

Key success factors of the women's cooperative in the city of Salé

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Résumé- Figures on the employment structure of employed adult women as self-employed and employers show that they account for 16.5 per cent and 0.8 per cent of the active female labour force respectively. In Morocco, the number of women entrepreneurs represents 12 percent of the total number of entrepreneurs, and remain focused in Rabat and Casablanca. Their turnover remains below 20 billion MAD most are under 40. Half of those reside in urban areas and have professional experience as employees in all fields, who helped them get started and grow in entrepreneurship. The sectors of activity in which they invest in urban areas are in particular commerce and services, and agriculture in rural areas.

Despite the difficulties, these women entrepreneurs created an average of 5 jobs during the year, which shows the significant future potential of employment opportunities if given adequate support. Socially constructed perceptions and the internalized fears of women are believed to be major factors hindering female entrepreneurship. This paper presents the results of an empirical study carried out among groups of female entrepreneurs.

MOTS-CLES FEMALE ENTREPRENEURSHIP, FEMALE COOPERATIVES, KEY SUCCESS FACTORS, GENDER.

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I. INTRODUCTION

Initiatives from civil society have historically always responded to major societal issues. It is women and men who determine the necessary needs and activities on the ground and then respond to them by creating an organization envisaged as a means, and not as an end in itself.

They are rooted in sowing the seeds of sustainable development, since they do not aim to increase production and consumption for infinite growth. Instead, they aim for the emergence of an alternative paradigm. The territory appears in this context as the crucible of the economy since the different types of

Revue de l'Entrepreneuriat et de l'Innovation

interactions that intermingle are the very source of these organizations.

To understand their evolution and be able to consider their dissemination as well as the development of the social and solidarity economy within the plural economy, it is interesting to analyse the territorial factor that promotes the success of local economic activities.

On the other hand, social entrepreneurship has been booming since the 1980s in both the United States and Europe (Kerlin, 2006; Defourny and Nyssens 2010). Academics are increasingly interested in this phenomenon, which existed 'everywhere and always' (Bacq and Janssen, 2011) but whose contemporary manifestations prove intriguing, in particular their success and their rapid development. The literature dealing with the subject perfectly reflects this enthusiasm translated by the increase in scientific studies since the late 1990s (J.C.Short et al, 2009; Huybrechts et al, 2012).

The review of this literature highlights several findings, one of the major ones being the lack of consensus and unifying paradigm regarding the definition of the concept. (Bacq et Janssen, 2011). This is explained by the distinctions relating to the design and practice of social entrepreneurship in different contexts, especially in Eastern Europe and the United States. Thinking about and practicing social entrepreneurship therefore remains subject to the specificities of the geographical context.

This article is part of this perspective, since we seek to understand the key success factors of the women's cooperative in Morocco, a country

witnessing the emergence of the phenomenon of social entrepreneurship led by women.

II. MISE EN PAGE

Presentation and objectives of the study

This article focuses on the critical appraisal of the "gender" concept in relation to human development on the basis of a case study. The study is designed to highlight the economic participation of women and contribute to their development and improved empowerment.

At present, women have very limited access to economic resources compared to their male counterparts and are generally more active in the informal economy. They are underrepresented in sectors of activity with high productive value, work in low-paid jobs and are often officially considered in national statistics as inactive because they are housewives and their work is thus made invisible.

Also, women turn out to be very vulnerable in terms of economic participation. Given that generally, they are often the most subject to illiteracy or dropping out of school and the least equipped in terms of training and acquisition of skills likely to make them employable. Based on this observation, this qualitative and exploratory study project aims to develop a reflection based on the gender dimension in various programs of the National

Revue de l'Entrepreneuriat et de l'Innovation

Initiative for Human Development (INDH) at the level of the Prefecture of Salé.

They strongly insisted on plural perceptions of gender-based social relations by questioning the roles and responsibilities culturally assigned to women and people and their impacts on access, allocation and distribution of resources. Its goal is to measure the extent to which the differentiated needs of women and men and their participation in the process of designing and setting up projects, are taken into consideration.

Furthermore, it plans to encourage public decision-makers at the study site (City of Salé) to be aware of the social and economic utility of the organisation of women in Saléin cooperatives and/or associations and their contribution in the fight against exclusion and inequalities, in particularly gender. In addition, the promotion of INDH programs through the implementation of partnerships and the execution of development projects, could facilitate the transition for these women, from unpaid work such as domestic tasks to increased personal development and paid work which remains a lever, among others, to reconfigure the Gender Division of Labor (DST) and Social Gender Relations (RSS) for more equity and dignity in our society.

Finally, this work, the results of which vary in size, is a contribution to programs for

empowering women as the target population and in particular, those from disadvantaged social strata. It can easily be a part of the debate reactivated by the INDH around the issue of poverty, marginalization and the equal distribution of resources between women and men.

In this article, the first step will be to present, the overview of the empirical study of work, namely: the objective of the study, the actors involved in this study, the target sample, the methodological tools adopted to carry out our field survey and the constraints encountered when carrying out the field surveys.

Secondly, this chapter will be dedicated to explaining the interpretation of the results of our field investigations while raising the main findings that will help us to:

- Affirm or confirm our working hypotheses
- Present the key success factors of women's cooperatives in Morocco.

Overview of the survey

The objectives of this research work are:

- Present the state of economic activity of cooperatives in the city of Salé.
- Provide information on the impeding factors relating to the development of the cooperative.

Revue de l'Entrepreneuriat et de l'Innovation

- Outline an assessment of the key success factors of the women's cooperative.

The parties involved in this study:

Empirical work has mainly focused on women's cooperatives in Salé :

- A qualitative survey has been carried out through specific interviews with a group of cooperative of women working in Salé across several fields.

The sample:

Focuses on a representative sample of cooperatives operating in Salé in production and service with a minimum number of years of existence of 2 years as well as a remarkable experience allowing the success of the survey and guaranteeing the reliability of the results.

Methodology:

In order to carry out our survey, we opted for only one type of methodological tool: an interview guide. The interview guide included semi-directive questions adapted according to the type of interviewee.

The answers to the interview guide were collected during 3 different workshops with 3 types of cooperatives operating in :

- Workshop n° 1: Artisanal production cooperatives specialising in Rbatitapi,
- Workshop n° 2: Craft production cooperatives specialising in weaving Berber rugs and cushions,

- Workshop n° 3: Agricultural production cooperatives specialising in aromatic plants.

The workshops were held according to the semi-directive method and the cross-referencing of the results is presented below.

Cross-referencing of results

In general, most reproductive activities, which do not generate income, are considered to be female. This is the principle of the Gender Division of Labour which is based on the assignment of roles according to gender within the household and in the public sphere, based both on the perception of the social roles and responsibilities of men and women and on gender ideology.

It emerges from the statements of women that domestic tasks, largely assumed by girls / women, are systematically unpaid, which implies a monetary dependence of women towards the family, or community. On the other hand, men have, by virtue of their status as the main household maintainer, or as the owner of household productive assets, priority access to income-generating activities, or to income derived from family production.

As a result, the inequalities between the values assigned to men and women are the result of the social process and in no way reflect their real skills because they too have potential and seek to assert themselves in society.

Revue de l'Entrepreneuriat et de l'Innovation

“The ability of women to undertake economic activities does not depend only on access to financial resources or means of production. It is conditioned by a series of cultural, political, economic and social factors which can favour or restrict their participation in the economic field ”.¹

Furthermore, the gender distribution of roles is not always in favour of women. The reconciliation of roles linked to production and reproduction and the absence of appropriate services and technologies to alleviate the drudgery of women constitute significant obstacles to their access to market activity and to development.

Legal influencing factors are also important. Although changes continue to emerge, some legal provisions still discriminate against women.

Education is also a decisive influencing factor : low enrolment of girls, low access to vocational training. The vocational training courses offered to girls contribute in particular to strengthening the position of women in “traditionally” female and precarious sectors such as textiles and crafts.

Recommendations

Key points:

- All major projects relating to basic infrastructure are operational thanks to the organisation of a cooperative management committee.
- The organisation of most income generating activities (IGA) into cooperatives to facilitate their monitoring and sustainability.
- The increase in the number of civic associations that include the work of young people and women in their action plan.
- The holders of IGAs are mostly women who ensure the effective management of their projects.
- The developments in the quality of the work of the CLDH and the EAQ during the 2nd phase. The latter assess projects on the basis of their feasibility and sustainability and not on the basis of their funding.

Non-involvement of women in the design of the AGRE project

As this work requires a lot of support and training to support the organisation of beneficiaries into cooperatives, the financing of IGAs is difficult.

To overcome certain shortcomings in the implementation of actions and projects to fight

¹Association Marocaine de Promotion de la Petite Entreprise 2004.

Revue de l'Entrepreneuriat et de l'Innovation

against insecurity, the CPDH of Salé Prefecture has adopted an innovative approach of building income-generating projects which allow associations responsible for the management of welcome centres to meet running costs.

As economic integration is a priority, the designers of the INDH 2011-2015 platform stipulate that 40% of the transversal program must finance the AGRE. This rate is not easy to achieve given the nature of the projects presented because the ambitious and unknown durability of projects are undertaken by inexperienced associations.

Some AGRE holders lack skills in management and literacy. Some lack a culture of solidarity management, which harms the implementation of these projects.

Policy recommendations are to:

- Respect periodicity of the meeting (4 times a year).
- Assign additional tasks to CLDH in monitoring scheduled projects.
- Guarantee less burden for the DAS teams given the scale of the projects and the complexity in the execution of the tasks.
- Integrate the population in the design and implementation of projects.
- Improve examination and selection of projects including eligibility criteria, ranking of proposals and scoring grids.

- Analyse the necessity of programming IGA projects, and the delicacy nature of implementing funding, financial contribution from project leaders, innovation in ideas in projects.
- Increase diversity and innovation of IGAs.
- Understand that economic viability is not guaranteed.
- Strengthen the participatory assessment by assigning it a financial rubric.
- Give more decision-making power to external services to integrate more collaborative projects.
- The PCD of the townships must take into account the priority needs of the target districts and the differentiated needs of women and men.
- Include technical studies carried out by the municipalities in the projects proposed by associations.
- Improve convergence in the design and execution of projects and actions undertaken in partnership with the municipalities and external services.
- Strengthen the tools for assessing the risks inherent in the sustainability of projects in relation to project setup, compliance with eligibility criteria, and the management capacity of associations.

Revue de l'Entrepreneuriat et de l'Innovation

- Enhance compliance with the clauses of the agreements, in particular those relating to the management and operation of projects.
- Respect the principle of non-substitution of the NHRI for actions naturally falling within the competences of competent ministerial departments and local authorities.
- Include opportunities for the occasional rental of project premises, particularly urban sport and cultural complexes which makes it possible to attract participants and subsequent substantial income.

Conclusion

When analysing the factors involved in the process of cooperative development, it is clear that it is a complex model. Despite this complexity, the Moroccan model continues to gain public support. This community support can be explained by historical reasons, but also because the capacity of the cooperative formula to adapt to the current context and meet new needs.

The cooperative difference is defined by different management practices and distinctive results. Since results are often the ultimate yardstick, it must be recognized that they are very encouraging. Evidence shows

that cooperative action improves the quality of life of individuals in several facets of life in society including jobs, democratic education, healthy competition, more equitable distribution of wealth and sustainability.

The current economic context presents particular challenges for several regions of the Kingdom and it will be necessary to know how to take advantage of all forms of entrepreneurship.

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