of agricultural cooperatives has been one of the solutions proposed at a national level and widely adopted locally to help resolve the situation of vulnerability (Gillot, 2016). Today, women are present at the Moroccan cooperative level in different sectors; such as crafts, agriculture, food supply, aromatic and medicinal plants, and Argan. In fact, 29% of all cooperators in Morocco are women and almost 14% of cooperatives are made up exclusively of women; within these women's cooperatives,



43% work in crafts, 33% in agriculture, 12% in argan in addition to other sectors such as aromatic and medicinal plants (Azenfar, et.al, 2019). All cooperatives in Morocco are governed by the same legal framework, namely law No. 112.12 on cooperatives, without any distinction concerning women cooperatives.

However, despite the existence of a motivating legal regulation for the development of the cooperative work and the efforts of several parties to encourage and support this movement, the number of women cooperatives remains low and represent only 14% of the total of cooperatives on the national scale. In fact, scholarly literature considerably shows that Morocco is experiencing serious difficulties in dealing with women's social inclusion, particularly in rural areas, Montanar, et. al (2019), Gillot, 2016, Jaidi (2016), Biermayr, et. al (2014). According to Verschuur, et. al (2018), the emergent interest on SSE “remains gender-blind, even though these practices are highly gendered and women play a major role in them” (p.1). Gillot (2016), on the other hand, claims that women were limited locally to small projects that kept them back in their vulnerable situations. Hence, the development of such cooperatives is faced with a lot of impediments, mainly access to funding, governance and management challenges, as well as marketing and relationships with their environment. (Azenfar, et.al, 2019).

Other impediments to women's emancipation and independence in rural areas are the socio-cultural barriers that still conceive of women as weak, vulnerable and subordinate. Rural women are fiercely confined within the boundaries of a patriarchal mindset that prevents them from their right to access to the labor markets and take part in the public life, and hence decision-making processes. If ever those women have the chance to find a place in the workforce as workers in the cooperatives, they are rarely if never promoted or augmented in their social and/or economic status. Rural women, especially the illiterate ones, work for daily wages which are most of the time meager in amount with regard to the arduous work they do. Their status in the cooperatives is not regulated, and they receive no security reimbursements or social aids (Drainville, 2001), as the cooperatives themselves do not adhere “to any of the main categories of taxation, and they are not required to make contributions to the National Social Security Fund (French equivalent CNSS) since the jobs they provide are not considered salaried jobs” (Montanari, et.al 2019, p. 2). Hence, though the role of women in natural

resources production is vital, rural women’s traditional knowledge cannot be recognized as a driving motive toward their empowerment and independence since they are not esteemed by their employers nor are they acknowledged by the national legislation (Montanari, et.al 2019).

2. Methodology

2.1 Participants:

In the present study, the population sample comprised women from the region of Mejjat, Assif El Mal, Chichaoua, in Morocco. The choice of this region was specifically made by virtue of its distance from the city (Chichaoua) and the illiteracy factor amongst most women. In addition, the majority of the inhabitants of this region do not speak Arabic, especially the old generation because of their Berber identity. So, the aim was to know how those Berber women manage their lives in the 21st century, and to shed light on the main challenges their cooperatives endure. The sample incorporated 54 women from three different rural areas whom age group ranges between 14 and 50 years old.

2.2 Instrumentation:

The choice of the research instrument was the point of departure of data collection. Given the qualitative nature of the study, a series of semi-instructed interviews’ meetings were held with women from the region of Chichaoua. The interviews’ questions were written in English, but were translated to Arabic and Berber to diminish the language barrier and facilitate communication with those women. In order to abide by the standards of validity and reliability of the study, researchers asked for participants’ approval and promised to not mention any names or/ and identities.

3 Results

3.1 List of cooperatives

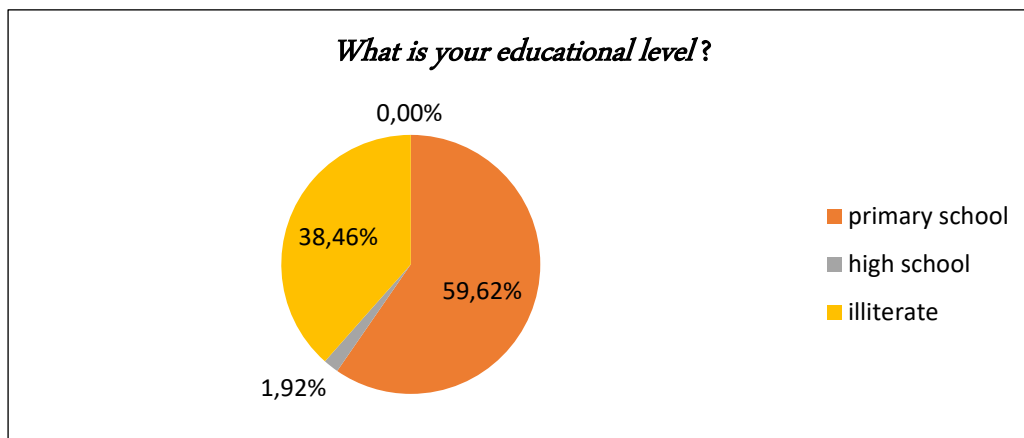
<i>List of cooperatives</i>	<i>village</i>	<i>product</i>	<i>Number of participants</i>	<i>Managers</i>
<i><u>Tifaouine cooperative</u></i>	<i>DouarTafrouit</i>	<i>Weaving carpets</i>	<i>10 7 females 3 males</i>	<i>1 female manager</i>

<u>Timgharinec operative</u>	<i>DouarZilaouet</i>	<i>Weaving carpets and making traditional Moroccan cookies</i>	22 <i>females</i>	<i>1 female manager</i>
<u>Tamsoultcoo perative</u>	<i>DouarImindounit</i>	<i>Weaving traditional carpets</i>	20 <i>females</i>	<i>1 male manager</i>

Table 1: List of cooperatives

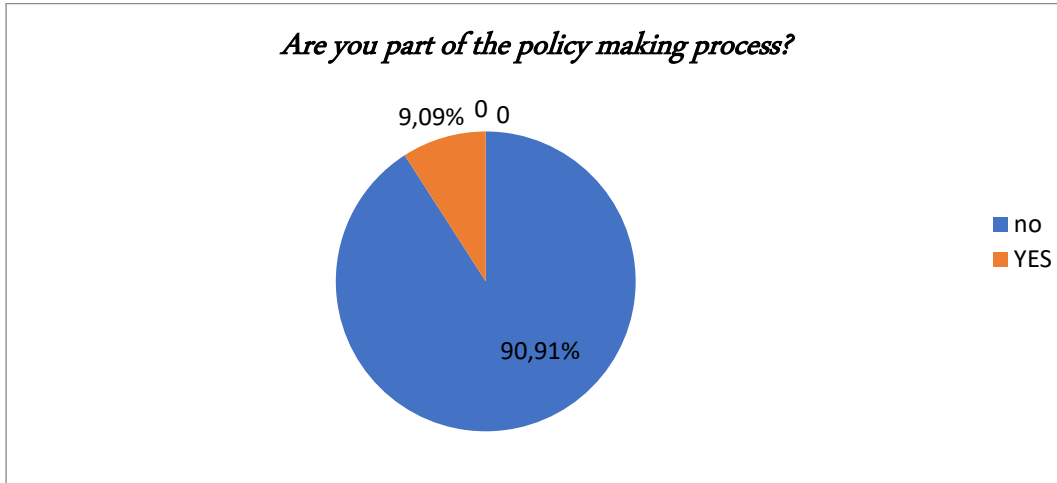
3.2 Data analysis

1. What is your educational level?



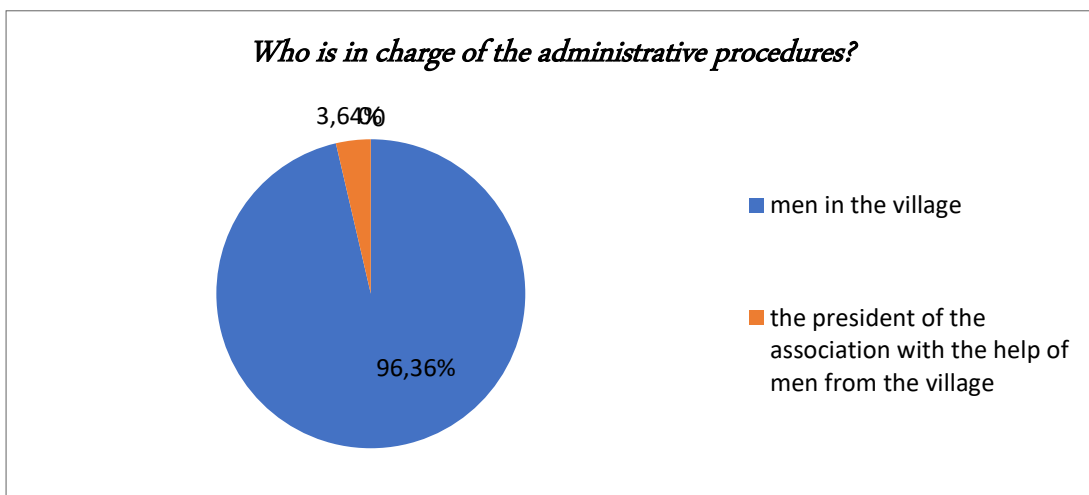
The chart above demonstrates the educational level of women working in the selected associations. As apparent, 59.62% have only a primary school level, while 1.92% has a high school level; yet, the rest 38.46% are all illiterate. What is surprising is that the majority of women are still young. For instance, in Tifaouine and Timgharine cooperatives, women's age ranges between 14 to 22 years old, and all of them are unmarried women; yet they have not fulfilled their studies. Yet, in Tamsoult cooperative, the majority is over 30 years old that has never been to school. Although illiteracy rate has dropped in Morocco in recent years; yet, it is still more common and high in rural areas. Likewise, the illiteracy scale among women is superior to that of men.

2. Are you part of the policy making process



The present chart reveals the role of women within their associations. As shown above, 90.91% are not part of the policy making process, and only 9.09% are taking part in their associations' course of action. According to the interviewees, only the president and the secretary general are responsible for creating and setting standards for the association. The majority is regarded as workers in the associations, but not part of them. In fact, in *Tamsoult cooperative* interviewees did not even know the meaning of taking part in the policy-making process; think which is obvious, since they are all illiterate.

3. Who is in charge of the administrative procedures?



Both percentages in the chart above dismiss the role and the presence of woman within her community. 96.36 % declared that they are not capable to fulfill the administrative tasks, as the majority is illiterate or has a low level of education. Besides, the minority, which represents

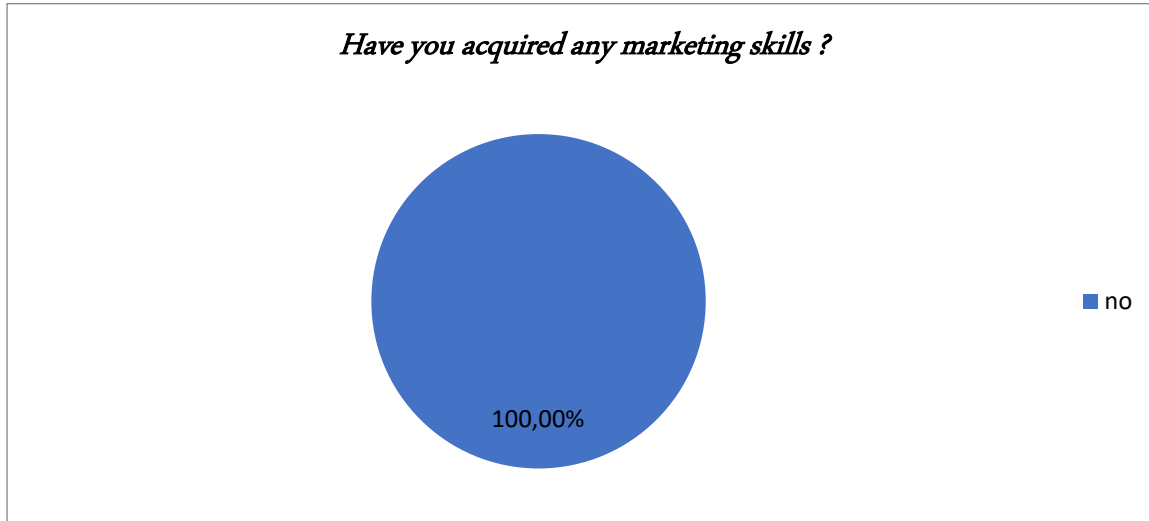
3.64% and took the responsibility to be in charge of the administrative procedures, could not achieve this task alone and requested men’s help. Actually, women themselves lack self-esteem to carry out the administrative processes, especially that most of these women are Berber and do not even speak Arabic.

4. Have you ever received any training, workshop, or accompaniment meetings?



It is striking from the chart that only 5.45% of the participants have received training and attended workshops. In actuality, only the managers of the cooperatives who had the chance to attend one workshop that was organized within the framework of the work program of the Regional Commission for Traditional Industry in Chichaoua. More importantly, women in *Tamsoult cooperative* have never heard about those workshops and trainings before; they had no idea about what those workshops stand for, and to what extent they are beneficial to their position in the cooperatives.

5. Have you acquired any marketing skills?



It is shocking that all female participants do not know how to market their products. The majority of women responded to this question by affirming that they do not even know how to calculate the money, “how would you want us to sell the product while we do not even know how to calculate the money” they confirmed. Farther, in *Tamsoult cooperative which is directed by a man, women claimed that: “the president does not want to let us know the price of the product; we do not even know the real price of the product. We know that he lies about the price but we do not have other alternatives. We need money even though the wages are very low”*. Besides, in *Tifaouine* and *Timgharine* cooperatives, both presidents declared that they have never received any training on how to market the product they are making. They do market the product randomly in a very traditional way and sometimes they seek the help of some young relatives who are active on social media and know somehow how to market the product. (Most of them are boys; girls do not know how to use social media in marketing)

6. What are the main challenges you face in the association?

The participants responded to this question by a very touching statement: “we are tapped in poverty my daughter, we need help.” They all ask for help from the government to take care of them and their needs. They confirmed that what they get from the cooperative is not enough. And sometimes the president sells the product without giving them their dues. The female managers in both *Tifaouine* and *Timgharin* ecooperatives confirmed that they do not have the



necessary resources; no subsidiaries from the government and no accompaniments. They said that they are alone, dependent and unable to lift their situation up. They argued: “we do not have the necessary funding to elevate the quality and the quantity of the product and we do not receive any training about how to market our product. We are considered as workers in an informal sector, and thus we do not cherish our minimal rights; be it decent salaries, retirement or even health assurance. As a result, we are still considered as weak and unproductive in the society.”

4.Challenges

The aforementioned collected data reveals the main constraints that keep back the socio-economic development in rural areas. Accordingly, based on the interviews with women in the cooperatives and the charts analyzed above, the authors put forward the following challenges that face the selected rural cooperatives and hinder their development and existence:

4.1 Education

In the visited villages, the main prevailing challenges among the majority of women, if not all, are illiteracy or the low level of education. The lack of qualified human resources within those cooperatives is a real impediment toward effective governance, production and marketing, as well as economic development in general. Definitely, the restrictions at the level of management and governance are linked to the educational level of those women. Education has always been considered as a key player to development; it is crucial to attain goals and achieve success. Without education, countries cannot build strong dynamic knowledge societies that are central in realizing the knowledge of a country's economy. Nevertheless, illiteracy is one of the prominent problems that cooperatives in developing countries face. Because of illiteracy, a plethora of cooperatives are facing tremendous problems, especially in management and marketing. As a result, when organization's members are illiterate, they are faced with various obstacles that would impede the cooperative progress and growth. In the Moroccan context, the literacy rate has known a prominent progress since the king Mohammed VI has ascended to the throne in 1999 (Mottaki 2015). Moroccan women have gained many significant rights and privileges in various domains, education is no exception. However, studies have demonstrated that there is a great discrepancy in literacy rate between urban and rural women (Spratt 1992; Skalli 2001; National Report 2012). It is the case



because most rural Moroccan families are traditional and very conservative, and often relegate women to the confines of the household as Patriarchy is the dominant characteristic of these families. Most of rural women lack access to resources that would increase their productivity and mitigate their work load. The result is that not only women are lag behind, but also the whole community is socially and economically excluded.

Women's empowerment is de facto central to the progress of the society as a whole. They are motivating forces to development and their inclusion in the public life is essential to open new channels towards change and growth (Gates 2019). Gender bias should be brought out for a community to prosper. Therefore, women's full inclusion is the recipe. Women's right to education should be highly addressed by governmental and non-governmental development projects to open up better income-earning opportunities and secure a good living to women.

4.2 Women's Position in the Association

In effect, educational level is, consequently, a hinder towards women's participation in the decision-making process. The majority of rural women were not capable to be part of the policy-making process. Such a way did not allow them to voice their needs and negotiate their concerns in the market. Hence, we cannot talk about gender equality and empowerment since their current positions do not allow them to benefit from a certain degree of self-determination and governance. Lack of leadership opportunities is one critical sphere where gender inequities manifest deeply. Actually, the nature of work devoted to those women is, generally, laborious and poorly waged. Because they are illiterate or their educational level is low, rural women are not allowed to take administrative and/or leadership positions. They are seen as incapable to be in decision-making positions and then lack potency and knowledge to decide on behalf of the cooperative members. In reality, women themselves lack self-assertiveness and self-esteem to proceed management, marketing, and financing, especially that most of these women are Berber and do not speak Arabic. So, when it comes to deal with administrative procedures it is men who are in charge to move to the main city (Chichawa in our context) to pursue the procedures. In the same line of argument, combating illiteracy alongside effective and constant trainings are powerful motives to boosting women's position in the cooperatives as well as promoting their well-being.



4.3 Lack of Training and Project Accompaniment

Unfortunately, woman in those remote areas did not have access to the needed information nor the required training. They have not been reached through workshops, consultations, conferences, or meetings in order to develop a clear strategic vision to achieve their objectives. As a result, they did not succeed in assimilating their traditional savoir faire with the necessary expertise in order to participate appropriately in the economic development. Accordingly, their contribution to the production has been undervalued. As well, the lack of accompaniment and coordination was clearly marked and has, consequently, a negative effect on the sustainability of their projects. In effect, the entrenched cultural values in rural areas dismiss women's role in policy-making. Rural women are not allowed to ask for loans, financial aids, or challenging investments. They are conceived as unable to create businesses and manage enterprises. More importantly, rural women receive meager attention by policy-makers to invest in projects and programs that support women's empowerment and emancipation.

In fact, when development projects finance a given business in remote areas, they do not follow up with it. Most of the projects lack strategic plans to track the advancement of the business. Equally, such projects achieve best results when women's requirements and concerns are on the top of their list. Literacy classes and training courses strengthen women's position in cooperatives and enhance their socio-economic status within their communities. Women become financially autonomous and, hence, self- confident as they gain the expertise to proceed for new businesses, ask for loans, do administrative tasks, and most importantly know how to market the product effectively.

4.4 Marketing and Financial Barriers

Marketing is about commercializing the product to costumers; it is a social process through which individuals connect to attain their needs and desires (Kotler, 2009). It is undeniable that the cooperatives' main goal is to gain economic and social profits to lift up the living standards and make outstanding leaps towards development and growth. Nevertheless, Moroccan women rural cooperatives are surrounded by innumerable challenges in the marketing phase. Marketing the products of these cooperatives is one of the foremost challenges of this sector as illiteracy, lack of training and accompaniment amidst its members are the chief motives of a potential setback and failure. Actually, a successful marketing is a



real reflection of a worthy management; yet, women in those areas still cannot access markets effectively, so as to commercialize and negotiate their products because they lack the strategy and education to do so. As a result, their products are sold at low prices to intermediaries who benefit from this situation. Obviously, this inadequate situation affects their incomes which remain unfair with respect to the costs, time, and efforts devoted. If women's journeys in the cooperatives were supported by training on how to manage the marketing of their products ranging from packaging, pricing, distribution, and communication, they would achieve fascinating results and remarkable successes. Unfortunately, the lack of the know how paralyzes women's full contribution to the country's economic development. Marketing literacy should be highly addressed by policy-makers to help women forge their path steadily towards empowerment in a society that still considers women as second citizens whose place is in the household.

4.5 Funding

The funding problem is considered, as well, as one of the main constraints to the development of the Moroccan cooperative movement in general and rural female cooperatives in particular. Indeed, the grants offered are generally low, and the cooperatives cannot provide self-financing possibilities. In fact, the deficient financial incomes affect negatively the chances of employing qualified human resources to ensure certain activities that women cannot do, such as marketing, accounting, administrative procedures.... Similarly, access to bank loans is extremely difficult as the cooperatives cannot provide the needed guarantees. Until now, no initiative is launched by banks to adjust their financing proposal to these minorities. For instances, all loans offered are agreed upon with a minimum of interests. Yet, bank can otherwise afford some financing funds in such cases without any interests to encourage and help those cooperatives to move forward with their small projects.

5. Conclusion

Although gender equality, empowerment, and social inclusion stand high on the agenda of the Moroccan government, predominantly in rural areas, rural females' cooperatives are still enduring serious difficulties on different levels. The aforementioned challenges display a threatening loophole in dealing with Moroccan rural cooperatives. These challenges cannot be dismissed unless there is an urgent mobilization of all components of the society. Women rural



International Journal of Interdisciplinary Gender Studies

Vol 2. Issue1. 2021 – Legal Deposit: 2021PE0016

Online ISSN: 2737-8373 – Print ISSN: 2737-8381

cooperatives should be approached through a new genuine dynamism which guaranties successful experiences of women in the labor force. In effect, we cannot deny the fact that the integration of women in the economic activity through female cooperatives has significantly contributed to local development. The indicators of this positive dynamics are confirmed by the spread of females' cooperatives in recent years in various sectors and regions across Morocco. Nonetheless, regardless of this dynamic, several handicaps, as stated in the previous parts of this study, hold back the evolution of such initiatives. More importantly, women empowerment cannot be achieved through economic development only, namely material acquisition. Rather, women empowerment and social inclusion is governed by educational, cultural, social, structural, and contextual restraints that rise above financial aids. Thus, international conventions and agendas can only be productive if they respect communities' specificities and limitations; an external model of development should be adjusted to the local context and socio-economic sphere. Therefore, at this level, it is important to stop on current indicators and results, and open national consultations and innovative dialogue practices in order to soldier on the efforts made and the results attained up to date in this sector. An eminent change in the system as well as sustained socio-economic growth policies are needed to have better access to basic social services, including education, health care, and other crucial resources.



References

- Azenfar, et al. *Coopératives féminines au Maroc- Réalisations et Ambitions*. Office du Développement de la Coopération. (2019)
http://www.socioeco.org/bdf_fiche-document-6602_fr.html.
- Badraoui, Mohamed. "The Green Morocco Plan: an innovative strategy of agricultural development." In *Arab environment: Food security. Annual report of the Arab forum for environment and development*, pp. 34-35. 2014.
<http://afedmag.com/english/ArticlesDetails.aspx?id=105>
- Biermayr-Jenzano, Patricia, Shinan N. Kassam, and Aden Aw-Hassan. *Understanding gender and poverty dimensions of high value agricultural commodity chains in the Souss-Masaa-Draa region of southwestern Morocco*. ICARDA working paper, mimeo. Amman, Jordan, 2014.
- Catusse, Myriam. "Morocco's Political Economy." (2009): 185-216.
<https://halshs.archivesouvertes.fr/halshs-00553994>
- Cornwall, Andrea. "Women's empowerment: What works?." *Journal of International Development* 28, no. 3 (2016): 342-359.
<https://doi.org/10.1002/jid.3210>
- Duflo, Esther. "Women empowerment and economic development." *Journal of Economic literature* 50, no. 4 (2012): 1051-79
<https://www.jstor.org/stable/23644911>
- Faysse, Nicolas. "The rationale of the Green Morocco Plan: missing links between goals and implementation." *The Journal of North African Studies* 20, no. 4 (2015): 622-634.
<https://doi.org/10.1080/13629387.2015.1053112>.
- Fonteneau, Bénédicte, Nancy Neamtam, Fredrick Wanyama, Leandro Pereira Morais, and Mathieu de Poorter. "Social and solidarity economy: Building a common understanding." (2010).
- Gates, Melinda. *The moment of lift: How empowering women changes the world*. Flatiron Books, 2019.
- Gillot, Gaëlle. "Les coopératives, une bonne mauvaise solution à la vulnérabilité des femmes au Maroc?." *Espace populations sociétés. Space populations societies* 2016/3 (2017).
<http://journals.openedition.org/eps/6619>.



International Journal of Interdisciplinary Gender Studies

Vol 2. Issue1. 2021 – Legal Deposit: 2021PE0016

Online ISSN: 2737-8373 – Print ISSN: 2737-8381

Jaidi, Larbi. "Economic and Social Change in Morocco: Civil Society's Contributions and Limits." *The Arab transitions in a changing world: building democracies in light of international experiences*. Ed. Senén Florensa. Barcelona: Institut Europeu de la Medditerrània (2016): 145-164.

Kotler, P., Dubois, B. & Manceau, D. *Marketing management*, 13 éditions Person Education France, 900. Conférence de l'ASAC. 2009

Montanari, Bernadette, and Sylvia I. Bergh. "A gendered analysis of the income generating activities under the Green Morocco Plan: Who profits?." *Human Ecology* 47, no. 3 (2019): 409-417.

<https://doi.org/10.1007/s10745-019-00086-8>

Montanari, Bernadette, and Sylvia I. Bergh. "Why women's traditional knowledge matters in the production processes of natural product development: The case of the Green Morocco Plan." In *Women's Studies International Forum*, vol. 77, p. 102275. Pergamon, 2019.

Mottaki, A. Solving the literacy gender gap in Morocco: How to break the poverty cycle: Give women and girls access to education. 2015

<https://www.good.is/articles/morocco-women-girls-parents-literacy>

National Report. Millennium development goals. 2012

https://www.hcp.ma/downloads/Objectifs-du-millenaire-pour-le-developpement_t11877.html

Poirier, Yvon. "Social Solidarity Economy and related concepts Origins and Definitions: An International Perspective." *Socioeco. org*. http://www.socioeco.org/bdf_fiche-document-3293_en.html (2014).

Spratt, Jennifer E. "Women and literacy in Morocco." *The Annals of the American Academy of Political and Social Science* 520, no. 1 (1992): 121-132.

United Nations. Department of Economic and Social Affairs Poverty. Social Inclusion | Poverty Eradication

<https://www.un.org/development/desa/socialperspectiveondevelopment/issues/social-integration.html/>

Verschuur, Christine, Filipe Calvão, Ivonne Farah, Marisa Lis Fournier, Isabelle Guérin, Kaveri Haritas, Isabelle Hillenkamp et al. "Feminist Analysis of Social and Solidarity Economy Practices:



International Journal of Interdisciplinary Gender Studies

Vol 2. Issue1. 2021 – Legal Deposit: 2021PE0016

Online ISSN: 2737-8373 – Print ISSN: 2737-8381

Views from Latin American and India." *United Nations Research Institute for Social Development*. [http://www.unrisd.org/80256B3C005BB128/\(httpProjects\)/25E19977A47FFC96C1257F110054BCB5](http://www.unrisd.org/80256B3C005BB128/(httpProjects)/25E19977A47FFC96C1257F110054BCB5) (2018).

Vertovec, S. *Conceiving cosmopolitanism: Theory, context and practice*. Oxford University Press. 2003

Appendix

Interview Questions

- What is your educational level?
- What is your position in the association?
- Are you part of the policy making process?
- Who is in charge of the administrative procedures?
- Have you ever received any training, workshop, or accompaniment meetings?
- Have you acquired any marketing skills?
- What are the main challenges you face in the association?