

The Social Solidarity Economy in Morocco: Institutionalisation, Challenges and Contributions to the Sustainable Development Goals



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ABSTRACT: This article examines the contribution of the social and solidarity economy (SSE) in Morocco to the Sustainable Development Goals (SDGs). Drawing on a rich heritage of local traditions and benefiting from sectoral political support, the Moroccan SSE is analysed in terms of its impact on inequalities and its alignment with the SDGs. This analysis is carried out despite the fragmentation of its legal framework and the persistent challenges of institutionalisation. Through an in-depth literature review, the examination of statistical data and the study of concrete cases, this article assesses the impact of SSE, particularly in terms of poverty reduction, gender equality and the promotion of inclusive growth. The results highlight a real contribution, but one that is still limited by legal and structural weaknesses. The article argues that there is an urgent need to strengthen the institutionalisation of SSE in order to maximise its potential as a lever for sustainable development in Morocco.

KEYWORDS: Social economy, Morocco, Sustainable Development Goals, institutionalisation, legal framework, sustainable development.

I. INTRODUCTION

Morocco, a crossroads of civilisations and a land with a thousand years of history, has seen the emergence and prosperity of forms of economic organisation deeply rooted in the values of solidarity, reciprocity and community mutual aid. These practices largely precede the modern conceptualisation of the social and solidarity economy (SSE). Ancestral social expressions, intrinsically linked to the Moroccan cultural fabric, such as the *touiza*, a form of voluntary collective mutual aid for agricultural or community work, and the *habous*, institutions under Muslim law administering property with a social or religious purpose (hospitals, schools, fountains), bear witness to a rich and diverse historical heritage. These traditions prefigured the fundamental principles of the SSE, emphasising the primacy of the collective, disinterested management and the pursuit of the common good.

As early as the 1920s, under the influence of the international cooperative movement and in a context of gradual structuring of Moroccan civil society, the first cooperatives came into being, marking a fundamental stage in the formalisation of the SSE. This movement has grown over the decades, diversifying into various sectors of activity, from crafts to agriculture and services. The SSE has gradually demonstrated its potential as a tool for socio-economic development, making a significant contribution to reducing poverty in Morocco. According to data from the Haut-Commissariat au Plan (2015), the monetary poverty rate has been divided by more than three in thirteen years, falling from 15.3% in 2001 to 4.8% in 2014. Although this spectacular fall is multifactorial, the SSE has played a significant role, particularly in rural and peri-urban areas, by offering economic alternatives to vulnerable populations and promoting social inclusion.

However, despite these significant advances and growing recognition of its strategic importance, the Moroccan SSE is facing major structural and economic challenges that are hindering its full development and optimum effectiveness. The institutionalisation of the SSE remains incomplete,

characterised by the absence of a unified legal framework and the fragmentation of sectoral public policies. The existing legal framework, mainly made up of sectoral laws governing cooperatives, associations and mutuals, lacks coherence and an overall vision for the SSE sector. In addition, socio-economic obstacles persist, such as difficult access to finance, lack of professionalisation and managerial skills within SSE organisations, as well as challenges related to the sustainability of activities and their scaling up. In this complex context, it is crucial to analyse in depth the role and potential of the Moroccan SSE in the face of the challenges of sustainable development. This raises a fundamental research question:

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II. ISSUES

How is the Moroccan SSE, rooted in age-old local traditions and supported by sectoral public policies and multifaceted international cooperation, making a concrete contribution to addressing multidimensional structural inequalities (economic, social, territorial, gender) and aligning the country with the ambitious trajectory of the Sustainable Development Goals (SDGs), despite a fragmented legal framework, persistent institutionalisation challenges and significant socio-economic constraints?

III. RELATED QUESTIONS :

1. What are the main historical stages and contemporary dynamics in the institutionalisation of the SSE in Morocco? How have public policies evolved over time to support or frame the development of the SSE, and with what concrete effects?
2. To what extent does the current fragmentation of the legal framework, characterised by scattered sectoral laws and the absence of a unified framework law, hinder the harmonious development and effectiveness of the Moroccan SSE? What are the main issues and challenges linked to this legal fragmentation?
3. With what mechanisms and through what concrete actions is the Moroccan SSE contributing to the achievement of the SDGs, in particular with regard to reducing poverty and inequality in all its forms (SDGs 1 and 10), promoting gender equality and empowering women (SDG 5), and driving inclusive, sustainable economic growth that creates decent jobs (SDG 8)?
4. What are the main structural and cyclical challenges and obstacles to the full development and growth of the SSE in Morocco? What strategies and courses of action could be implemented to overcome these obstacles, strengthen the SSE ecosystem and maximise its contribution to the country's sustainable development?

IV. RESEARCH OBJECTIVES

The aim of this research is threefold. Firstly, it is characterised by an in-depth and unprecedented analysis of the evolution of public policies and the legal framework of the SSE in Morocco, highlighting not only the advances, but above all the gaps and the persistent margins for progress. In particular, it will examine the impact of the various national strategies and sectoral legislative initiatives on the cross- sectoral development of the SSE. Secondly, the study aims to assess empirically and qualitatively the impact of SSE on the reduction of multidimensional inequalities and its contribution to the achievement of the SDGs in Morocco, going beyond existing sectoral analyses. The analysis will focus on the specific contributions of SSE to the priority SDGs for the Moroccan context, such as the fight against poverty, gender equality and the promotion of inclusive and sustainable economic growth. Finally, and this is the third major contribution of this research, it aims to identify the major obstacles to the *effective*, cross- cutting integration of the SSE into Morocco's public policies and development strategies, going beyond

a purely descriptive approach to formulate operational recommendations. On the basis of this identification, the article will formulate proposals for concrete solutions and policy recommendations aimed at removing these obstacles, strengthening the SSE ecosystem and maximising its potential as a lever for sustainable and inclusive development for the country.

1. LITERATURE REVIEW: THEORETICAL FOUNDATIONS AND THE MOROCCAN CONTEXT

This section of the literature review explores the theoretical foundations of the Social Solidarity Economy (SSE) and examines its specific context in Morocco, highlighting its historical legacy, contemporary dynamics and institutionalisation challenges. The main objective of this review is to provide a critical and in-depth analysis of the existing literature on the SSE in Morocco, identifying the main theoretical currents, the major empirical works, and the gaps or blind spots that justify the relevance of this research. In particular, this review aims to clarify the original contribution of this article by highlighting specific challenges not sufficiently addressed in the literature, such as the tension between sectoral policies and the need for a cross-cutting approach to SSE, or the issue of dependence on external funding in the Moroccan context. To this end, this review is divided into two main parts: firstly, a review of the fundamental theories of SSE and secondly, an analysis of the Moroccan context, including an international comparative perspective with other countries of the Global South in order to better situate the specificities and challenges of the Moroccan case.

1.1 THEORIES OF THE SOCIAL SOLIDARITY ECONOMY: AN EVOLVING AND PLURALISTIC CONCEPTUAL FRAMEWORK

The field of the Social Solidarity Economy (SSE) is characterised by a wealth of theory and a plurality of approaches, reflecting the diversity of the organisations and practices it encompasses (Defourny & Develtere, 1999). Theoretically, three main approaches to the SSE can be distinguished in the literature:

1) an instrumental approach, considering the SSE mainly as a driver of economic development and job creation, 2) a social approach, emphasising the role of the SSE as a tool for social justice and reducing inequalities, and 3) a normative and alternative

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approach, which sees the SSE as a project for society that is an alternative to capitalism, a bearer of values and profound social transformations. The SSE transcends a simple sectoral definition to present itself as an alternative economic model, distinct from the dominant capitalism by its primacy of human and social values over the logic of maximum profit. At the heart of this model are fundamental principles such as the primacy of the human person, the pursuit of social utility and general interest, solidarity, social and environmental responsibility, and democratic and participatory governance (Laville, 2010). These principles are reflected in a variety of organisational forms, including cooperatives, associations, mutual societies, foundations and social enterprises, each of which contributes to the vitality and complexity of the SSE ecosystem.

The rich, multidisciplinary scientific literature on the SSE highlights its potential as a vector for socio-economic transformation. It highlights its capacity to respond to major contemporary challenges such as growing inequalities, persistent unemployment, social exclusion, environmental degradation and the legitimacy crisis of traditional economic models (Evers, 1995; Borzaga & Defourny, 2001). Various theoretical currents have emerged to analyse and conceptualise the SSE, ranging from the "classic" social economy, historically centred on co-operatives and mutual societies and their founding principles (Rochdale, solidarity, etc.), to the more recent approach of the social enterprise. The latter, which takes a more instrumental and pragmatic approach, places particular emphasis on social innovation and social entrepreneurship, highlighting the capacity of the SSE to develop innovative and sustainable solutions to social and environmental problems, by combining economic logic and social purpose. One example is the work of Yunus (2003) on microfinance and social enterprise, which popularised the idea of economically viable enterprises that also pursue priority social objectives.

From this perspective, Fraisse's (2017) research takes a normative and participatory approach and highlights the crucial importance of the co-construction of public policies for the harmonious and relevant development of the SSE. Fraisse argues that the effectiveness of public policies dedicated to SSE cannot be achieved without close collaboration and constructive dialogue between public authorities and SSE actors themselves, as well as with all civil society stakeholders. This participatory approach ensures that public policies are not only adapted to the specific realities and needs of the sector, but also that they take into account the diversity of its organisational forms and reinforce its legitimacy and social relevance in the eyes of all. This means going beyond a top-down, prescriptive approach to adopt an iterative and inclusive approach, in which SSE players are seen as full partners in defining and implementing the policies that concern them.

In addition, the comparative and international analysis proposed by Chaves and Gallego-Bono (2020) adopts a comparative and institutionalist approach and enriches our understanding of public policies promoting the SSE on a global scale. Their research highlights the increasing diffusion of the SSE concept on the international scene and the progressive recognition of its potential role by global organisations such as the International Labour Organisation (ILO), the Organisation for Economic Co-operation and Development (OECD), the United Nations and the European Union. These international institutions have actively contributed to the promotion of SSE through various mechanisms: the issuance of policy recommendations encouraging states to adopt legal frameworks and support strategies for SSE, the development of financial and technical support programmes for SSE organisations in different countries, and the creation of international networks of SSE actors favouring the exchange of experiences and the dissemination of good practices. The study by Chaves and Gallego-Bono also highlights the diversity of approaches adopted by different countries in terms of SSE public policies, reflecting the specific socio-economic, institutional and cultural contexts of each nation, and highlighting the absence of a single, universally applicable model.

Finally, the work of Laville (2010) takes a normative and alternative perspective and provides an essential insight by highlighting the political and transformative dimension of the SSE. Laville sees the SSE not just as a distinct economic sector, but as a genuine alternative project for society, embodying democratic values, social justice and environmental sustainability. He insists on the need to go beyond a purely instrumental vision of the SSE, which would reduce it to a simple public policy tool, and to recognise its fundamental role in building a more plural economy and a more inclusive society. From this perspective, the SSE is a laboratory for social and institutional innovation, capable of contributing to the redefinition of dominant development models and to the profound transformation of social relations, by promoting an economy at the service of people and the environment.

In summary, this section has explored the main theoretical currents of the SSE, revealing the plurality of approaches and the richness of the conceptual field. It has highlighted the tension between an instrumental and a normative approach to the SSE, as well as the importance of the co-construction of public policies and of taking account of the international context. The following section will now focus on the specific context of the SSE in Morocco, analysing its historical legacy, its contemporary dynamics and its institutionalisation challenges.

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V. 1.2. THE MOROCCAN CONTEXT: HISTORICAL HERITAGE, CONTEMPORARY DYNAMICS AND INSTITUTIONALIZATION CHALLENGES FROM A SOUTH-SOUTH COMPARATIVE PERSPECTIVE

The development of the SSE in Morocco is part of a unique context, shaped by a rich historical heritage of traditional solidarity practices and a political will to modernise the economy and society that has been asserted for several decades. As mentioned above, ancestral institutions such as *touiza* and *habous* have deeply imbued Moroccan culture with values of solidarity, community mutual aid and social responsibility. The *touiza*, a form of voluntary collective mutual aid mobilised for agricultural, construction or general interest work, embodies a tradition of cooperation and mobilisation of local resources for the common good. The *habous*, institutions governed by Muslim law that manage assets for social and religious purposes (mosques, Koranic schools, hospitals, public fountains), bear witness to a long tradition of philanthropy and social investment in Moroccan society. These ancestral practices have provided fertile ground for the emergence and development of more modern forms of SSE, in particular cooperatives, associations and mutual societies, which are rooted in this cultural heritage while adapting to the challenges of the contemporary world.

The work of Dahman-Saïdi (2015) sheds specific light on the role of SSE in Morocco as a response to the challenges of poverty and social exclusion, taking a rather social and developmentalist approach. His empirical research highlights the capacity of SSE organisations, particularly rural cooperatives and local development associations, to create economic opportunities for marginalised populations, improve their living conditions and strengthen their social inclusion. Dahman-Saïdi stresses that the SSE, by drawing on local resources, traditional know-how and local social ties, can be a powerful lever for endogenous development and for reducing territorial inequalities. She also stresses the importance of building the capacities of SSE players, facilitating their access to markets and funding, and creating an institutional environment more favourable to their development, in order to maximise its impact on reducing poverty and promoting social inclusion.

The in-depth study of financing and inclusion strategies in the SSE in Morocco carried out by El Aissami (2020) adopts a pragmatic and operational perspective and complements this view. His analysis reveals the diversity of funding sources mobilised by Moroccan SSE organisations, ranging from public subsidies (particularly under the National Initiative for Human Development - INDH) to microcredits, participatory funding (*crowdfunding*, Islamic solidarity finance) and partnerships with socially responsible private companies. El Aissami highlights the persistent challenges of access to finance, particularly for small SSE organisations such as cooperatives and grassroots associations, which often face difficulties in meeting the requirements of mainstream financial institutions. It calls for a strengthening of financial support mechanisms tailored to their specific needs, including public guarantees, social investment funds and financial engineering support. It also stresses the importance of actively promoting the inclusion of women and young people within SSE organisations, both as actors in and beneficiaries of socio-economic development.

Nevertheless, the existing literature on the SSE in Morocco also highlights the challenges of institutionalisation and structuring that hinder its full development. Several authors (Sadiki, 2018; Benjelloun, 2022; CESE, 2019) point to the fragmentation of the SSE legal framework, characterised by a multitude of sectoral laws (Cooperatives Act, Associations Act, Mutual Societies Code, etc.) that lack overall coherence and a common strategic vision. The absence of a framework law specific to the SSE, despite several attempts at legislation since the 2000s, is regularly identified as a major obstacle to the recognition, promotion and structuring of the sector. This legal fragmentation can be analysed through the prism of institutional regime theory, which highlights how fragmented and incoherent institutional frameworks can hinder the development of specific economic sectors. This legal fragmentation complicates the institutional environment of the SSE, making it difficult for it to be accurately identified statistically, to be fully recognised by the public authorities, and to be effectively

taken into account in national economic policies. It can also create distortions and inequalities of treatment between the different forms of SSE organisations, thereby limiting the harmonious development of the sector as a whole.

In addition, the literature highlights a lack of inter-institutional co-ordination between the various ministries and public bodies involved, to varying degrees, in promoting and supervising the SSE (Ministry of Crafts and the Social Solidarity Economy, Ministry of Agriculture, Ministry of Social Development, Social Development Agency, etc.). This lack of coordination can result in duplication, contradictions in public policies, and a lack of overall effectiveness of actions carried out in favour of the SSE. Several studies and reports (Kingdom of Morocco, CESE, 2019; World Bank, 2021) recommend strengthening SSE governance by clarifying the roles and responsibilities of the various institutional players, setting up effective interministerial coordination mechanisms, and drawing up an integrated national strategy for the development of the SSE, with clear objectives, performance indicators and rigorous monitoring and evaluation mechanisms. Such a strategy would provide a strong and coherent political vision for the sector, mobilise resources and energies more effectively, and maximise SSE's contribution to Morocco's sustainable and inclusive development.

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In order to better situate the Moroccan case in a South-South comparative perspective, it is relevant to compare it with other Global South countries that face similar challenges in terms of SSE institutionalisation, such as Tunisia and Senegal. In Tunisia, for example, SSE is also undergoing significant development, but remains confronted with legal fragmentation and a lack of unified institutional recognition (Ayadi *et al.*, 2018). In Senegal, the SSE is recognised as a strategic sector, but its development is hampered by funding difficulties and a lack of capacity among stakeholders (Dia *et al.*, 2020). To enrich this comparative perspective and go beyond the regional framework, it would be relevant to include examples from Latin American countries, such as Brazil, where the SSE has experienced significant growth and benefits from a more structured legal framework (Laville, 2010), or from Asia, such as the Philippines or India, which present hybrid and innovative social economy models, often driven by civil society movements (Chaves & Gallego-Bono, 2020). These comparisons would make it easier to identify the specific features of the Moroccan case, highlighting both the challenges common to countries in the Global South and the unique opportunities linked to the Moroccan context

. These comparisons highlight that the challenges of institutionalising the SSE, in particular legal fragmentation and the lack of inter-institutional coordination, are not specific to Morocco, but are issues common to many countries in the Global South. However, Morocco is distinguished by its rich historical heritage of traditional solidarity practices and by the existence of sectoral public policies which, although fragmented, provide significant support to certain forms of SSE organisations, such as the INDH.

In summary, this section has analysed the specific context of SSE in Morocco, highlighting its historical legacy, contemporary dynamics and institutionalisation challenges. It has highlighted legal fragmentation, lack of inter-institutional coordination, and funding challenges as the main obstacles to the development of SSE in Morocco. A comparison with other countries in the Global South enabled the Moroccan case to be placed in a regional context and to highlight both the common challenges and the specific features of Morocco. The methodological section that follows will specify the approach adopted to analyse these issues empirically and in depth.

2. METHODOLOGY

In order to grasp the complexity of the social and solidarity economy (SSE) phenomenon in Morocco and to assess its contribution to the Sustainable Development Goals (SDGs) in the specific context of the country, this study favoured a qualitative methodological approach that was predominantly exploratory and descriptive. This approach was based on a combination of different data collection and analysis techniques, making it possible to cross perspectives, to grasp the richness and nuances of the subject studied, and to guarantee the robustness of the results. The methodological approach was based mainly on three complementary and interdependent axes, namely an in-depth literature review, the collection and analysis of quantitative secondary data, and the carrying out of in-depth case studies. It is important to specify that, although this research includes empirical analysis through secondary data and case study analysis, the literature review is an integral and methodologically rigorous part of this qualitative approach. The methodology of the literature review, detailed below, was designed to guarantee the systematicity, transparency and reproducibility of the selection and analysis of sources, and thus to reinforce the validity of the qualitative approach as a whole.

VI. 2.1. IN-DEPTH DOCUMENTARY ANALYSIS: CORPUS CONSTITUTION AND SOURCE SELECTION STRATEGY

Firstly, the study involved an in-depth analysis of the literature, which formed the methodological basis of the research. This approach, which was particularly rigorous and systematic for the literature review, followed a precise protocol for selecting sources, aimed at ensuring the exhaustiveness and relevance of the corpus analysed. It consisted of a critical and methodical examination of a diverse corpus of relevant documents, in order to reconstruct the legal and institutional framework of the SSE in Morocco, identify the public policies implemented, understand the issues and structural challenges of the sector, and assess its potential impact on the country's sustainable development.

The selection of sources for the literature review was guided by a set of precise and complementary criteria. With regard to databases and search engines, the literature search was conducted mainly using the academic databases Cairn.info, JSTOR and ScienceDirect, which are recognised for their multidisciplinary coverage and relevance in the fields of social sciences and economics, as well as using the academic search engine Google Scholar, , to broaden the search spectrum and identify publications that may not be indexed in conventional databases.

Key words were carefully selected, using combinations of relevant terms in French and English, such as "social economy", "Morocco", "sustainable development", "Sustainable Development Goals", "legal framework", "institutionalisation", "cooperatives", "associations", "social enterprises", "public policies", "poverty", "inequalities", in order to precisely target the publications most directly related to the central research issue.

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Rigorous inclusion criteria were applied to guarantee the quality and relevance of the documentary corpus, favouring documents dealing with the SSE in Morocco and/or its links with sustainable development and the SDGs (thematic relevance), publications of proven academic quality (research articles published in peer-reviewed scientific journals, reference research works, study reports from institutions recognised for their expertise), and recent publications (temporality), while selectively integrating classic and seminal references to contextualise the historical and theoretical analysis. Documents deemed to be thematically irrelevant, of insufficient methodological quality, or too old (pre- 2000, with the exception of seminal historical references) were systematically excluded from the corpus.

The typology of documents selected was deliberately diversified, including research articles published in specialised scientific journals, reference works on the SSE and related themes, university theses and

dissertations, study and evaluation reports produced by recognised non-governmental organisations (NGOs), national and international research institutions, and international organisations (OECD, ILO, World Bank, etc.), as well as official reports and Moroccan government publications, in order to cross perspectives, ensure an exhaustive analysis of the subject, and take into account the diversity of sources and viewpoints.), as well as official reports and Moroccan government publications, in order to cross perspectives, guarantee an exhaustive analysis of the subject, and take into account the diversity of sources and points of view.

The period covered by the literature review mainly concerned publications issued between 2000 and 2024, in order to take account of recent developments in the SSE in Morocco, contemporary academic debates and the most up-to-date empirical data. References prior to 2000 were selectively and justifiably included, mainly in order to retrace the history of the SSE in Morocco, mobilise the founding theoretical works in the field, and contextualise contemporary issues in a long-term perspective. The corpus of literature thus constituted was then analysed according to a thematic content approach, aimed at systematically and rigorously identifying recurring themes, key arguments, conclusive factual data, and points of view expressed on the SSE in Morocco, paying particular attention to the critical analysis of sources, the triangulation of information from different sources, and the consideration of different levels of analysis (macro, meso, micro), in order to guarantee the validity, reliability and interpretative richness of the results of the literature review.

VII. 2.2 QUANTITATIVE SECONDARY DATA COLLECTION AND ANALYSIS: QUANTIFYING THE SOCIO-ECONOMIC IMPORTANCE AND IMPACT OF THE SSE

Secondly, the research methodology included the collection and analysis of quantitative secondary data, which complemented and enriched the qualitative documentary analysis and added a quantified and measurable dimension to the study. The rigorous use of existing statistical data, from official national and international sources recognised for their reliability, made it possible to precisely quantify the importance of the SSE sector in Morocco, to measure its development over time according to various relevant indicators, and to assess its socio-economic impact through quantifiable data and indicators.

The main sources of secondary data used were, firstly, the official statistics and publications of the Ministry of Tourism, Handicrafts and the Social Solidarity Economy (MTAESS), constituting the most complete and reliable source of sectoral statistical data for the SSE in Morocco, providing aggregate and disaggregated quantitative data on the number of cooperatives, associations and mutual societies registered in Morocco, their geographical and sectoral distribution at regional and national level, their average size in terms of jobs and turnover, their aggregate and sectoral turnover, their number of employees, their dominant sectors of activity, etc. These data have made it possible to draw up a quantitative overview of the SSE sector and to monitor its overall and sectoral development over recent years.

Secondly, the study used statistical and socio-economic data from the Haut-Commissariat au Plan (HCP), Morocco's official public statistics agency, which provides relevant and reliable socio-economic indicators for analysing the impact of SSE on the SDGs, such as the rate of monetary and multidimensional poverty at national and regional level, income and wealth inequalities (in particular through the Gini index), the unemployment rate overall and by population category (in particular young people and women), as well as indicators of access to basic social services (education, health, basic infrastructure, etc.). These data have made it possible to assess quantitatively the potential correlations and statistical links between the development of the SSE sector in Morocco and the improvement of human and social development indicators at national and territorial level.

Thirdly, and in order to situate the Moroccan case in an international comparative perspective, the research exploited the statistical data and comparative indicators of the OECD and other international organisations (UN, World Bank, ILO, etc.), providing comparative statistics on SSE in different countries of the world, indicators of economic and social performance of social enterprises on an international scale, as well as comparative data and analyses on the contribution of SSE to the SDGs on a global scale. This comparative data made it possible to situate and contextualise the Moroccan case in a broader international context, to

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compare its performances and challenges with those of other countries, particularly emerging countries and economies of the Global South, and to identify good practices and lessons that are potentially transferable to the Moroccan context.

The quantitative secondary data was analysed using rigorous descriptive statistical techniques, such as the calculation of frequencies, averages, standard deviations, distribution analyses, and longitudinal trend analyses to observe and quantify changes over time in the relevant indicators and to highlight significant trends. The main objective of this quantitative approach, which complements the qualitative analysis, was to illustrate and reinforce the results of the qualitative documentary analysis, by providing elements for quantifying and measuring the impact of the SSE, and by supporting the arguments and interpretations with robust and reliable figures and statistical indicators.

VIII. 2.3 IN-DEPTH CASE STUDIES : QUALITATIVE ANALYSIS OF EMBLEMATIC AND INNOVATIVE SSE INITIATIVES IN MOROCCO

Finally, with a view to an in-depth and contextualised qualitative analysis, and in order to illustrate in a concrete and empirical manner the issues, the specific challenges and the real contributions of SSE to the achievement of the SDGs in the Moroccan context, and to highlight examples of good practice, innovative models and positive territorial dynamics, in-depth case studies were carried out. This qualitative methodological approach, which complements and illustrates the quantitative and documentary analyses, consisted of a detailed and contextualised analysis of two emblematic and significant initiatives in the SSE sector in Morocco, selected for their relevance to the research problem and their potentially innovative and transformative nature.

The first case study focused on the Shems Africa project (COP 27), an example of a social and solidarity economy initiative in the field of renewable energy and sustainable development, presented at COP 27 in Marrakech. The analysis of this case study focused on its objectives, its economic and social model, its environmental and social impact (in terms of job creation, social inclusion and carbon footprint reduction), its partnerships, as well as the challenges it faces in terms of sustainability and scaling up. Data collection for this case study included semi-structured interviews with the project leaders, analysis of project presentation and evaluation documents and, where possible, participant observation to capture the realities on the ground. The second case study concerned the National Initiative for Human Development (INDH), a major national strategy for combating poverty and inequality in Morocco, which includes a major dimension of support for social and solidarity economy projects. The analysis of this case study focused on the INDH's support mechanisms for SSE projects, the evaluation of their effectiveness and impact on local development, the identification of the success factors and limitations of this approach, and the prospects for improving the system. Data collection for this case study was based on an analysis of INDH evaluation reports, case studies of projects supported by the INDH, and interviews with INDH stakeholders and project beneficiaries. The case studies were analysed using a

comparative qualitative approach, with the aim of identifying the similarities and differences between the two cases, drawing out cross-cutting lessons and formulating general recommendations for the development of the SSE in Morocco. Throughout the methodological approach, particular attention was paid to the cross-validation of data from different sources, the triangulation of information, and the reflexivity of the researcher in order to guarantee the rigour and relevance of the analysis.

IX. 2.4. LIMITS OF THE STUDY

Although the methodology employed in this study was designed to ensure the rigour and relevance of the analysis, it is important to acknowledge and discuss here certain limitations inherent in the methodological approach adopted. With regard to the literature review, although the documentary search strategy aimed for exhaustiveness and systematicity in the selection of sources, it is possible that some relevant publications escaped our attention, particularly due to the limited scope of the databases consulted and the complexity of indexing publications on SSE, a multidisciplinary and constantly evolving field of research. In addition, the analysis of existing literature, by its very nature, is dependent on the orientations and potential biases of previous research, and may not exhaustively reflect all the nuances and existing perspectives on SSE in Morocco. With regard to the analysis of quantitative secondary data, the study is inherently limited by the availability and timeliness of existing statistical data on the SSE in Morocco. Although the article is based on the most reliable official sources available, such as the Ministry of Tourism, Handicrafts and the Social Solidarity Economy (MTAESS) and the High Commission for Planning (HCP), the most recent and complete sectoral statistical data available at the time of writing this article mainly date from the year 2020. Official statistical publications often have a significant time lag between the data collection period and their actual publication, and detailed and sectoral statistical data on the SSE may require a longer compilation and analysis time. As a result, the quantitative analysis presented in this article is primarily based on data prior to 2022, and therefore does not necessarily reflect the most recent developments in the SSE sector in Morocco during the years 2022, 2023 and 2024. It is therefore important to take this time lag into account when interpreting the quantitative results, and to consider that the trends and figures presented in the article offer an overview of the SSE situation in Morocco up to 2020, but would need to be updated and supplemented by more recent

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statistical data as soon as they become publicly available. Beyond this issue of updating data, the study is also limited by the intrinsic reliability and granularity of existing statistical data on the SSE in Morocco. The sectoral statistical data, although gradually improving, may still present gaps, methodological inconsistencies or a lack of finesse, particularly with regard to the precise measurement of employment, turnover and the social and environmental impact of SSE organisations. In addition, quantitative analysis based on secondary data does not establish direct causal relationships between the development of the SSE and improvements in socio-economic indicators, but rather identifies correlations and general trends. Finally, the in-depth case studies, while providing a rich and contextualised insight into emblematic SSE initiatives in Morocco, are by definition limited in scope in terms of generalising the results. The choice of two specific case studies, although justified by their relevance and innovative nature, does not make it possible to account for the diversity and complexity of the entire SSE sector in Morocco. Moreover, the qualitative analysis of the case studies, based on interviews and documentary analysis, may be influenced by the subjective biases of the researchers and actors interviewed, despite the efforts made to ensure reflexivity and triangulation of the data. In short, this study, although methodologically rigorous and relevant to its objectives, has certain limitations inherent in its qualitative and exploratory approach, which need to be taken into account when interpreting and generalising the results. These limitations also open up avenues for future research, which could notably deepen the quantitative analysis of the impact of the SSE, diversify the case studies,

and explore complementary methodologies to grasp the complexity and richness of the SSE phenomenon in Morocco.

3. RESULTS AND DISCUSSION

This section presents and discusses in an integrated manner the main results of the analysis, structured around the four major axes defined: the legal and institutional framework, the ecosystem of actors, alignment with the SDGs, and the challenges faced by the social and solidarity economy (SSE) in Morocco. These findings, derived from rigorous documentary analysis, robust quantitative secondary data, and in-depth case studies, provide a detailed and nuanced overview of the current situation of the SSE and its contribution to sustainable development in Morocco, while interpreting them in the light of existing literature and academic debates.

3.1 LEGAL AND INSTITUTIONAL FRAMEWORK: PERSISTENT FRAGMENTATION AND SECTORAL POLICIES - THE CHALLENGE OF INSTITUTIONALISATION TO BE OVERCOME

An in-depth analysis of the SSE legal framework in Morocco reveals a notable and persistent fragmentation, manifested in a patchwork of sectoral laws governing the various forms of SSE organisations. This legal architecture, while allowing for the existence and action of cooperatives, associations and mutuals, is characterised by the absence of a unified framework law that would coordinate and harmonise the sector as a whole. As emphasised in a convergent manner by numerous research studies and institutional reports (Sadiki, 2018; CESE, 2019), this legal fragmentation, far from being reabsorbed, persists despite the efforts made and attempts at legislative reform, in particular the draft framework law of 2015 which did not result in adoption. In practice, in the absence of a comprehensive and coherent legal framework, the SSE is still governed mainly by Law No. 12-112 on cooperatives, the 1958 dahir governing associations, and Law No. 65-00 on the mutual benefit code. While these sectoral legislative texts have enabled the emergence and development of the various components of the SSE, they remain intrinsically sectoral and do not give the SSE sector its own legal identity, unified status or overall institutional recognition. This fragmentation of the legal regime significantly complicates the institutional environment for SSE players, making it particularly difficult for them to be accurately identified statistically, to be fully recognised by the public authorities, and to be effectively integrated across the board into national economic policies. This persistent legal fragmentation remains a major obstacle, confirming the analyses of Sadiki (2018) and the EESC (2019), and can be interpreted, in the light of the work of Fraisse (2017), as a lack of co-construction of public policies with SSE players. Table 1 below summarises this complexity by comparing the main sectoral strategies and their integration of SSE. In parallel to this legal framework, which is intrinsically fragmented and open to improvement, it is nevertheless important to note the existence of sectoral public policies which, although they do not explicitly and directly target SSE as such, nevertheless include support mechanisms that indirectly, or even sometimes directly, benefit certain SSE organisations. The National Initiative for Human Development (INDH), launched in 2005, is a particularly striking and significant example, illustrating a hybrid model (local traditions + international standards) and relying on local dynamics while drawing inspiration from international approaches (Chaves & Gallego-Bono, 2020). Similarly, the Green Morocco Plan (PMV) and the Halieutis 2020 Plan (although with room for improvement in its integration of the SSE) represent sectoral policies with indirect repercussions on the SSE.

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X. TABLE 1: COMPARATIVE TABLE OF SECTOR STRATEGIES AND SSE INTEGRATION

National strategy	Main objectives	Target audiences	Integration of SSE (Direct/Indirect)	Main SSE support schemes
INDH	Combating poverty, reducing inequality, human development	Vulnerable populations, marginalised areas	Direct (support for associative and cooperative projects)	Financing, technical support, capacity building
Green Morocco Plan	Agricultural modernisation, increased productivity, export development	Farmers, agricultural sectors	Indirect (support for small farmers and agricultural cooperatives)	Subsidies, access to land, infrastructure modernisation
Halieutis 2020 Plan	Sustainable development of the fisheries and aquaculture sector, competitiveness	Fishermen, fish farmers, fishing industries	Potential for integration (cooperatives, fishermen, promotion of local products)	To be developed (SSE-specific mechanisms to be integrated)

3.2. Players and ecosystem: Gradual structuring, the key role of women and international cooperation - A dynamic but fragile ecosystem

The statistical data available in 2020 reveal a rich, diversified SSE ecosystem in Morocco that is gradually being structured, comprising around 24,000 cooperatives, 130,000 associations and 63 mutual societies (MTAESS, 2021). These figures bear witness to a developing structure, with a significant presence of SSE organisations in many sectors of activity and throughout the country. Within this ecosystem, the role of women appears to be particularly decisive, with 2,000 women's cooperatives (MTAESS, 2021), underlining their crucial commitment, particularly in the craft sector. The success of women's cooperatives, often supported by programmes such as the PMCE, demonstrates the potential of the SSE for women's empowerment (MDG 5) and social innovation, by making the most of traditional know-how and promoting local development. International cooperation also plays a catalytic role, providing significant financial and technical support, as illustrated by USAID's \$16 million investment in microcredit (USAID, 2020). However, this ecosystem, although dynamic, remains fragile and perfectible, and needs to be strengthened and structured.

3.3. ALIGNMENT WITH THE SDGs: NOTABLE SECTORAL CONTRIBUTIONS, BUT UNTAPPED POTENTIAL - SECTORAL ALIGNMENT CAN BE IMPROVED (INCLUDING FEZ CASE STUDY)

Analysis of the Moroccan SSE's alignment with the SDGs highlights notable sectoral contributions, particularly with regard to certain specific SDGs. With regard to MDG 1 (Eradication of poverty), the microcredit sector plays an important role in financial inclusion (1.5 million beneficiaries - FNAM, 2021). With regard to MDG 5 (Gender equality), women's cooperatives are an essential vehicle for empowerment. With regard to MDGs 8 and 12, fair trade via the PMCE and "Maroc Taswig" contributes to responsible consumption and production. The case study of the Circular Economy Cooperative in Fez provides a concrete illustration of the contribution of the SSE to several of the SDGs in an urban context. Firstly, the cooperative contributes directly to SDG 11 (Sustainable Cities and Communities) and SDG 12 (Responsible Consumption and Production) by developing urban waste collection, sorting and recovery activities in the city of Fez. Its actions significantly reduce the volume of waste sent to landfill, limit urban pollution, recover secondary resources from recycling, and promote more circular and sustainable modes of consumption and production at local level. Secondly, the cooperative is helping to

achieve MDG 8 (Decent Work and Economic Growth) and MDG 10 (Reducing Inequalities) by creating decent, stable jobs in working-class neighbourhoods in Fez, promoting the social inclusion of marginalised groups (unemployed young people, people from immigrant backgrounds, etc.), and offering training and professional development opportunities in green, promising occupations in the circular economy sector. Although there is room for improvement, the cooperative's business model aims to ensure long-term economic viability, while favouring limited profit-making and reinvesting profits in local development and improving members' working conditions, demonstrating a responsible and socially innovative entrepreneurial approach. The Circular Economy Cooperative in Fez is a concrete and relevant example of how a SSE initiative can make an integrated and cross-cutting contribution to the achievement of several SDGs in an urban context, by combining economic efficiency, positive social impact and environmental performance. However, despite these notable and increasingly visible sectoral contributions, it is clear

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that the overall potential of SSE for a more systematic, integrated and cross-cutting alignment with all 17 of the 2030 Agenda's SDGs still remains largely to be explored, developed and, above all, strengthened. A more strategic, proactive and cross-cutting approach, effectively and consistently integrating SSE at the heart of national public policies and sustainable development strategies, could significantly maximise its contribution to achieving the 2030 Agenda as a whole and amplify its positive impact on achieving the SDGs in Morocco. The Moroccan SSE has a sectoral alignment with certain SDGs (SDG 1, 5, 8, 12), but its potential for a more global and integrated alignment remains untapped. It is therefore essential to emphasise that the SSE in Morocco, over and above its already visible contributions to the SDGs most frequently cited in the literature, also has significant, and still under-exploited, potential to contribute to other SDGs less often highlighted in the Moroccan context, such as SDG 9 and SDG 13, in particular through its role in promoting social and technological innovation in the service of sustainable development, and in the fight against climate change and adaptation to its effects.

3.4. CHALLENGES: LEGAL GAPS, ECONOMIC CONSTRAINTS AND LACK OF COORDINATION - STRUCTURAL OBSTACLES TO OVERCOME (INCLUDING FEZ CASE STUDY)

Despite the contributions made by the SSE, the sector faces major challenges that are holding back its full development. The incomplete legal framework (absence of a framework law) is a major obstacle, as Fawzia Talout Meknassi points out: "No development can produce results without a legal framework". This legal fragmentation, confirming the analyses of Sadiki (2018) and the EESC (2019), creates uncertainty and limits the institutional recognition of the SSE. In addition to the legal challenges, there are economic constraints. Many SSE organisations, particularly small structures, face difficulties in accessing funding, a lack of professionalisation and economic vulnerability. In a constrained macroeconomic context (chronic trade deficit and high youth unemployment rate (around 20% in 2022)), these economic weaknesses may compromise the sustainability and development of the SSE. Finally, the need for greater coordination remains a major challenge. Although progress has been made since the creation of the Ministry dedicated to SSE, there is still room for improvement in inter-institutional coordination between the various public players involved in promoting and supporting SSE. The case study of the Circular Economy Cooperative in Fez concretely highlights some of these challenges at local and urban level. Despite its innovative economic model and positive social and environmental impact, the cooperative is facing recurring difficulties in obtaining the funding it needs to develop its activities and invest in more efficient collection and sorting equipment. Access to traditional bank financing remains complex because of the cooperative's small size, its specific legal status and the lack of financial guarantees it can provide. In addition, the cooperative faces challenges in terms of coordination with the municipal services responsible for urban waste management, in particular to optimise collection routes, secure access to municipal landfill sites and benefit from clearer institutional

recognition of its role and its contribution to the public waste management service. These legal, economic and coordination challenges at local and urban level echo the more general structural challenges identified at national level for the SSE sector as a whole in Morocco, underlining the need to remove these obstacles to enable the SSE to fully play its role as a lever for sustainable and inclusive development in Moroccan cities. These legal, economic and coordination challenges, highlighted in the literature (Sadiki, 2018; Kingdom of Morocco, CESE, 2019; World Bank, 2021), hinder the full development of SSE in Morocco.

3.5. SUCCESS AND CONTRIBUTIONS : REAL BUT PARTIAL POTENTIAL - A HYBRID MODEL TO BE CONSOLIDATED

The results confirm that the SSE in Morocco represents a significant lever for socio-economic development, with a contribution to GDP (3.9% in 2020) and employment (5% of the working population - MTAESS, 2021). These figures, combined with the historical roots of the SSE and its role in reducing poverty (Dahman-Saïdi, 2015), underline its intrinsic importance. The Moroccan SSE appears to be a hybrid model, combining ancestral practices and modern forms of organisation, and demonstrating an interesting capacity for adaptation and innovation to meet contemporary challenges, particularly in terms of sustainable development and ecological transition, in connection with SDG 13 (Climate Action) and SDG 9 (Sustainable Innovation and Infrastructure). The National Initiative for Human Development (INDH), often cited as an example of public policy that at least partially integrates SSE principles, illustrates this hybridisation. It is based on local dynamics and community initiatives, while drawing inspiration from international approaches to participatory development and the fight against poverty. It is important to emphasise that the INDH, through its support for solidarity-based agriculture projects, sustainable management of natural resources and the development of renewable energies in rural areas, is also making an indirect but significant contribution to MDGs 9 and 13, by encouraging more sustainable and resilient modes of production in the face of climate change, and by supporting social and environmental innovations within the territories. The success of women's cooperatives, particularly in crafts and local produce, is another highlight. These initiatives, often supported by international cooperation programmes such as the PMCE, demonstrate the potential of the SSE for empowering women and reducing gender inequalities (MDG 5). They also embody a form of social innovation, making the most of traditional know-how, creating decent jobs and promoting local development in

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areas that are often marginalised. The sectoral alignment of SSE with certain SDGs, in particular SDG 1 (poverty), SDG 5 (gender equality), as well as SDGs 8 and 12 (decent work and responsible consumption), although there is room for improvement, is therefore a tangible reality. Generally speaking, the Moroccan SSE, over and above its traditional social and economic role, has a still largely unexplored potential to contribute to the challenges of the ecological transition and the fight against climate change (SDG 13), as well as the promotion of innovation and sustainable infrastructures (SDG 9), particularly in the emerging sectors of the circular economy, renewable energies, sustainable agriculture and environmental services, which deserve to be better supported and promoted by public policies. The Moroccan SSE, although successful, has real but partially exploited potential, requiring consolidation of its hybrid model and diversification of its sectors of intervention in order to maximise its contribution to all the SDGs, including SDGs 9 and 13.

3.6. LIMITS AND CHALLENGES: FRAGMENTATION, CENTRALISATION AND DEPENDENCE STRUCTURAL OBSTACLES TO BE REMOVED

However, the results highlight limitations and challenges that hinder the full development of the SSE in Morocco. Legal fragmentation remains a major obstacle, confirming the analyses of Sadiki (2018) and the EESC (2019), creating a complex and uncertain institutional environment. The centralisation of

public policies, despite the INDH's territorial approach, limits the integration of local specificities and hinders a cross-cutting approach to SSE, which is nonetheless essential for the SDGs. Dependence on external funding, although international cooperation is valuable, weakens the sustainability of the SSE and limits local ownership, underlining the need to strengthen endogenous funding, in line with the analyses of El Aissami (2020). These structural limitations, linked to legal fragmentation, centralised policies and financial dependence, are major obstacles to the development of SSE in Morocco.

3.7. PERSPECTIVES AND RECOMMENDATIONS: REINFORCED INSTITUTIONALISATION AND TRANSVERSAL INTEGRATION - TOWARDS A SSE FULLY AT THE SERVICE OF THE SDGS

The results open up prospects for strengthening the role of the SSE as a lever for sustainable development in Morocco, and highlight the need for proactive and targeted public policies to maximise its contribution to all the SDGs, including SDGs 9 and 13, which have so far been under-represented. To make these recommendations more operational, Table 2 below summarises the main courses of action proposed, identifying the key players and the concrete actions to be implemented. Adopting the framework law is an urgent priority, to harmonise the sector and facilitate its development, in co-construction with SSE stakeholders (Fraisie, 2017). Strengthening urban cooperatives and private mutuals are other avenues to be explored. Finally, it is essential to integrate SSE across the board into national economic policies, capitalising on local successes and drawing inspiration from innovative models such as Shems Africa. It is particularly important that public policies in favour of SSE take greater account of the environmental and climate dimension, by supporting SSE initiatives that contribute to the ecological and energy transition (SDG 13), and by encouraging innovation and modernisation of the sector (SDG 9) through specific funding and support mechanisms for innovative social enterprises and cooperatives involved in the future sectors of the circular economy, renewable energies and green technologies. Strengthening the institutionalisation of the SSE, integrating it transversally into public policies, and capitalising on local successes are key perspectives for maximising the contribution of the SSE to the SDGs in Morocco, taking care not to overlook its specific potential for achieving SDGs 9 and 13, and making the SSE a key player in the ecological transition and the fight against climate change in Morocco.

XI. TABLE 2: POLICY RECOMMENDATIONS FOR STRENGTHENING THE SSE IN MOROCCO

Policy recommendation	Key players involved	Concrete actions
Adoption of an ambitious framework law on the SSE	Parliament, Ministry of SSE, SSE stakeholders, Legal experts	Participatory drafting of the framework law, Accelerated legislative process, Dissemination and popularisation of the law
Strengthening inter-institutional coordination	Ministry of SSE, sector ministries (Agriculture, Industry, Social Development, etc.), development agencies	Establishment of regular interdepartmental committees, Development of an integrated, shared national strategy, Clarification of roles and responsibilities

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Development of endogenous and diversified mechanisms	Ministry of SSE, Public and private financial institutions, Social investment funds, Local authorities	Creation of specific public SSE guarantee funds, Tax incentives for private social investment, Development of solidarity and participative finance.
Mainstreaming the SSE in public policies	All ministries, local authorities, professional organisations, social partners	SSE conditionality in public tenders, Inclusion of SSE in sectoral development strategies, Creation of one-stop SSE shops at local level.
Capacity building and professionalisation of SSE players	Ministry of SSE, Vocational training centres, Universities, Support and coaching organisations	Development of training programmes tailored to the needs of the SSE, Creation of resource and expertise platforms, Support for the structuring and professionalisation of SSE organisations.

CONCLUSION

In conclusion, this study has rigorously demonstrated the fundamental role of the social and solidarity economy (SSE) in Morocco as a lever for human and socio-economic development in achieving the Sustainable Development Goals (SDGs). Rooted in a rich cultural heritage and driven by dynamic players, the Moroccan SSE makes a significant contribution to job creation, the reduction of poverty and inequality, and the empowerment of women, confirming its potential for more inclusive development. Its sectoral alignment with the SDGs, in particular the fight against poverty, gender equality, decent work and responsible consumption, is a strategic asset for Morocco. However, major challenges hinder the full development of SSE, notably legal fragmentation, the absence of a framework law, the centralisation of policies and dependence on external funding, which limit its structuring, sustainability and effectiveness. To unleash the potential of SSE and maximise its contribution to the SDGs, it is therefore crucial to adopt an ambitious and participatory framework law on SSE, which is essential to harmonise the legal framework, clarify the status of SSE organisations and facilitate their access to public support, while ensuring co-construction with SSE stakeholders to guarantee its relevance and ownership. It is also strategic to strengthen urban cooperatives and private mutual societies, as vectors for urban development and a response to emerging social needs, and to integrate SSE across the board into national economic policies, considering it as a strategic sector in its own right and capitalising on local successes and innovation. Finally, it is imperative to strengthen the capacities and professionalise SSE players, by offering appropriate support in terms of training, management, financing and access to markets to ensure their development and sustainability. Ultimately, the Moroccan SSE is a precious asset for a more sustainable and inclusive Morocco. By overcoming legal and structural barriers and fully integrating SSE into its development strategies, Morocco can make this sector a key driver in its transition to a development model more in line with the SDGs and the needs of its population. Future research should deepen the impact of SSE on specific SDGs and explore its potential in sectors of the future, thus consolidating SSE as a pillar of a prosperous, equitable and sustainable Morocco for all.

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