

## **The role of social and solidarity economy organizations in promoting social justice in Morocco: The case of cooperatives in the Al Haouz province**

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**Submission date: 11/04/2023**

**Date of acceptance: 12/06/2023**

### **Summary:**

Social and solidarity economy is essential to the development process, contributing to reducing prevalent social phenomena such as poverty, vulnerability, exclusion, migration, etc. Accordingly, Morocco has implemented various approaches and initiatives to support this vital sector, including facilitating the establishment, provision of resources, and oversight of numerous cooperatives to ensure sustainability.

This article attempts to answer the following issue: Can cooperatives contribute to the establishment of principles of social justice in the Al Haouz province? We will conduct a study based on a mixed methodology (qualitative and quantitative), including observation, interviews, and document analysis. The study argues that cooperatives in Haouz have promoted social justice by facilitating economic empowerment, social inclusion, and sustainable development. However, the study also reveals several constraints faced by cooperatives in Haouz, such as distance from the local market and a lack of financial resources, which limit their competitiveness and investment potential, as well as issues related to local marketing and product commercialization.

**Key words:** social and solidarity economy, cooperatives, social justice, Al Haouz.

# **Le rôle des organisations de l'économie sociale et solidaire dans la promotion de la justice sociale au Maroc : le cas des coopératives de la province Al Haouz**

## **Résumé :**

L'économie sociale et solidaire est une composante essentielle du processus de développement, contribuant à réduire des phénomènes sociaux omniprésents tels que la pauvreté, la vulnérabilité, l'exclusion, la migration, etc. Le Maroc a mis en œuvre diverses approches et initiatives pour soutenir ce secteur vital, notamment en facilitant la création, la fourniture de ressources et la supervision de nombreuses coopératives afin d'assurer leur durabilité.

Ce présent article tente de répondre à la problématique suivante : Les coopératives peuvent-elles contribuer à l'établissement de principes de justice sociale dans la province d'Al Haouz ?

Nous mènerons une étude basée sur une méthodologie mixte (qualitative et quantitative), comprenant l'observation, des entretiens et l'analyse de documents. L'étude soutient que les coopératives du Haouz ont promu la justice sociale en facilitant l'autonomisation économique, l'inclusion sociale et le développement durable. Cependant, l'étude révèle également plusieurs contraintes auxquelles sont confrontées les coopératives du Haouz, telles que l'éloignement du marché local et le manque de ressources financières, qui limitent leur compétitivité et leur potentiel d'investissement, ainsi que les problèmes liés au marketing local et à la commercialisation des produits.

**Mots-clés :** économie sociale et solidaire, coopératives, justice sociale, Al Haouz.

## Introduction:

In the face of fierce competition from the global economy under the guise of neoliberalism, which promotes the market economy and freedom of production and exchange, researchers from various disciplines are studying alternative economic approaches that take into account social specificities to reduce poverty and social exclusion (Neamtan, N. 2002).

This alternative economic model demonstrates societal unity and values specificities threatened by technological development and industrialization. Social and solidarity economic activities are carried out in various ways, characterized on the one hand by a diversity of organizations (cooperatives, insurance, associations, etc) and on the other hand by a diversity of practised activities (farming, craftsmanship, etc), within a friendly social climate (MESSAOUDI, A & Al, 2021), which explains the interdisciplinary nature of the model (Holcman, R.2015).

This economy, rooted in Islamic religious principles such as zakat, waqf, etc, has been practised in Morocco for centuries. However, its offerings vary geographically (mountainous, desert, etc.) depending on the type of activity of the tribal members (Al-Tuwizah, Al-Waziaa, Noba, Agadir, khattars, Charde, etc), who occupy a limited geographical space, are grouped by common interests, and face the same problems and constraints, leading them to engage in these solidarity practices for the benefit of the community.

Similarly, the province of Al-Haouz boasts a rich natural heritage and ranks among the most prosperous localities in the country. Its landscape is characterized by various aspects, including plains, mountains, vast water reserves, and a suitable climate, all contributing to abundant natural resources. These characteristics foster the relevance and diversity of agricultural production, the promotion of craftsmanship, tourism (ecological, mountain-based, etc), and the valorization of local products.

Despite all these potentialities, the province remains one of the peripheral areas with high poverty rates, vulnerability, illiteracy, and unemployment, particularly among women and individuals with disabilities (Buss, D & al. 2019). The state has sought to address this issue by supporting the development of several cooperatives and overseeing their actions, as well as implementing capacity-building initiatives (Rodríguez, L. 2021) in sectors such as agriculture (olives, argan oil, honey, etc) and craftsmanship (carpets, textiles, etc) (Bodet, C, & Lamarche, T. 2020). This has created a rich mosaic of cooperatives in the province (457 cooperatives, representing 17.86% of the Marrakech-Safi region) (ODCO, 2020).

In light of the above, the critical question is as follows: Can cooperatives contribute to establishing principles of social justice in the province of Al-Haouz?

According to our plan, an exploratory empirical approach, we present a brief literature review defining the research keywords in the first part. Next, we describe the methodological approach used. And to ensure the representativeness of our samples, we considered all the cooperatives in the province of Al Haouz (457 cooperatives). As a result, we found five models using a statistical

test is Principal Component Analysis (PCA) sampling technique before presenting the results obtained in the fourth and final part.

## 1. Conceptual and theoretical framework:

### 1.1. The social and solidarity economy:

The term "social and solidarity economy" has not been subject to consensus among specialists, which makes it ambiguous and dynamic, as it incorporates contradictory elements with the following terms:

**Table N°1: the definition of the social and solidarity economy**

Word	Definition
<b>Economy</b>	The production of goods and services and the consumption chains are governed by supply and demand (Brownrigg, M.R. 1990) to create wealth and prosperity.
<b>Social</b>	Integrating human and ethical components in the economy translates into promoting values and activities, particularly those aimed at improving social conditions and reducing disparities among individuals, groups, and nations.
<b>Solidarity</b>	Through non-profit economic activities, collaboration and cooperation among individuals strive to promote general utility and prioritize the common good, "contributing equitably" to capital (Avsec, F. 2023) as a first step towards social justice.

**Source: Authors (2023)**

Generally, a social and solidarity economy encompasses economic activities conducted by social enterprises such as cooperatives, mutuels, and associations with specific legal and organizational characteristics (EL MACHHOUR, H. 2021). These enterprises operate based on specific principles and values, such as empowering individuals and groups as integral parts of the production chain, instead of capitalist enterprises prioritizing profit-seeking. It has gradually evolved under the influence of utopian socialism (FAKIR, F.Z, ERRAOUI, E. 2020). Furthermore, these enterprises ensure independent management and make decisions transparently and democratically (Ferreira, N. 2007), essential for achieving the public interest and strengthening social and territorial cohesion and inclusion (Benichou, H & Shimi, A. 2022).

### 1.2. Cooperatives:

A cooperative is an independent association of individuals who voluntarily come together to meet their everyday economic, social, and cultural needs through a hybrid organization that maximizes value rather than profit (Billiet, A & Al. 2021). In a cooperative, power is exercised democratically (1 person = one way) (ICA, 2007), and each member has strong involvement and presence in decision-making mechanisms (RIAD.O & Al. 2021). The financial resources of a cooperative constitute social capital, intending to improve the economic and social situation in a

given geographical area outside the logic of profit and the accumulation of funds and wealth (Mauget, R. 2008).

### 1.3. Social justice :

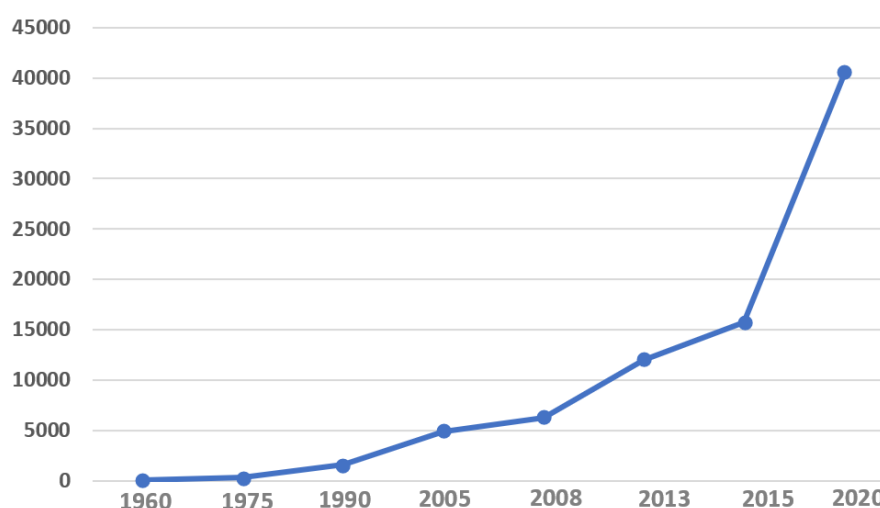
A philosophy that calls for the creation of a unified socio-economic system, the reduction of economic and social disparities among individuals and groups, the equitable redistribution of wealth and resources among different classes and segments of society (Fraser, N.1998), equality of rights and responsibilities among different members of society, granting each person what they deserve, establishing human dignity and decent life, and fostering a culture of peace and the dissemination of values of tolerance and social solidarity as a means of strengthening social cohesion.

### 1.4. The intersection of cooperatives and social justice:

Due to its significant contribution to job creation on the one hand and its involvement in processes of economic growth and social inclusion on the other hand, the Moroccan cooperative sector serves as the foundation for the social and solidarity economy. Moreover, this cooperative movement has developed over time and geography, drawing upon deeply rooted Moroccan customs and traditions (BELMAATI, H. 2018).

In 2013, the cooperative sub-sector counted 12,022 cooperatives with 440,372 members. By 2020, these numbers had reached 40,531 cooperatives and 646,901 members, with the Marrakech-Safi region ranking second in growth. There was a 154.98% increase in creations, with 3585 cooperatives established by the end of June 2020, totaling 84,269 members. The province of Al Haouz has the highest number of cooperatives at the regional level, with 457 (ODCO, 2020).

**Figure N°1: Evolution of the number of cooperatives in Morocco between 1960 and 2020**



Source: ODCO (2020)

The province, defined as a marginalized area facing specific social challenges, currently has an unemployment rate of 9.2% and an illiteracy rate of 44.1%. It is particularly concerning to note that the majority of illiterate individuals are women, who represent 56.6%. Furthermore, the

province is confronted with high levels of poverty, with a rate of 18.3%, and vulnerability is also a pressing issue, with a rate of 20.12%. Finally, it should be noted that the prevalence of disabilities in this province is 4.85% (HCP, 2014).

To address these challenges, the government has implemented measures to support the cooperative movement's advancement. These measures include establishing a legal framework under Law 112-12 and implementing various programs, such as the MOURAFKA program and Artisan Vision 2015. Additionally, many stakeholders, including the National Initiative for Human Development (NIHD), the Office of Development Cooperation (ODCO), and the Social Development Agency (SDA), have also provided their support.

## **2. Research Methodology:**

### **2.1. Research hypotheses:**

To address the main concerns, we created the following three hypotheses:

- Cooperatives are a driving force for the province's socio-economic development, especially for integrating rural women.
- Despite their efforts, cooperators need to make a reasonable profit from the cooperative activity.
- The main obstacles cooperatives face are related to the financial sector and the marketing of their products.

### **2.2. Research objectives:**

This study examines the role of cooperatives in promoting social justice in the Haouz province, including their potential for creating income and employment opportunities and reducing poverty, exclusion, etc. It also aims to assess their challenges and provide recommendations to strengthen the cooperative movement in this vulnerable province and Morocco.

### **2.3. Methodology and research approaches:**

To address the critical question of this study, a mixed research methodology incorporating both qualitative and quantitative approaches will be adopted. This will allow us to gather numerical and descriptive data to understand the research problem comprehensively. The following steps have been followed to develop this methodology:

- Bibliographic research.
- Empirical work: observation, as well as interviews in cooperatives.
- Descriptive/analytical approach: The existing situation of the cooperatives, the interpretation of the roles, the restrictions, and the desired objectives are explained.

## 2.4. Research tools:

- **The questionnaire:** We used the questionnaire in the cooperatives and an interview guide for the other actors (National Initiative for Human Development (NIHD), Office for the Development of Cooperation (ODCO), Regional Investment Center of Marrakech (CRI)).
- **Computer software:** We used XLstat for sampling, ArcGIS for mapping, Excel for data collection and quantitative analysis, and Iramuteq for qualitative analysis of survey data.

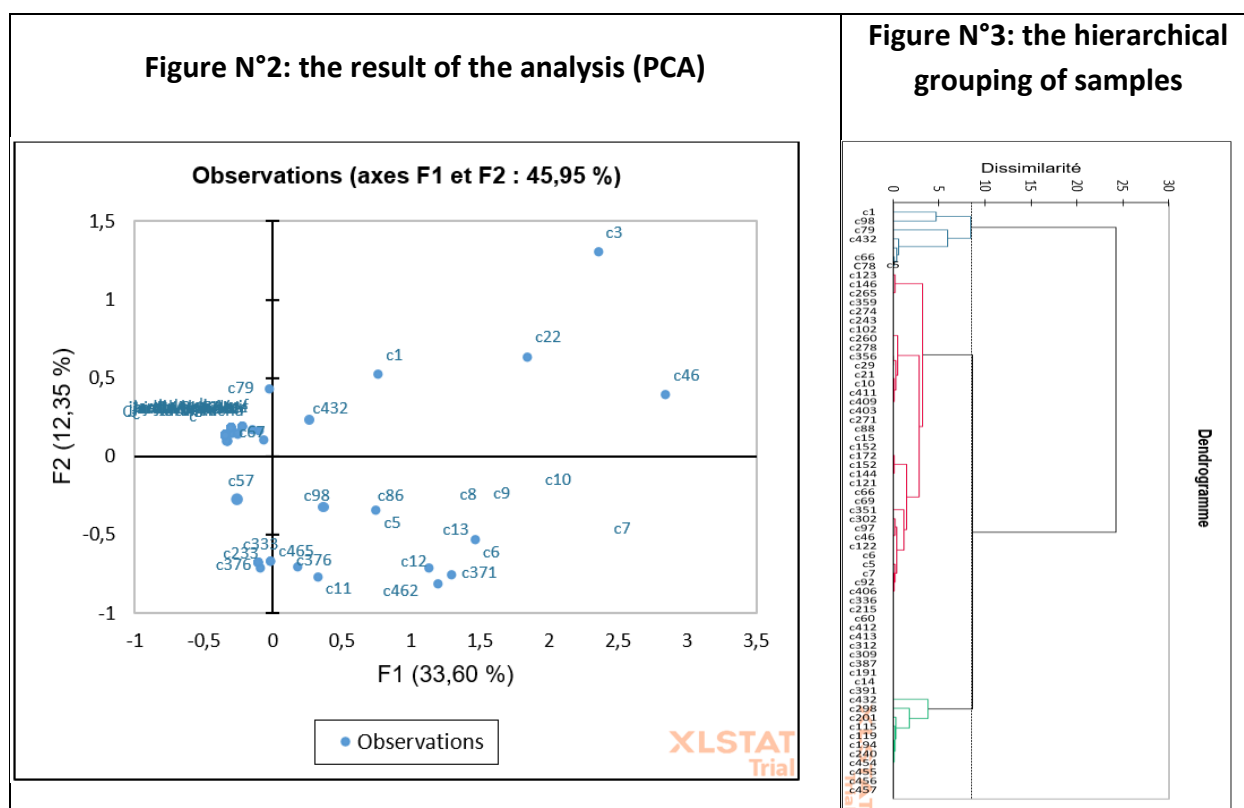
## 2.5. Research samples:

To ensure the representativeness of our samples, we considered all the cooperatives in the province of Al Haouz (457 cooperatives). We adopted a statistical sampling approach called Principal Component Analysis (PCA) to select them, using the statistical program (XLstat) and a grid of variables (table N°2). As a result, we obtained 11 samples, of which 5 are representative (7 are similar) (Figures N°2).

**Table N°2: the variables employed in the PCA analysis**

Variables	Data
Cooperative members	Minus 5; 5-20; +20
Sector	Handicraft; Agriculture; bee-keeping; Breeding and Cousous
Geographic scope	Local, Provincial, Regional, National, International
Ownership of the premises	Rental, Property
Level of impact	Strong, Medium, Weak
Environmental mission	Met, Partially met, Not met
Financial performance	Strong, Medium, Weak
Level of member involvement	Strong, Medium, Weak
Social mission	Met, Partially met, Not met
Management structure	Hierarchical, Transversal
Year of creation	Before 2000, 2000-2010, After 2010
Social capital	(10.000-45.000 DH) ; (45.000-90.000 DH) ; (90.000-200.000 DH)
Labelling	Yes, No

**Source: Authors (2022)**

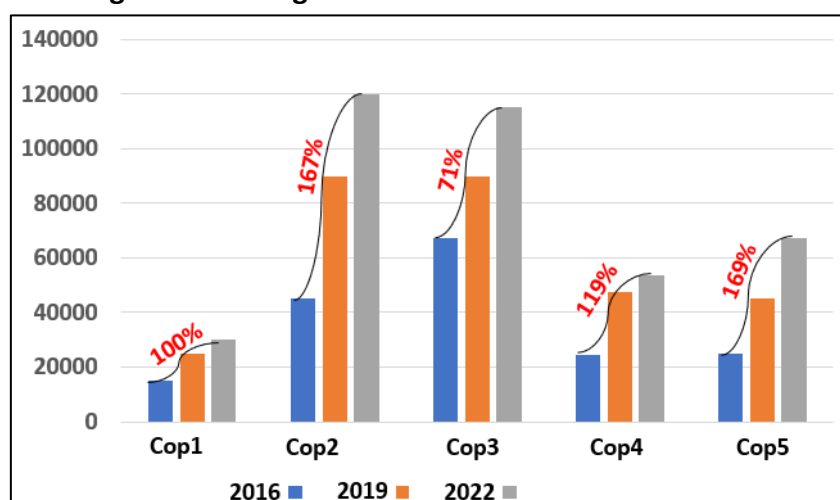


Source: Authors (2022)

According to the hierarchical clustering (Figure N°3) and to limit the number of samples to 5 (4 distinct samples + 7 similar samples), only one sample remains. We have selected it based on the following criteria:

- Activity for at least five years.
- High management efficiency.
- High production rate and cooperative performance.

**Figure N°4: the growth rate between 2016 and 2022**



Source: Authors 2022)



**Table N°3: Diagnosis of the studied samples**

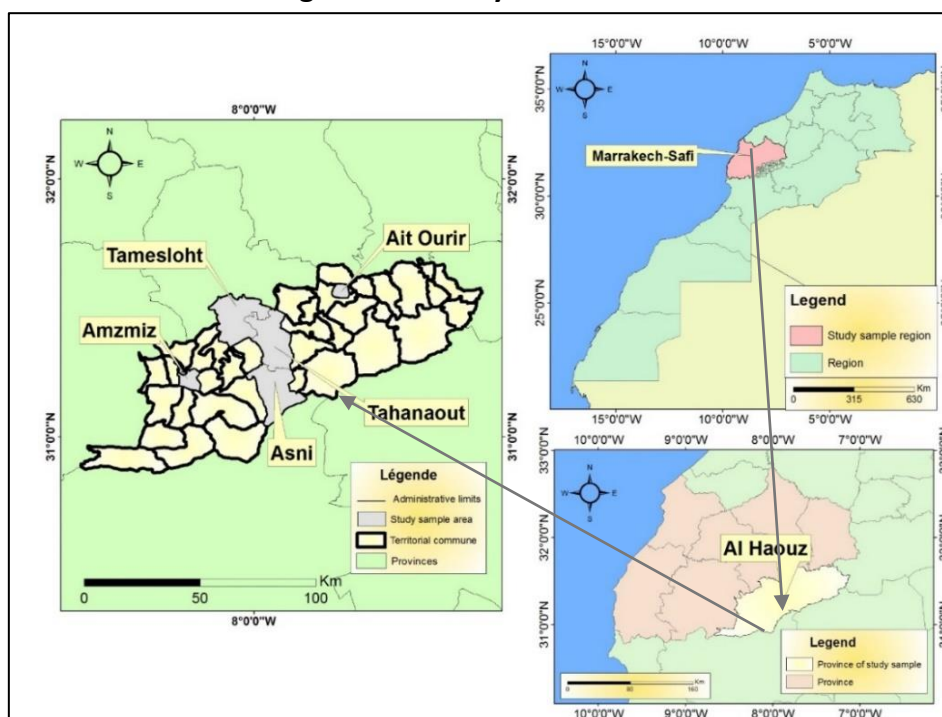
Cooperative	Year of creation	The commune/borough	sector	Activity	Description of the premises	Number of cooperators	Motivations for creation
1	2016	Ouirgane in the circle of Asni	Handicraft	Production of carpets of different types and sizes	80 m <sup>2</sup> belongs to the president's house	16	-Increased demand for this product in the region from tourists, resellers and intermediaries - The presence of many professional women in the creation of the product - Benefit from the equipment by the NIHD
2	2011	Amghrasse, the circle of Amzmize	Agriculture	The production of olive oil and certain types of soap (Mnara-Alhouzia-etc)	Two-story workshop of 150 square meters on the cooperative property	24	- The richness of the olive raw material in the area of Amghrasse. -To benefit from the machines the crushing of olives. -The assistance and accompaniment of the various actors of the region.
3	2014	Tamesohte	Handicraft	Women's and children's clothing - Handbags - Home decor	Rented house of 120 m <sup>2</sup>	10	-Working within a legal framework
4	2009	Ait ourir	Handicraft	Sewing	Rented house of 60 m <sup>2</sup>	23	- To allow cooperators to integrate the labor market by producing and selling their products. - To strengthen the position of women cooperators.
5	2017	Aghouatime	Handicraft	production of dishes and baskets of yarn	Workshop of 20 m <sup>2</sup>	10	- Enable women cooperators to integrate into the labor market by producing and selling their products. - Reduction of poverty, especially among women.

**Source: Authors (2022)**

## 2.6. Study Area:

Al Haouz, one of the seven provinces in the Marrakech-Safi region, was established in 1991; it is located in the southeast of the region, with an area of 6,212 km<sup>2</sup> and a population of 571,999 inhabitants. The province is characterized by its rural nature, with 487,794 people (85.27%) residing in rural areas and 84,205 people (14.73%) in urban areas, resulting in a population density of 78 inhabitants per km<sup>2</sup>.

**Figure N°5: Study area location**



**3.1.1.1. Source: Authors (2022)**

## 3. Results and Discussion:

### 3.2. Cooperatives: What impact on the territory of Al Haouz?

#### 3.2.1. Establish the principles of social justice:

##### 3.2.1.1. Rural women's involvement in the labour market:

Cooperatives play a crucial role in integrating rural women into the labour market; the study reveals that out of 83 cooperative members, 67 are women, accounting for 81%, while only 16 are men, demonstrating their effective integration into professional life.

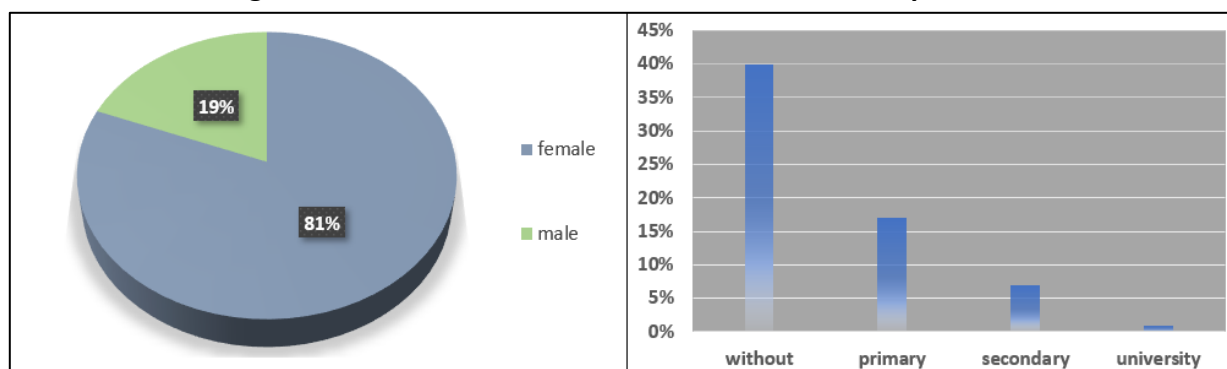
This situation is attributed to various factors; firstly, the activities carried out by these cooperatives are traditionally seen as feminine activities (such as carpet making, sewing, etc). Additionally, these traditional activities do not necessarily require the skills or physical abilities associated with male-dominated sectors such as driving or oil trituration.

Furthermore, societal and cultural norms in this province frequently hinder women's mobility and impede their ability to seek employment beyond their douar or family. This situation is

exacerbated by high poverty levels (80% of cooperators) and illiteracy (40%), further restricting their opportunities to secure or discover employment.

In such situations, cooperatives represent these women's primary source of employment and income; by working together, they can combine their resources and skills to engage in economic activities that would be challenging for them individually. However, it is crucial to ensure that these cooperatives do not perpetuate existing gender inequalities and allow women to acquire new skills and assume social responsibilities.

**Figure N°6: Gender and educational level of the cooperators**



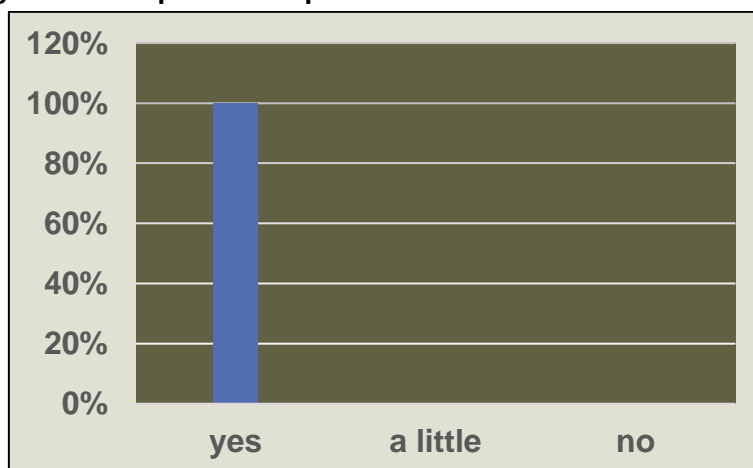
Source: results of the investigation (2022)

### 3.2.1.2. Improving the socio-economic situation:

These cooperatives create various direct and indirect jobs, which contribute to reducing the unemployment rate, especially among women. Additionally, they provide cooperators with a basic salary (monthly, every 15 days, etc.), thereby promoting improving living conditions and satisfying basic needs (consumption, medical care, etc.).

According to the survey, a certain number of cooperators are widows or divorced women (30% of cooperators) with a low level of education (illiterate, interrupted schooling, etc.). They live in a complex socio-economic context and reside in a fragile and vulnerable territory where certain social phenomena exist, such as early marriages and low levels of schooling.

**Figure N°7: Impact of cooperatives on the socio-economic level**



Source: results of the investigation (2022)

These cooperatives have allowed this social group to become both actors and beneficiaries by integrating into the labor market by producing and selling their products. As a result, they generate a significant income through cooperative profits, improving the economic and social situation for themselves and their families. Furthermore, these cooperatives have successfully transformed the lives of their members, transitioning from unstructured work to organized cooperative labor. This transformation has been made possible through thoughtful management, effective marketing plans and strategies, and substantial production in terms of quantity and quality. In addition, it has benefited their professional development by providing valuable work experience and granting them access to training programs organized by economic and social actors in the province (ODCO, NIHD, etc.).

### 3.2.2. Structuring trades and promoting local products:

These cooperatives, along with other social and solidarity organizations in agriculture and crafts, contribute to structuring these professions, establishing healthy competition among workshops, and fostering innovation and creativity in creating goods and services by pooling their resources and efforts.

Furthermore, cooperatives provide training opportunities for members to acquire new skills and practices at trade shows (national human development initiative, office for the development of cooperation, social development agency, Marrakech regional investment center, private sector, etc.) and offer them promising prospects, particularly in the realization of their projects.

Overall, these cooperatives in the Al-Haouz province positively impact the local economy, promote sustainable growth, and contribute to the preservation of traditional crafts and manual practices. Through their collective efforts, the cooperatives pave the way for economic empowerment and improved quality of life for their members.

**Figure N°8: Word cloud - the impact of co-ops on members**



**Source: Authors (2023)**

### **3.2.3. Cooperatives are the cornerstone of sustainable development:**

Cooperatives play a crucial role in promoting economic growth and development by ensuring the fair distribution of benefits among members and making decisions in the community's interest.

Furthermore, cooperatives contribute to environmental sustainability by adopting responsible resource management and sustainable industrial processes. They actively reduce waste and pollution, preserve natural resources, and support sustainable agriculture. Moreover, products produced by cooperatives are designed to be sustainable, prioritizing the use of natural and organic materials such as plant fibers (such as linen, straw, *Juncus acutus*), wool, herbal dyes, herbs, etc., rather than chemicals or other compounds that may harm the environment or natural resources.

From a circular economy perspective, cooperatives balance certain contaminated products, such as plastic, by combining them with other natural products, such as bags and baskets, that are both cost-effective and environmentally friendly.

Overall, cooperatives play an essential role in sustainable development by fostering economic growth, social equity, and environmental sustainability. They offer an alternative to standard business practices prioritizing profit at the expense of individuals and the planet. By working together, cooperative members can contribute to a more equitable and sustainable future for themselves and their communities.

### **3.2.4. Management needs to be improved:**

Based on the results of our study, it emerges that women who lead the majority of cooperatives (80%) are engaged in various activities such as trade, administrative and financial management, and other related responsibilities. Additionally, it is essential to note that most cooperative presidents lack formal academic training in management (60%).

Regarding the financing of these cooperatives, the primary sources remain the contribution of the cooperative members (in the form of personal loans, etc.) and subsidies. Furthermore, these cooperatives have received contributions from the government, whether through initiatives by local municipalities, the Ministry of Agriculture, the National Initiative for Human Development (INDH), or donors.

This support takes various forms, including:

- Financial subsidies, construction of facilities, etc.
- Assistance in the form of training.
- Assistance in the form of equipment.

In light of these findings, it would be beneficial for these cooperatives to consider investing in additional training programs focused on strategic management and planning. Additionally, providing increased support and resources to the women who lead these cooperatives is

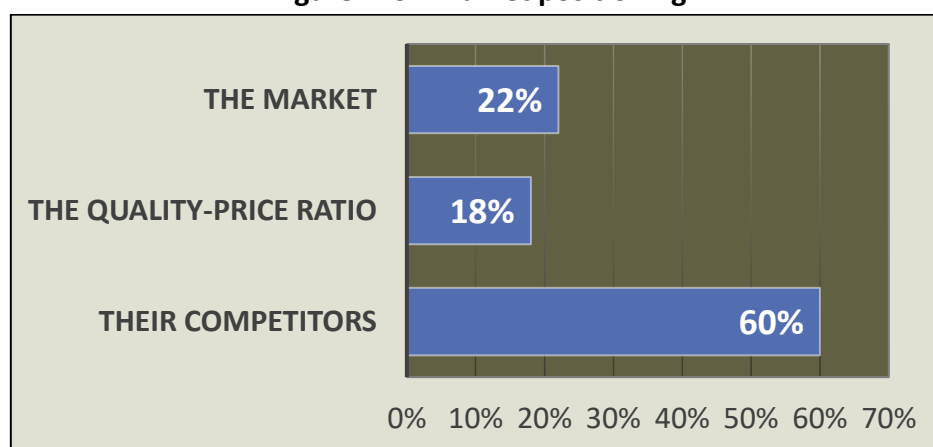
essential, as they play a crucial role in their success. By investing in these areas, these cooperatives can become more sustainable and profitable in the long term.

### 3.3. Constraints: risks that threaten the functionality of cooperatives:

Despite the services these cooperatives provide in the province of Al Haouz at various levels (economic, social, and environmental) and their apparent positive influence on the territory and population, they face several obstacles. These include:

- **Competition at the local production level:** Several cooperatives produce similar goods in the exact location, making it challenging for some cooperatives to differentiate themselves and attract customers (local, national, or international), especially in the absence of collaboration and coordination among them.

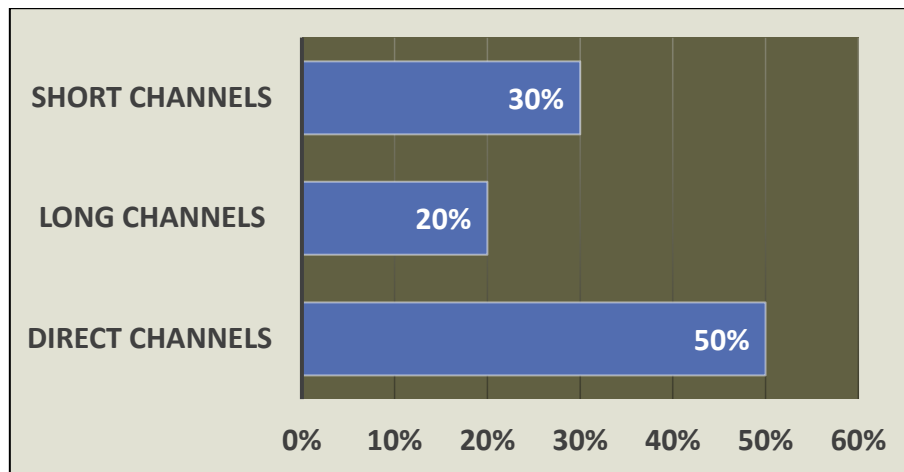
Figure N°9: Market positioning



Source: results of the investigation (2022)

- **The lack of financial resources and the distance from the local market:** are significant obstacles for these cooperatives. Due to the remoteness of the local market, transportation costs are crucial, and price competition is challenging—moreover, the need for liquidity limits the capacity to invest in new equipment or marketing campaigns.
- **Difficulties in selling at the local and national level:** these cooperatives face difficulties in selling, on the one hand, through distribution channels (direct (50%), a retailer (30%) or through intermediaries (20%)), and on the other hand, due to the need for expertise and support in digital marketing and commercialization techniques, limited access to advertising platforms (social networks, advertising websites, etc.) and other obstacles that make it challenging to reach potential customers.

Figure N°10: Product sales channels

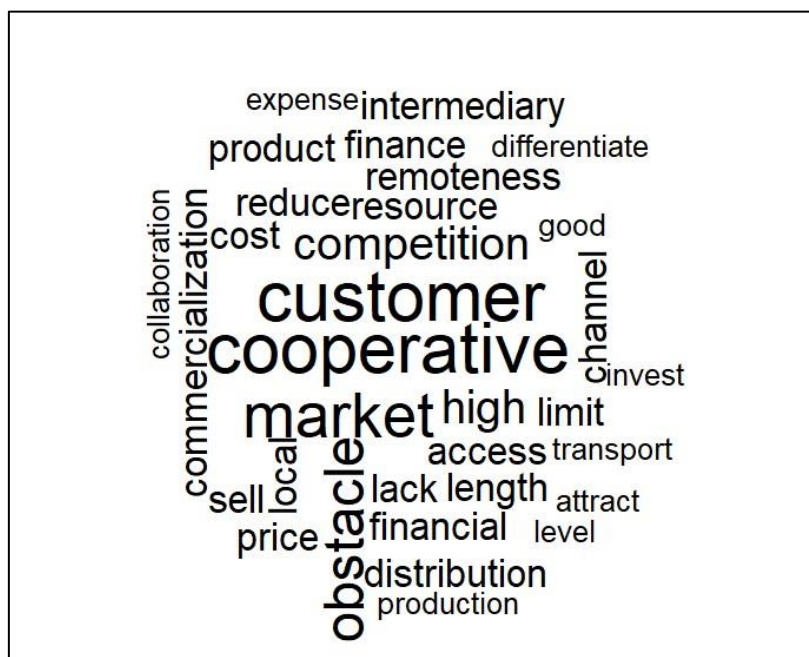


Source: results of the investigation (2022)

- The lack of availability of raw materials hinders the ability of cooperatives to produce their products.
- High production costs can reduce product demand, especially among domestic visitors looking for affordable products. The higher the production expenses, the higher the product price, which may not be preferable for budget-conscious tourists.

Lastly, the length of the cooperative's manufacturing chains significantly influences its performance. If the manufacturing process were not faster, the cooperative could only produce small goods, reducing its revenue potential and growth opportunities.

Figure N°11: Cloud of words-main obstacles encountered by these cooperatives



Source: Authors (2023)



### **3.3.1. Stakes raised by cooperatives:**

Despite the numerous current obstacles that jeopardize the operational continuity of cooperatives, this sector remains ubiquitous and has undergone significant development, despite the low human development indicators in the province. Therefore, to promote this sector, it is necessary to:

### **3.3.2. At the institutional, financial, and good governance level:**

- Improve the legal framework by re-examining the interactions between cooperators within the same cooperative and between cooperatives and other organizations (cooperatives, associations, enterprises, federations, etc).
- The practical and genuine involvement of all collaborators and cooperators in the decision-making process for the administration of the cooperative, as well as the unfettered respect of their orientations, ideas, and points of view.
- Strengthening governance by integrating all actors (region, Cooperation Development Office, etc.) in decision-making concerning the social and solidarity economy to strengthen the cooperative fabric at the regional level.
- Fiscal examination of cooperatives, considering territorial and administrative divisions for collecting contributions and offering cooperatives a fiscal treatment adapted to their financial level (minimum wage and not only the volume of transactions), geographical location, and social objectives.
- Create banks or cooperative funds to support the social and solidarity economy to help financially and keep abreast of initiatives and creative ideas.

### **3.3.3. At the level of human capital and product marketing:**

- Create a regional platform to help local cooperatives market their products.
- Supporting small and medium cooperatives in the manufacturing chain (product packaging, market offer...).
- Increase access to health coverage and social affairs activities for cooperatives and cooperators.
- Increase the number of training to improve the productivity of cooperatives.
- Expand employee access to literacy programs and Softs-Skills activities.
- Create a distinct brand for the products of each cooperative.
- Introduce co-ops to computer technology to help them manage and market their products and operations.



### 3.4. Model Validation Tests: Hypothesis Testing and the Creation of a New Theory

Based on the hypotheses formulated from the outset and the conducted study with its findings, we can now confirm that:

- Cooperatives are the cornerstone of the socio-economic development of Al Haouz province, especially regarding the empowerment of rural women and their integration into the labor market. These social enterprises serve as a driving force, providing economic opportunities and leadership roles for rural women.
- While cooperatives have a social mission, they also generate reasonable profits. This allows them to sustain various activities, invest in infrastructure, and expand their impact to benefit cooperative members and the province.
- However, cooperatives often face challenges related to financing and marketing; Limited access to financial resources, such as credit, hinders their growth; additionally, marketing their products and accessing broader markets can be challenging due to competition from other cooperatives.

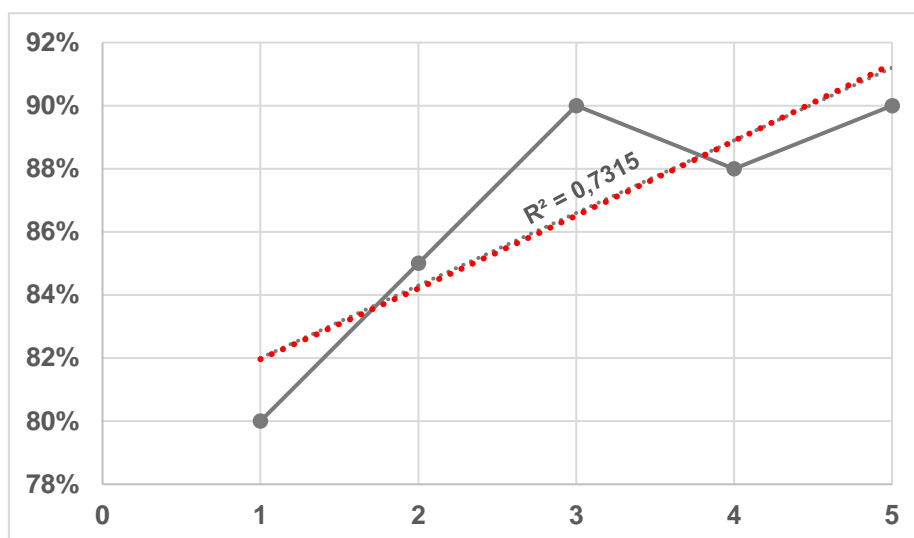
Statistically, to confirm the correlation between cooperatives and social justice, a correlation test (Pearson's test) was conducted using cooperatives (X) as the independent variable and the wealth distribution rate (Y) as the dependent variable. The results of the graph (figure N°11) show a strong positive correlation (correlation coefficient;  $R = 0.7071$  using the formula:

$$R = \Sigma ((X - \bar{X}) (Y - \bar{Y})) / (\sqrt{\Sigma (X - \bar{X})^2} \sqrt{\Sigma (Y - \bar{Y})^2})$$

This indicates a strong positive relationship between cooperatives and social justice in this study area. As participation in cooperatives increases, wealth distribution and the socio-economic improvement of cooperators (social justice) tend to be higher.

In conclusion, cooperatives prioritize fair distribution and uphold the principles of equality (profit sharing), solidarity, and democratic governance. Additionally, they aim to combat systemic inequalities, protect members' rights, and promote social justice. By doing so, cooperatives transform vulnerable areas into inclusive and just societies; cooperatives are the "*path from utopia to social justice*".

**Figure N°12: Result of the correlation test (Pearson)**



**Source: Authors (2023)**

### **Conclusion and prospects:**

The cooperative fabric is the cornerstone of improving economic and social conditions in the Haouz province, promoting development, and establishing principles of social justice. It also contributes to environmental preservation, safeguards many endangered professions, promotes local products, and enhances the visibility and attractiveness of this province at the national and international levels.

Despite the efforts of various actors in the social and solidarity economy (government, ODCO, private sector, etc.) to promote the cooperative fabric, the country has been unable to achieve its National Strategy for Social and Solidarity Economy (2010-2020), which aimed to increase the economy's contribution to 3.9% of the gross domestic product and raise cooperative involvement to 7.5% of the total workforce.

This failure is attributed to the consequences of the Corona pandemic, which disrupted cooperative activities and suspended local, regional, and national exhibitions. This has adversely affected the majority of cooperative participants and emphasized the value and importance of digital marketing (e-commerce), which played a significant role in accumulating wealth by several large international corporations and financial institutions. As a result, cooperatives have been forced to devise alternative strategies.

Regarding research limitations, our approach remains insufficient as it does not consider all the influential factors on cooperatives, such as cultural, anthropological aspects, etc. Additionally, from a statistical perspective (linear regression, etc.), we did not explore different dependent variables (education level, gender, etc.) and independent variables (financial performance, productivity, satisfaction rates, etc.) to statistically establish the actual contribution of cooperatives to establishing principles of social justice in fragile areas like Al Haouz. Furthermore, we limited ourselves to a questionnaire formulated in a general manner to avoid "sensitive"

questions that could deter respondents. Therefore, we consider this research a starting point for further similar studies using different approaches, either in the same province or other regions of Morocco.

Looking ahead, cooperatives in the Al Haouz province, with the support of numerous stakeholders (public, private, etc.), a growing demand for local products, a focus on social and environmental impact, and efforts to improve access to financing through policy convergence, offer promising prospects for the sector. They have the potential to contribute significantly to the overall socio-economic development of the country.

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