

The role of NIHD¹ in promoting Women Cooperatives in Morocco: a micro econometric Analysis

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Abstract

The objective of this paper is to show the extent to which the implementation of the National Initiative for Human Development (NIHD) contributed to the growth of women cooperatives. This paper has mobilized individual data from 1512 women cooperatives. Based on a probit model, the results show that the NIHD has not only contributed to the growth of cooperatives of women, but also to significantly reduce the rate of inactivity (2). In terms of public policy, public program should cover more territory, and should not be limited to predetermined areas so that the fruits of development can be of benefit to all.

Keywords: NIHD, cooperatives of women, development, morocco.

Introduction

Being conscious of the economic and social role in the development process of the country, Morocco has undertaken a number of reforms to raise the position of woman to be a key pillar in generating

¹ National Initiative for Human Development

²Inactive cooperative: In principle, a cooperative is declared inactive if it has not operated any activity for at least one year. In fact, based either on field visit or on the PV of the cooperative (which indicates that the cooperative has not done any activity), or on the advice of the technical administration to declare a cooperative is inactive.

prosperity. Thus, during the last decade, the status of women has seen a remarkable evolution. Today, women occupy a central position in the development of human resources of the country.

In the 1970s, economists like Boserup (1970) developed the approach of "integration of women in development." This approach shows the fact that the contributions of women in development were overlooked and inadequately assessed. In addition, it advocates rendering the development more efficient, more convenient and more real by directly involving women in its process.

At the beginning of the 1980s, the concept of "women and development" is based on the argument that women participate in the development process but on not very well defined and uneven bases. It appears a marginalization of women who probably is detrimental to a harmonious, efficient and sustainable development; thence are born projects of improving women's access to resources as well as their involvement in the development process and decision making.

The level of economic and social development of a country depends on the stock of human resources available, but also on how this stock is used. Optimal allocation of productive capacity of a country or society is the imperative to create systems where the best competencies, both masculine and feminine can flourish. Practically, women suffer from disparities in all fields compared to men. The indicator on the gender differences of the World Economic Forum (Gender Gap Index, GGI) shows that countries with greater gender equality are more competitive and grow faster.

Hirsch and Peters (2002) state that "*the nature of the activity pursued differs depending on whether the company was created by a man or a woman*". Women tend to create businesses in areas related to services such as retail, public relations, education and advisory services, while men are more inclined to industry, construction and high technology.

In Morocco, the public authorities have implemented the NIHD (National Initiative for Human Development). It is an ambitious program to improve the living conditions of the most vulnerable population, especially women. The most appropriate way for the integration of women in the development process are the cooperatives

(3). This type of entrepreneurship allows women to meet their basic needs and has certain characteristics that suit their statutes. Indeed, women's cooperatives (4) are managed according to the principles of democracy and solidarity. They appeal to more labor force than technology. They do not need just a limited funding in the starting phase. They are essentially based on the manipulation of local raw materials. Thus, it contributes to the preservation of Moroccan cultural heritage, especially in the artisanal domain.

The development of this type of entrepreneurship is made possible by the nature of the Moroccan society which is a society of true solidarity in which collective work and mutual aid are ancestral values.

The balance sheet of the NIHD 2011-2012 is reassuring. The committed funds were amounted to 7.45 billion MAD, including a participation of NIHD estimated at 4.38 billion MAD. 8800 projects and 1700 activities were realized. These projects have benefited to 2.4 million people. In reviewing the projects that benefited most from the funds of the NIHD, the sectorial analysis of these projects shows the predominance of the agricultural sector at 53% followed by commerce and professions with 31% and craftsmanship that comes in third position with 13% of scheduled Income Generating Activities.

The objective of this article is in this direction, where we try to show the extent to which the implementation of this program has contributed to the development of female entrepreneurship and the increase of the activity of feminine cooperatives that already exists. The paper is structured as follows: the second section presents the main objectives and challenges of the NIHD. Section three presents a review of literature on the link between women's entrepreneurship and the emancipation of the woman. Section four will be devoted to the empirical study. The fifth section concludes.

3 Law No. 24.83 determining the general status of cooperatives and the functions of the Office of the Development and Cooperation define the cooperatives as follows : "The cooperative is a grouping of physical persons who agree to unite to create an enterprise charged to provide, for their exclusive satisfaction, the product or service they need and to operate and manage it by applying the fundamental principles defined in Article 2 and seeking to achieve the goals laid in Article 3 of this law". From this, the subject of a cooperative is to meet the common needs of its members, and who do not seek personal gain, to achieve social or societal objectives based on an economic activity.

4 Women Cooperative: Is a cooperative whose members are exclusively women.

NIHD: Goals and challenges

The NIHD is a national program initiated by the public authorities in Morocco and aims to improve the living conditions of the most disadvantaged layers Morocco. Its implementation is essentially dictated by the insufficiency of programs in the fight against poverty. Indeed, more than half of the national budget is allocated to the social sector.

Despite the improvement of certain socio-demographic indicators, the outcomes are below the expectations of the population. Faced with this critical situation, it was decided to launch the NIHD in 2005.

The main thrust of this initiative is based on: 1) the fight against poverty; 2) social exclusion; 3) the precariousness; 4) the establishment of a cross-program (5). It is a program which is conducted especially in the most disadvantaged communities. It's funding ensure around 60% of the state budget. The contributions of local and international cooperation (World Bank, European Union, African Development Bank) represent equal shares up to 20% each. This involvement of the international community reflects the recognition of the importance of this major project in the economic and social development in Morocco.

In terms of initial assessment, we can say that the achievement of the objectives is on the right path. Thus, the Ministry of the Interior, in charge of managing the National Initiative for Human Development (NIHD), can rejoice. The 2011-2012 report is reassuring. Since 2011, the number of beneficiaries reached nearly 2.9 million.

As for the committed funds, they amounted to 7.45 billion MAD, including participation of NIHD estimated at 4.38 billion MAD. As for achievements in 2011-2012, 8800 projects and 1700 activities were realized within the framework of the NIHD.

These projects have benefited to 2.4 million people with a budget of 6 billion MAD. With regard to income generating activities, they were amounted to 1984 in favor of 29760 beneficiaries. The invested amount was of 558.4 million DH, including a contribution of 356 million MAD of the NIHD.

Within the framework of the upgrading program in the territorial

⁵This axis consists in the organization of trainings and technical assistance for local elected representatives, in the social, cultural and sportive animation for the benefit of the local population.

level, the Committee noted that the NHRI has allowed the construction of 423 km of roads and tracks, commissioning of 27 health centers, assuring drinking water for 86 Douars (6) and electrification of 1,425 Douars.

It should be noted that during the year 2012, the number of projects initiated by the NIHD has increased considerably from 4300 in 2011 to 4,986 in 2012, for a global investment of 3.86 billion MAD, including 2.46 billion MDH from the NIHD.

By examining the projects that benefited most from the funds of the NIHD, sectoral analysis of these projects shows the predominance of the agricultural sector at 53%, followed by commerce and crafts with 31% and craftsmanship that comes in third position with 13% of AGR⁷ programmed.

Feminine entrepreneurship and empowerment of women

Cited by Charlier (2006), the concept of empowerment has appeared in the first radical movements of blacks in North America (Falquet, 2003). This concept is also, according to Charlier (2006), inseparable from popular educational practices inspired by Brazilian Paulo Freire in the 1970s. From the 1980s, it was then widely used in feminist discourse (Charlier, 2006).

For DAWN, empowerment is a process of social change that enables disadvantaged individuals (especially women) to claim equal treatment. In this context, the works of Sen and Grown (1987), Moser (1993) and Parpat (2008) emphasize the difficulty of achieving equitable economic and social development without a process of empowerment for women.

The multiplicity of works that have tried to define the concept of women's empowerment illustrates well its complexity. Mahmud (2003) summarizes the essential definitions given to this concept. For him, this concept is strongly related to key concepts such as power, capacity, rights, interests and control. Malhotra et al. (2002) affirms that the concept of empowerment should be conceived as operating at several levels. Thus, public intervention in favor of the empowerment of women in a domain will not necessarily be followed by empowerment in other domains.

⁶ Douar is a group of people who are generally located in rural area

⁷ Income Generating Activity

Beyond these academic works, the concept of empowerment is officially adopted in the Beijing Conference (1995). Indeed, international organizations and NGO shave generalized the use of this concept.

The indicator on the gender differences of the World Economic Forum (Gender Gap Index, GGI) shows that countries with improved gender equality are more competitive and grow faster. This gender gap indicator is at first calculated by the World Economic Forum in order to capture the extent and trend of gender disparities. It measures the average level of disparities attained in a given country in four key aspects: economic, education, health and politics. The GGI represents the arithmetic average of four sub-indicators: the sub-indicator of participation and economic outlook, the sub-indicator of the level of education, the sub-indicator of health and life expectancy as well as the sub-indicator of political responsibility. The used index attempts to measure gender disparities in access to resources and opportunities in these countries and not their actual levels of resources and opportunities. The indicator penalizes or reward the countries based on the degree of disparities in enrolment rates, and not according to the general level of education in the country. Therefore, this indicator makes it possible to Benchmark whatever is the level of development of the country.

In an exploratory study, Shim and Eastlick (1998) have compared the Hispanic entrepreneur women. The authors found that companies run by women are younger, had fewer employees and lower incomes in comparison to their male counterparts.

In Morocco, to our knowledge, most of the literature focuses on the issue of female entrepreneurship in the capitalist perspective, and no work has attempted to empirically analyze female entrepreneurship in its social sense. This issue will be discussed in the next section.

Empirical analysis

The women's cooperatives in Morocco - an analysis of the sector

Sample description

According to ODCO (Co-operation Development Office), Women's cooperatives in Morocco are about 1512 spread over 74

provinces which are almost 20 cooperatives for each province. The average age of women's cooperatives is almost six years which reflects that the development of this type of entrepreneurship is a recent phenomenon.

The average number of participants per cooperative is 18 people (table no.1). The average inactivity rate of cooperatives is 15%. This rate drops to 5% after 2005 (the date of the establishment of NIHD).

Table no. 1. Descriptive statistics

Variable	Mean	Std. Dev.	Min	Max
Effective	20.43689	28.66363	1	192
Average age	6.147541	2.993527	0	15
Members	17.65574	9.068049	7	57
Inactive Cooperative after 2005	5.508197	9.987697	0	50
Inactive Cooperative	15.7541	16.66399	0	67

Source: Author's achievement

Breakdown per sector

The sectorial distribution of female cooperatives suggests a high concentration of women's cooperatives in the two traditional sectors of agriculture (537 cooperatives which is 35.5% of creations. It includes farming, beekeeping, rabbit breeding, the poultry) and handicrafts (592 units or 39.2% of co-operatives are regrouped in textiles, embroidery and traditional and modern sewing) followed by Argan sector (210 cooperatives are almost 14% of the cooperatives).

Table no. 2. Distribution of women according to the cooperatives sector

	Effectives	Percentage
Agriculture	537	35,5
Literacy	6	0,4
Argan	210	13,9
Art and culture	1	0,1
Craft	592	39,2
Consumption	1	0,1
Foodstuffs	125	8,3
Printing and stationery	1	0,1
Labor	7	0,5
Fishing	7	0,5
Medicinal and Aromatic Plants	25	1,7
Total	1512	100

Source: Author's achievement

Repair according to the situation of the business line

One of the levers which currently face women's cooperatives is that of its sector of activity. According to this criterion, just over 15% of women's cooperatives are inactive (237 cooperatives).

Table no. 3. Distribution of women cooperatives according to the situation of its activity

	Numbers	Percentage
Active	1275	84,3
Inactive	237	15,7
Total	1512	100

Source: Author's achievement

Distribution according to the date of creation: after NIHD

Concerning the evolution of female workforce cooperatives related to the implementation of NIHD, we can clearly see that the number of cooperatives is almost tripled after NIHD first initiated. For example, the number of cooperatives created before the implementation

of NIHD is 405 (26.8%), while more than twice was created after the NIHD (1107 units). These figures are a first index that allows us to support the crucial role played by this initiative in the development of the women's cooperative in Morocco.

Table no. 4. Distribution of women's cooperatives according to their relationship with NIHD

	Numbers	Percentage	Valid Percentage	Cumulative percentage
After NIHD	1107	73,2	73,2	73,2
Before NIHD	405	26,8	26,8	100
Total	1512	100	100	

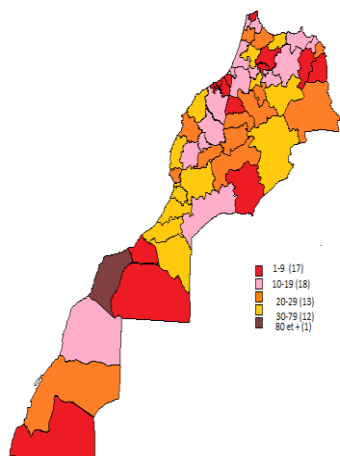
Source: Author's achievement

Geographical distribution of women's cooperatives

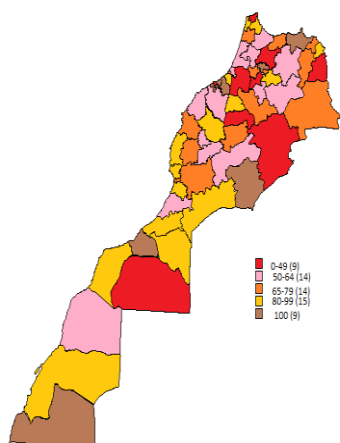
In what follows we try to analyse the distribution of cooperatives in a spatial perspective. We show which provinces have a high concentration of women cooperatives and which have higher rates of inactivity? Finally what are the provinces that experience a remarkable growth of cooperatives after 2005?

The province of Layyouné, which is located in the Moroccan Sahara, includes the highest number of women's cooperatives with more than 80 cooperatives. 12 provinces have a number of cooperatives that fall between 30 and 79. They are basically those located in the region of Souss Massa Draa, as well as the provinces of Essaouira, El Jadida, Errachidia and El Houceima. On the other hand, the poorest provinces in terms of women's cooperatives are essentially urban ones. They are the provinces of Rabat, Sale, Casablanca and Tetouan.

Graph no. 1. Distribution of female cooperatives by province



Graph no. 2. The percentage of cooperatives created after 2005 by provinces



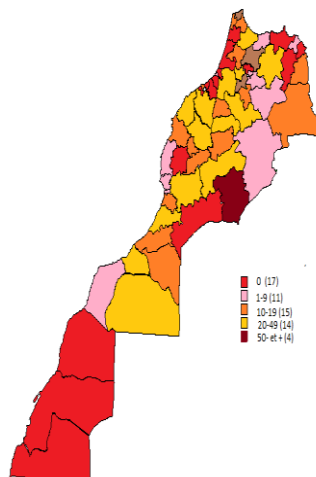
Source: Author's achievement

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Some provinces have seen the creation of women's cooperatives just after the implementation of NIHD. They are mainly the two Sahara provinces of Tan-Tan and Lagouira, as well as the provinces of Nador, Rabat, Sale, Skhirat, Temara, Fez and some provinces of the great Casablanca.

Concerning the geographical distribution of inactive cooperatives, we find that the highest rates of inactivity (over 50%) is observed in the province of Zagora which is located in the extreme south-eastern of Morocco. It is an underprivileged province with higher poverty rates. Other provinces are less inactive (the inactivity rate is between 20% and 49%). We may cite, for example, the provinces of Settat, El Jadida, Kelaa Sghagna, Taroudante, Ouarzazate, Khmissat and Taounate. However, some provinces do not include inactive cooperatives. In particular, this includes the provinces of Chichawa, Tata, Larache-Casablanca axis provinces and some eastern provinces (Nador, Oujda, Taourirt). Thus, we can confirm that the inactivity of women's cooperatives characterizes essentially the rural provinces.

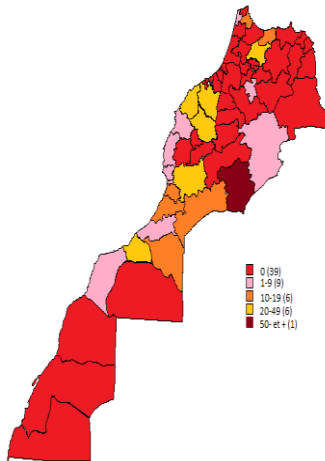
Graph no. 3. The percentage of inactive cooperatives by provinces



Source: Author's achievement

The following graph has clearly shown that the phenomenon of female cooperative inactivity is greatly reduced after 2005, the date of the implementation of NIHD. Although the rate of inactivity has remained high in the province of Zagora, we observe that the number of provinces, in which all the cooperatives are active, is increased to 39 provinces, while it was only 17 provinces. Despite the expanded efforts within the framework of the NIHD, only six provinces still have inactivity rates that range between 20 and 49%.

Graph no. 4. The percentage of inactive cooperatives created after 2005 by the provinces



Source: Author's achievement

An econometric analysis of the role of NIHD in the growth of women cooperatives

Our purpose here is to show to what extent the introduction of NIHD has allowed the development of women cooperatives both in terms of quantity and reduction of inactivity.

Data and methodology

- Data

The conducted empirical work makes use of individual data of 1512 women cooperatives spread over the entire Moroccan territory.

For each cooperative, we have enough information about: the creation date (which determines those created before and after the NIHD), the province in which it belongs, business line, the number of members and the rate of inactivity.

- Methodology

In order to analyse the factors affecting the level of inactivity of women's cooperatives, we rely on a dichotomous econometric model which is written as follows:

$$\begin{aligned} Inact_i = & \alpha_0 + \alpha_1 Age + \alpha_2 Sect + \alpha_3 Provin \\ & + \alpha_4 Adh + \alpha_5 ApresINDH + \mu_i \end{aligned}$$

The dependent variable is the level of inactivity of the cooperatives. The cooperative takes the value 1 if it is inactive but zero if it is not (this variable is named *Tau_Inactiv*). Several variables may influence the rate of inactivity of women's cooperatives: the age variable (called *Age*). Among the explanatory variables we find also the business line. This latter is approximated by ten binary variables corresponding to ten possibilities: Literacy, Argan, art and culture, craft, consumption, food, printing and stationary, labour, fishing, medical and aromatic plants. To avoid collinearity problems, the eleventh sector which constitutes the baseline (agriculture) is not included. The size of cooperatives is approached by the number of members. Two methods are introduced by two binary variables (number of adherents is between 7 and 20 and the number of adherents is greater than 20). Third, membership number is less than 7 as the reference category. To take into account the impact of the NIHD, we include a quantitative binary variable that takes the value of 1, otherwise it turns to zero if the cooperative is created after the implementation of NIHD.

Results

The table reports the results of estimating the intrinsic determinants for women cooperatives. Before interpreting the results, it is relevant to highlight the methodology followed during the development of the table. A positive coefficient is linked to an increase of inactivity compared to the reference and vice versa for the case of a negative coefficient. In order to make the table easier, we have postponed only the business sectors and the provinces that are significant.

The business line is a key determinant of women cooperatives inactivity. In comparison to the sector of agriculture, inactivity of cooperatives decreased significantly in food sector. In fact, women are highly active in the harvest of the local raw materials especially food products since this type of activity does not require significant funding start-up or technology.

The coefficient associated to age is positive and significant. Thus the inactivity of cooperatives increases with seniority. In addition, the data presented in the table helps to realize the potential role of the size of cooperatives in their businesses. Indeed, the more the number of members ceased to increase (beyond 7 participants), the more likely to fall in inactivity rises. In as much as women cooperatives do not follow an adequate human resources management system, it is natural that conflicts among members arise. These conflicts become extremely weighty as the cooperative increases in size which could lead to inactivity in turn.

On another issue, the study reveals that when a cooperative is created after the implementation of NIHD, the probability of falling into inactivity is reduced since the associated coefficient is negative and highly significant. This reveals the importance of this initiative in the promotion and growth of women cooperatives.

Table no. 5. The results of estimating the dichotomous model

	Variables	Coefficient	Standard errors
Sector	foodstuffs	-1.090*	(0.601)
Provinces	6.prov1	2.907***	(0.789)
	10.prov1	4.116***	(1.576)
	15.prov1	1.683**	(0.837)
	17.prov1	1.351*	(0.741)
	19.prov1	2.253**	(1.092)
	21.prov1	1.780**	(0.822)

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	23.prov1	2.384**	(1.184)
	28.prov1	2.137***	(0.811)
	36.prov1	2.096**	(0.864)
	48.prov1	1.899**	(0.956)
	53.prov1	3.337***	(1.136)
	58.prov1	2.530***	(0.822)
	63.prov1	3.371***	(1.103)
	64.prov1	2.002*	(1.140)
	65.prov1	3.048***	(1.052)
	68.prov1	2.668***	(0.640)
	72.prov1	1.560*	(0.930)
	73.prov1	2.748***	(0.669)
	74.prov1	4.349***	(1.685)
<hr/>			
	Age	0.0642***	(0.0182)
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	membership number between and 20	7 0.629**	(0.320)
Size	Number of members over 20	0.570	(0.367)
<hr/>			
NIHD	Cooperatives created after NIHD	-2.018***	(0.275)
<hr/>			
Constant		-2.612***	(0.728)

Note: *** p<0.01, ** p<0.05, * p<0.1

The success of NIHD is achieved by the completion of several complementary and not prioritized objectives. It is, in fact, to strengthen support for local associations that are active in human development, governance and local capacity through flux of information and awareness rising events. NIHD has been expected to boost the local economy through income-generating activities such as, offering support to local cooperatives (agricultural productions, livestock and craft), to processing and packaging units of local products as well as local projects in these various areas: aromatics, beekeeping, handicrafts, rural tourism and the preservation of the environment.

Practically nine years after its implementation, this public policy has finally reached its cruising speed. Indeed this Moroccan initiative is recognized as a model in human and social development within the developing countries. Indeed, Morocco hosted in 2007 the first international conference on the subject in collaboration with the United Nations Environment Programme for Development. Its main purpose is to share the experience with more than fifty African countries, large foreign financial institutions and NGOs⁸, in order to create synergies in human development.

Conclusion

NIHD is designed in order to consolidate the political gains by promoting the economic, social and cultural rights of citizens as well as to struggle against social and territorial disparities. The advent of the National Initiative for Human Development (NIHD) has played a key role in the development facing the cooperative sector of women especially during the last three years in its approach to reduce poverty in rural areas through supporting the creation of income-generating activities. This later has benefited several women's cooperatives in the field of farming and crafts.

Like other types of entrepreneurship, the development of cooperatives faces several constraints. Among these obstacles, we can cite the inherent systematic discrimination against the female gender and difficult access to financing and the conditions to benefit from credits are disadvantageous. Also, the credibility of these women is often being tested when dealing with institutions or partners. Women's

⁸ Non-governmental organization

cooperatives suffer from a lack of technical skills and knowledge in management and marketing of their products, which explains the low productivity and competitiveness. Cultural constraints, in the same vein, constitute an additional obstacle hindering the success of women in the conduct of their business. Thus, it is obviously clear that governmental and non-governmental organizations, bilateral cooperation, the UN system, national or local associations, professional bodies and local authorities are required to coordinate and work in partnership to enhance cooperative entrepreneurship to the level that it plays sounds in the socio-economic development of the country.

In addition, the majority of these women is artisans or small-size livestock producers and has not yet the entrepreneurial culture which forms the essential added value to the development and sustainability of any projects. Indeed, the emergence of entrepreneurial culture can be summarized in four main factors: a desire for independence, monetary incentives, and factors related to the family and others related to work or the personality of the entrepreneur. These are the major variables that encourage the initiative towards entrepreneurship events (Carter et al, 2003; De Martino and Barbato, 2003). The investigation of these items can be subject to the future works.

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Annex:

Table no. 6. List of province

Code	Province	Code	Province
1	Agadir ida ou tanane	38	Laayoune
2	Al fahs anjra	39	Larache
3	Al hoceima	40	Marrakech
4	Al youssoufia	41	Mediouna
5	Aousserd	42	Meknes
6	Assa zag	43	Midelt
7	Azilal	44	Mohammadia
8	Ben slimane	45	My Yaakoub
9	Benimellal	46	Nador
10	Berchid	47	Nouaceur
11	Berkane	48	Ouarzazate
12	Boujdour	49	Ouazzane
13	Boulmane	50	Oued-eddahab
14	Casablanca	51	Oujda angade
15	Chaouen	52	Rabat
16	Chichaoua	53	Rhamna
17	Chtouka ait baha	54	Safi
18	Driouch	55	Sale
19	El hajeb	56	Sefrou
20	El haouz	57	Settat
21	El jadida	58	Sidi Bennour
22	Errachidia	59	Sidi ifni

23	Es-smara	60	Sidi slimane
24	Essaouira	61	Sidi-kacem
25	Fes	62	Skhirate temara
26	Figuig	63	Tan-tan
27	Fkih ben saleh	64	Tanger assilah
28	Guelmim	65	Taounate
29	Guercif	66	Taourirt
30	Ifrane	67	Tarfaya
31	Inzegane ait melloul	68	Taroudante
32	Jrada	69	Tata
33	Kalaa sraghna	70	Taza
34	Kenitra	71	Tetouan
35	Khemisset	72	Tinghir
36	Khenifra	73	Tiznit
37	Khouribga	74	Zagoura

Graph no. 5. Discriminate power of probit model

