From Technological Innovation to Social Innovation: The Role of Moroccan Women's Cooperatives in the Transition Towards Sustainable and Inclusive Territorial Development

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ABSTRACT

This study investigates the role of Moroccan women's cooperatives in fostering sustainable and inclusive territorial development through the integration of social and technological innovations. Focusing on the Marrakech-Safi region, the research employs a qualitative methodology, utilizing semi-structured interviews with 24 women-led cooperatives engaged in sectors such as handicrafts, agriculture, argan oil processing, and medicinal plant production. The primary objective is to explore how these cooperatives leverage innovative practices to enhance job creation, preserve local know-how, promote environmental sustainability, and empower women. Preliminary findings reveal that these cooperatives significantly contribute to sustainable territorial development by harmonizing economic growth, social inclusion, and environmental conservation. However, persistent financial and technical constraints hinder their full potential. The study concludes with strategic recommendations aimed at enhancing the capacity and impact of women's cooperatives, thereby supporting their role in achieving sustainable and inclusive local development. This research contributes to the broader discourse on social and technological innovation by highlighting the unique challenges and opportunities faced by women-led initiatives in developing contexts.

Keywords: Social innovation, Technological innovation, Sustainable territorial development, Women's cooperatives, Women's empowerment, Morocco.

INTRODUCTION

Technological and social innovations are increasingly recognized as critical drivers of balanced and sustainable development. Historically, technological advancements have been pivotal in fostering economic growth and improving living standards (Schumpeter, 1934; Romer, 1990). However, the limitations of a purely technological approach have become evident in the face of escalating social inequalities and environmental crises. Social innovation, which seeks to address social and environmental needs through novel solutions, has emerged as an indispensable complement to technological innovation, particularly in regions where vulnerable populations face significant structural barriers (Moulaert, MacCallum, Mehmood, & Hamdouch, 2013; Murray, Caulier-Grice, & Mulgan, 2010). This dual approach is reflected in the United Nations' Sustainable Development Goals (SDGs), which advocate for an integrated strategy combining technological and social innovations to ensure inclusive and resilient progress (United Nations, 2015). In African countries, where sustainable development challenges are exacerbated by socio-economic disparities and heightened exposure to climate risks (African Union, 2015), social innovation holds particular significance. Women's cooperatives, as local development actors, exemplify the synergy between social and technological innovation. These structures play a crucial role in women's economic empowerment, social justice, and environmental preservation (Bacq & Janssen, 2011; George, McGahan, & Prabhu, 2012). By reconciling economic progress with social equity, they demonstrate the relevance of a sustainable territorial development model rooted in local realities (Sen, 1999; UNDP, 2020).

In Morocco, women's cooperatives in the Marrakech-Safi region provide a compelling example of this dynamic. They combine technological innovations, such as sustainable agricultural practices and renewable energy solutions (Farinelli, Bottini, Akkoyunlu, & Aerni, 2011), with social innovations aimed at women's empowerment, skill development, and community inclusion (Moulaert & Nussbaumer, 2005). However, their potential is constrained by significant structural challenges, including limited access to funding, inadequate technological infrastructure, and a lack of tailored training programs (Bebbington & Batterbury, 2001). Against this backdrop, the central research question of this study is: To what extent can Moroccan women's cooperatives, by integrating technological and social innovations, contribute to a transition towards sustainable and inclusive territorial development? This question is particularly relevant in a context where public policies and development strategies aim to promote sustainable models that integrate economic, social, environmental, and cultural dimensions. To address this question, the study is structured as follows. First, a literature review situates the research within the existing theoretical framework and examines key concepts of technological and social innovation and their respective roles in sustainable development. This section draws on seminal works and empirical studies conducted in comparable contexts, highlighting the complementarity between the two forms of innovation (Schumpeter, 1934; Romer, 1990; Murray et al., 2010). Next, the qualitative methodology is presented. Based on semi-structured interviews and focus groups with leaders of 24 women's cooperatives in the Marrakech-Safi region, this approach allows for an in-depth exploration of innovation dynamics within these structures. The selection criteria for the cooperatives, the variables analyzed, and the data analysis tools are also detailed (Creswell, 2014; Yin, 2018). The third section presents and analyzes the results, highlighting the economic, social, environmental, and cultural contributions of the cooperatives as well as the main obstacles they face. Finally, a comprehensive discussion is conducted to draw practical and theoretical lessons, followed by a conclusion summarizing the main contributions of the study and suggesting avenues for future research.

LITERATURE REVIEW

Innovation: A Driving Force for Societal and Economic Transformation

Innovation, a central concept in management sciences, is a key driver of change and adaptation in an ever-evolving environment. Historically, innovation has accompanied human progress, but its importance has grown with technological advancements and economic shifts in recent decades. According to Thompson (1965) and Damanpour (1991), innovation is defined as a dynamic process of creating, adopting, and implementing new ideas, methods, or products aimed at improving organizational and societal performance. It differs from invention by its applied and useful nature in a real-world context (Becker & Whisler, 1967). Over time, academic perspectives have broadened the definition of innovation to include social and environmental dimensions. For example, Schot and Steinmueller (2018) introduce the concept of transformative innovation, which goes beyond improving organizational efficiency to address contemporary challenges such as social inequalities and ecological crises. Thus, innovation, whether technological or social, emerges as a major strategic lever for promoting inclusive and sustainable solutions.

Technological Innovation: Catalysts for Competitiveness and Development

Technological innovation, a subset of innovation, is a cornerstone of economic and industrial development. Schumpeter (1934) describes this form of innovation as a process of "creative destruction," illustrating its potential to disrupt existing markets and create new ones. This perspective is enriched by Dosi (1990), who emphasizes the fundamental role of learning and knowledge accumulation in the technological innovation process. Two major typologies emerge in the literature: incremental innovation, which involves gradual improvements to existing products and processes, and radical innovation, which introduces major breakthroughs and often entirely new technological paradigms (Tushman & Anderson, 1986). Moreover, Chesbrough (2003) proposes the open innovation model, in which companies collaborate with external actors to accelerate the innovation process and better share risks. This approach is particularly relevant in a globalized and uncertain economic context. The economic impacts of technological innovation are manifold: improved productivity, reduced costs, creation of new markets, and enhanced business competitiveness (Romer, 1990; Tidd & Bessant, 2018). However, these advancements require rigorous strategic management, particularly in balancing the exploration and exploitation of innovations, a challenge highlighted by Tushman and O'Reilly (1996). Thus, whether incremental or radical, technological innovation remains a key factor for resilience and prosperity in a

rapidly changing world.

Social Innovation: An Indispensable Complement to Technological Innovation

While technological innovation has long dominated discussions on progress, social innovation, as a multidimensional concept, has emerged as a crucial lever for addressing the complex challenges of sustainable development and social inclusion. Unlike technological innovation, which focuses on scientific advancements and productivity gains (Schumpeter, 1934; Romer, 1990), social innovation is characterized by its ability to transform institutional and social structures to meet the specific needs of marginalized communities (Moulaert, MacCallum, Mehmood, & Hamdouch, 2013). It relies on a bottom-up process where local actors appropriate and adapt innovative solutions to their specific contexts, a phenomenon that Richez-Battesti (2008) refers to as "translation." This participatory approach generates intangible outcomes, such as new social practices, inclusive governance models, and solidarity networks, which contrast with the tangible outputs of technological innovation (Mulgan, 2006; Murray, Caulier-Grice, & Mulgan, 2010). However, far from being opposed, these two forms of innovation complement each other: technological innovation provides the tools to improve efficiency and sustainability, while social innovation ensures that these advancements benefit everyone by enhancing equity and social cohesion (Schot & Steinmueller, 2018). This complementarity is particularly relevant in vulnerable contexts, as illustrated by the example of Moroccan women's cooperatives, where the adoption of sustainable technologies is accompanied by empowerment and skill-building programs, creating a virtuous cycle of sustainable and inclusive development (Bacq & Janssen, 2011). Thus, social innovation, by articulating social transformation and technological progress, positions itself as an indispensable pillar for addressing the challenges of the 21st century, in line with the United Nations' Sustainable Development Goals (United Nations, 2015). Finally, as Tidd and Bessant (2018) emphasize, managing innovation, whether technological or social, requires an integrated and strategic approach to maximize its impact and ensure its sustainability.

The Interplay Between Social Innovation, Technological Innovation, and Inclusive Sustainable Territorial Development

Social innovation and technological innovation, though distinct, are interdependent and complementary in promoting sustainable and inclusive territorial development (Moulaert, MacCallum, Mehmood, & Hamdouch, 2013). While technological innovation aims to enhance economic efficiency and productivity by introducing new technical solutions (Schumpeter, 1934; Dosi, 1990), social innovation seeks to address the needs of vulnerable populations by fostering inclusion and social cohesion (Cajaiba-Santana, 2014). This complementarity is essential in contexts marked by socio-economic inequalities and increasing environmental pressures, such as in Morocco, where women's cooperatives exemplify this interplay (Bacq & Janssen, 2011). For instance, the adoption of sustainable technologies, such as renewable energy or water-efficient irrigation systems, combined with social empowerment initiatives, ensures inclusive development by simultaneously addressing economic, social, and environmental challenges (Farinelli, Bottini, Akkoyunlu, & Aerni, 2011). Thus, technological innovation provides the tools necessary for economic and ecological transformation, while social innovation ensures that these advancements benefit the entire local population by enhancing equity and participation (Schot & Steinmueller, 2018). This synergy, aligned with the United Nations' sustainable development objectives (United Nations, 2015), represents a strategic lever for building more resilient and inclusive territories while ensuring participatory local governance (Murray, Caulier-Grice, & Mulgan, 2010).

METHODOLOGY

Overview of Cooperatives in the Marrakech-Safi Region

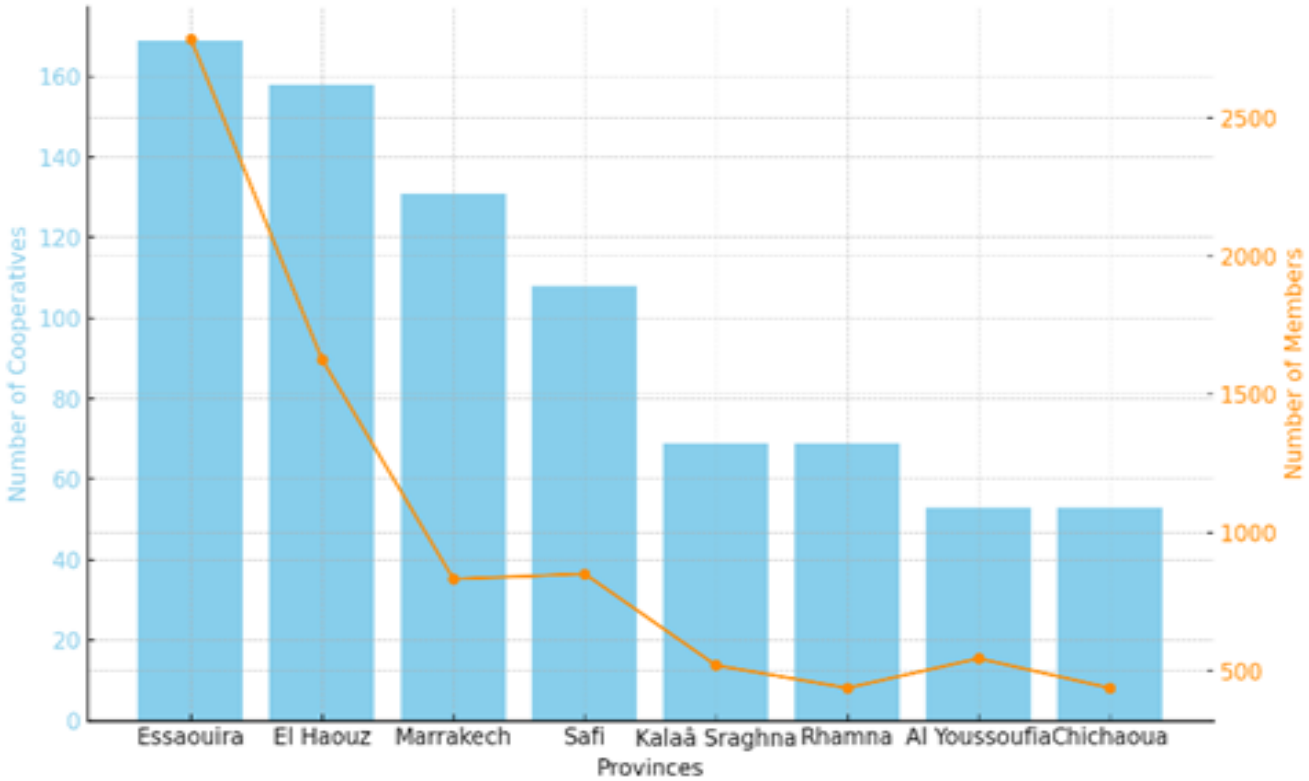
The Marrakech-Safi region comprises eight provinces: Marrakech, the regional capital, and the provinces of Al Haouz, Chichaoua, El Kelâa des Sraghnas, Essaouira, Rhamna, Safi, and Youssoufia. This region is characterized by a diverse economic landscape, with women's cooperatives playing a significant role in local development, particularly in sectors such as handicrafts, agriculture, argan oil processing, and medicinal plant production.

Figure 1: Regional Monograph of Marrakech-Safi



(Source: HCP, 2020)

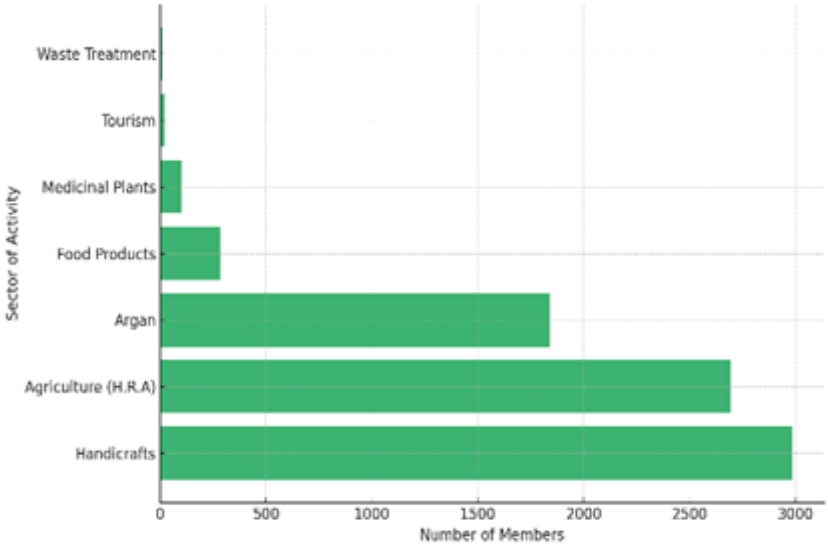
Figure 2: Distribution of Women's Cooperatives and Members by Province in the Marrakech-Safi Region (REMESS 2024).



(Source: Our analysis)

The graph illustrates the distribution of women's cooperatives in the Marrakech-Safi region as of April 2024. The province of Essaouira leads with 169 cooperatives and 2,786 members, representing 20.90% of the regional total, closely followed by El Haouz, which has 158 cooperatives and 1,626 members (19.51%). Despite its economic significance, the city of Marrakech has only 131 cooperatives with 832 members, accounting for 16.17% of the total. The province of Safi ranks fourth with 108 cooperatives and 851 members, representing 13.33%. Other provinces, such as Kalaâ Sraghna and Rhamna, each have 69 cooperatives with 520 and 438 members, respectively, accounting for 8.52%. Finally, the provinces of Al Youssoufia and Chichaoua have 53 cooperatives each, with 545 and 438 members, respectively, each representing 6.54%. This distribution highlights a higher concentration of women's cooperatives in rural provinces such as Essaouira and El Haouz, reflecting a strong commitment by women to local economic initiatives.

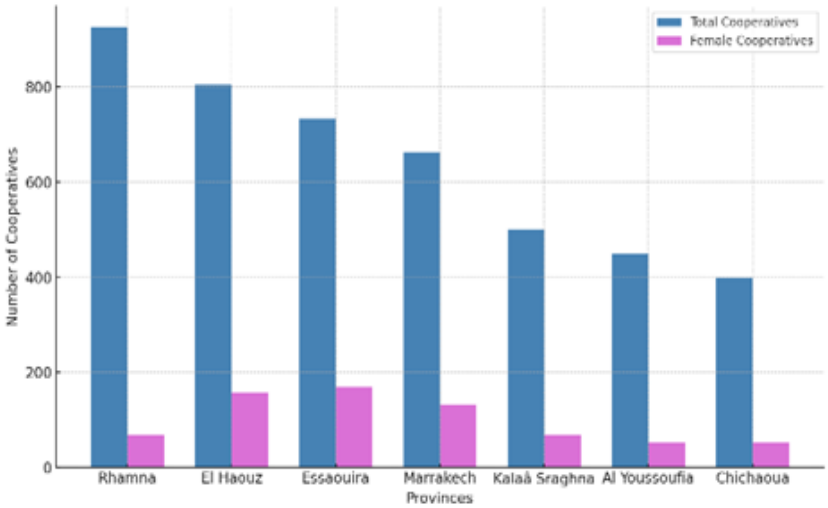
Figure 3: Number of Members by Sector for Women's Cooperatives (REMESS 2024)



(Source: Our analysis)

This graph illustrates the number of members by sector for women's cooperatives. The handicraft sector dominates with 2,986 members, representing nearly half of the total. It is followed by agriculture (H.R.A) with 2,695 members, confirming the importance of these two sectors for women. The argan sector ranks third with 1,841 members, highlighting its specific economic role in Morocco. Other sectors, such as food products (285 members) and medicinal and aromatic plants (102 members), demonstrate a diversification of activities. Emerging sectors such as tourism (20 members) and waste treatment (10 members) remain marginal but show potential for future innovation and growth.

Figure 4: Comparative Representation of Total Cooperatives and Women's Cooperatives in Different Provinces of the Marrakech-Safi Region (REMESS 2024)

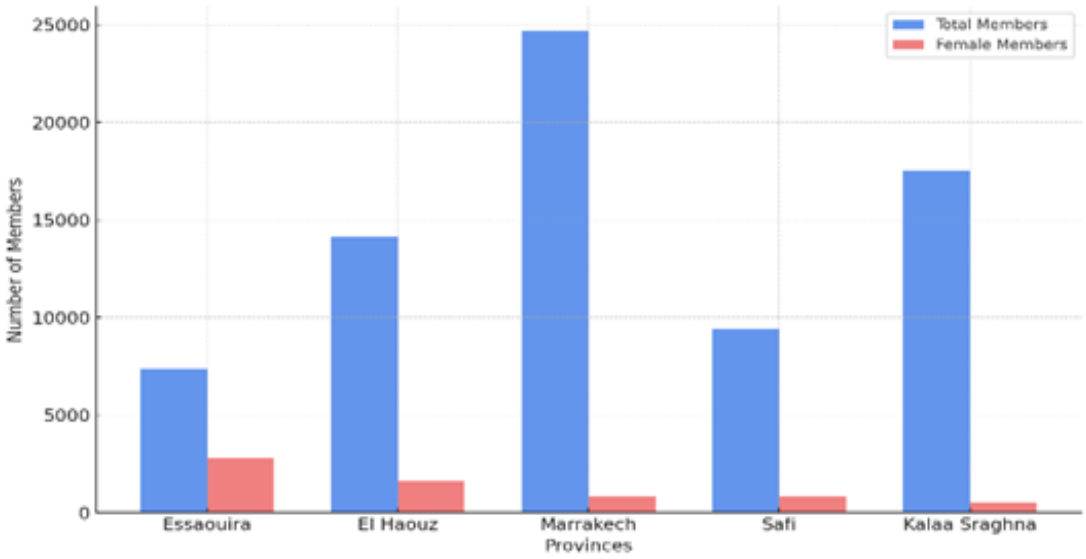


(Source: Our analysis)

This comparative graph highlights the distribution of total cooperatives and women's cooperatives in the different provinces of the Marrakech-Safi region. The province of Rhamna stands out with 925 total cooperatives, of which only 69 are women's cooperatives, indicating a low rate of female participation. El Haouz and Essaouira also show a significant number of total cooperatives, with 805 and 734, respectively, while women's cooperatives represent 158 (El Haouz) and 169 (Essaouira). In Marrakech, despite a total of 664 cooperatives, only 131 are women's cooperatives, reflecting a more moderate dynamic. The provinces of Kalaâ Sraghna, Al Youssoufia, and Chichaoua show similar figures in terms of women's cooperatives (approximately 53 to 69), although their

totals differ significantly. The analysis reveals a notable gap between the total number of cooperatives and those specifically for women, indicating an underrepresentation of women in the overall cooperative landscape.

Figure 5: Comparative Representation of Total Members and Female Members in Each Province of the Marrakech-Safi Region.



(Source: Our analysis)

This comparative graph clearly illustrates the difference between the total number of members and the number of female members in each province of the Marrakech-Safi region. Essaouira records 7 362 total members, of which 2 786 are female members, representing a significant share. El Haouz follows with 14 127 total members, but only 1 626 female members, reflecting a relative underrepresentation of women despite the importance of cooperatives. Marrakech has the highest total number of members (24 700), but a low female share with 832 members. The provinces of Safi and Kalaa Sraghna show a similar disparity between total members (9 428 and 17 517) and female members (851 and 520). Overall, the graph underscores the low participation of women in some provinces, despite the importance of cooperatives in the regional economy. This highlights the need for policies aimed at strengthening women's integration into these collective structures.

Methodological Approach

To address the central research question of how Moroccan women's cooperatives, through the integration of technological and social innovations, can contribute to sustainable and inclusive territorial development, an exploratory qualitative approach was adopted. This choice is justified by the relatively unexplored nature of this topic in the Moroccan context, particularly regarding innovation dynamics within women's cooperatives. Qualitative research is well-suited for exploring complex phenomena in their natural settings and understanding the underlying dynamics, as highlighted by Creswell (2014) and Yin (2018). Furthermore, the lack of detailed academic studies on this subject in Morocco underscores the relevance of an exploratory study aimed at generating new and contextually grounded knowledge.

The study relied on semi-structured interviews, a method recognized for its ability to generate rich and nuanced data while allowing flexibility in exploring the themes addressed, as noted by Kvale and Brinkmann (2015). This technique facilitates open dialogue with respondents, thereby promoting a deeper understanding of innovation processes and their impacts. The interview guide was structured around three main axes: the first focused on the context and history of the cooperative, aiming to gather information on the creation and evolution of the cooperatives prior to the introduction of innovations. The second axis explored the implementation of innovations, including the types of innovations adopted (social and technological), the implementation process, and the resources mobilized (financial, institutional, and partnership-related). The third axis assessed the impacts and perspectives, evaluating the effects of innovations on economic, social, and environmental levels and collecting the cooperatives' visions for their medium- and long-term development.

The sample consisted of 24 women's cooperatives located in the Marrakech-Safi region, selected through a purposive sampling method to ensure diversity and relevance. The selection criteria included the diversity of sectors, with cooperatives operating in handicrafts, agriculture, argan processing, food products, and medicinal plants. Additionally, only cooperatives with at least five years of existence were included to ensure a certain level of maturity in their innovation dynamics. All selected cooperatives are led by women, with strong involvement of their members in decision-making processes, reflecting the research focus on female social entrepreneurship.

The interviews were conducted primarily in person to facilitate better interaction with respondents, although three interviews were conducted by phone due to the unavailability of the leaders, who were attending training sessions outside their premises. The average duration of the interviews ranged from 40 to 60 minutes, and all interviews were recorded with the informed consent of the participants to ensure the accuracy of transcriptions and the objectivity of the analysis. The collected data were fully transcribed and analyzed using a thematic content analysis method, as outlined by Miles and Huberman (1994). This approach provides effective tools for categorizing and coding qualitative data, with the explored themes grouped around the three main axes of the interview guide: economic contributions, social effects, and environmental impacts. Ethical considerations were carefully addressed, including obtaining informed consent, ensuring confidentiality, and maintaining transparency throughout the research process.

RESULTS AND DISCUSSION

The interviews conducted with the 24 leaders of women's cooperatives in the Marrakech-Safi region provided an in-depth exploration of the innovation dynamics within these structures. This section presents a combined analysis of the results and their discussion, highlighting the impacts of the cooperatives on sustainable territorial development through economic, social, environmental, and cultural lenses.

Context and History of the Cooperatives

The interviews revealed that the establishment of the cooperatives was motivated by two main objectives: economic empowerment and the preservation of cultural heritage. Most leaders emphasized the importance of addressing the lack of local opportunities while safeguarding ancestral know-how.

For instance, Halima Barghout, president of Nissae Argan, stated:

"The Nour Argan cooperative was created because we had a precious resource, argan, but limited means to benefit from it. The idea was to provide decent work for women in the region and to valorize our local heritage."

Similarly, Saadia Ljamaar, founder of the Jilan cooperative, explained:

*"**With the Jilan cooperative, we aimed to preserve the art of Berber carpet weaving while providing a source of income for women in the village."***

However, the leaders faced significant challenges during the establishment of their cooperatives, including:

Lack of initial funding:

"At the beginning, it was very difficult to gather the necessary funds to purchase equipment and start production," noted Fatima Lhidani, president of Khoyout Almawada.

Market access difficulties:

"Producing pottery is one thing, but finding outlets to sell our products was our main challenge," added Zahira El Kahaloui, head of the BOUCHAN POTERIE cooperative.

These findings align with the work of Moulaert et al. (2013), who argue that social innovation often emerges in

contexts of unmet needs and underutilized resources.

Adoption of Social and Technological Innovations

Adoption of Technological Innovations:

The cooperatives adopted various technologies aimed at improving productivity and ensuring product quality. Several cooperatives were able to acquire modern equipment with public support. For example, Assaadia Attar, president of Argan Alkhayer, explained:

"Thanks to state support, we were able to acquire a modern press for argan oil extraction. This allows us to produce higher-quality oil and reduce losses."

Other cooperatives integrated ecological solutions, such as solar panels and drip irrigation systems. Touria Bichry, founder of Zarbiya el Arouchuiya, noted:

"We installed solar panels to power our workshops. This has helped us reduce costs and preserve the environment."

These results confirm Schumpeter's (1934) theories on the role of technological innovation in economic transformation.

Adoption of Social Innovations:

Alongside technological innovations, the cooperatives implemented social innovations focused on continuous training and women's empowerment. Fatiha Elajjan, leader of the Bio/Bio cooperative, shared:

*"**Every month, we organize training sessions in management and production techniques. This helps women acquire new skills and become more autonomous."***

These initiatives align with Sen's (1999) conclusions that sustainable human development relies on empowerment and the active participation of individuals.

Impacts of Innovations on Sustainable Territorial Development

Economic Impact:

The innovations led to a significant increase in members' incomes and the creation of local jobs. Some cooperatives successfully accessed international markets. Hanan Ezamzami, president of Rafia Handmades, stated:

"We were able to export our products to France and Germany, which allowed us to triple our production and hire more women."

These findings support Romer's (1990) work, which demonstrates that technological innovation fosters local economic growth.

Social Impact:

The cooperatives play a crucial role in reducing gender inequalities by providing women with financial autonomy and social recognition. Najat Chahid, head of the Alhourat cooperative, explained:

"Before the cooperative was established, women in the village had no independent income. Today, they contribute to household expenses and can even save money."

Environmental Impact:

The cooperatives adopted environmentally friendly practices, contributing to the preservation of local natural resources. Zahira Hajjini, founder of Zaytounat Annasr, noted:

"We use only natural fertilizers and have implemented a rainwater harvesting system for irrigation."

Cultural Impact:

Finally, artisanal cooperatives played a key role in preserving local know-how, particularly in weaving and pottery. Khadija Lbred, founder of Al Mawrout, shared:

"We revived weaving techniques that were on the verge of disappearing. Today, our carpets are recognized for their authenticity and quality."

These observations corroborate the work of Moulaert and Nussbaumer (2005) on the role of social innovations in preserving local cultural identities.

Table 1: Analysis of Key Terms with Frequencies and Verbatims.

Key Terms	Count	(%)	Weighting
Sustainable Development	15	16.67%	1.00
Cultural Heritage	12	13.33%	0.80
Financial Autonomy	10	11.11%	0.67
Sustainability	9	10.00%	0.86
Environment	8	8.89%	0.53
Innovation	14	15.56%	0.93
Technology	11	12.22%	0.73
Partnership	10	11.11%	0.67
Training and Support	7	7.78%	0.47

(Source: Our analysis)

This table presents the main key terms identified during the analysis of women's cooperatives, along with their frequency of occurrence (number), percentage, and relative weighting. It appears that the term "Sustainable Development" is the most recurring (16.67%), closely followed by "Innovation" (15.56%) and "Cultural Heritage" (13.33%). These results highlight the importance of innovative practices and the promotion of local know-how in the development strategy of cooperatives. Conversely, aspects such as "Support and Training" and "Environment," although present, are less frequently mentioned, indicating room for improvement to strengthen these dimensions. The weighting assigned to each term reflects their relative contribution in the collected discourses.

Table 2: Analysis of the Contributions of Women's Cooperatives to Sustainable Territorial Development

Main Category	Sub-category	Examples of Quotes	Description of the Role
Technological Innovation	Adoption of Modern Technologies	"Thanks to government support, we were able to acquire a modern press for argan oil extraction."	Improvement of productivity and product quality.

	Renewable Energies	"We installed solar panels to power our workshops. This has helped us reduce costs."	Contribution to environmental sustainability for future generations.
Social Innovation	Continuous Training	"Every month, we organize training sessions on management and production techniques."	Strengthening of skills and empowerment of members.
	Participatory Governance	"Major decisions are made at the general assembly with the participation of all members."	Inclusion and engagement of members in decision-making processes.
Sustainable Development	Ecological Practices	"We use only natural fertilizers and have set up a rainwater harvesting system."	Protection of natural resources and sustainable management.
	Preservation of Local Know-how	"We have revived weaving techniques that were disappearing."	Safeguarding of local cultural heritage.
Women's Empowerment	Income Improvement	"Today, I can support my family thanks to the income from the cooperative."	Access to financial autonomy for women.
	Social Recognition	"Before, women had no personal income. Today, they can contribute to household expenses."	Strengthening the role of women in society.
Partnership	Local and International Alliances	"Our partnership with a European association has allowed us to export our products."	Development of new market opportunities and capacity building.
Cultural Heritage	Intergenerational Transmission	"Each rug we make carries the imprint of our history and cultural identity."	Promotion and transmission of local artisanal knowledge.

(Source: Our analysis)

This table presents a detailed analysis of the contributions of women's cooperatives through various forms of technological and social innovations. It also highlights their key role in environmental protection, the preservation of cultural heritage, and the economic empowerment of women. The collected quotes demonstrate the positive impact of these initiatives on sustainable territorial development and highlight best practices that can be replicated in other regions.

Figure 6: Word Cloud: Key Themes of Women's Cooperatives in Sustainable Territorial Development



(Source: Our analysis)

This word cloud illustrates the central concepts associated with women's cooperatives in the Marrakech-Safi region, highlighting the most recurring terms in the discourse of these cooperatives' leaders. Among the dominant notions are "Sustainable Development," "Innovation," "Technology," and "Cultural Heritage," emphasizing the importance of innovative and sustainable practices, as well as the promotion of local know-how. Similarly, terms such as "Financial Autonomy," "Partnership," and "Support and Training" reflect the issues related to women's empowerment and the need for institutional support to sustain these initiatives. This visual representation thus synthesizes the key drivers and challenges faced by cooperatives in their pursuit of inclusive and resilient development.

CONCLUSION

This study has demonstrated that the integration of social and technological innovations within women's cooperatives in the Marrakech-Safi region constitutes a major strategic lever for promoting sustainable and inclusive territorial development. By reconciling economic, social, and environmental objectives, these cooperatives play a central role in improving the living conditions of local communities, preserving traditional know-how, and protecting natural resources.

The analysis of the results reveals that social innovations, such as participatory governance practices and continuous training programs, contribute to strengthening women's empowerment and social cohesion, while technological innovations help improve productivity and ensure product quality. These conclusions corroborate existing theories on the role of innovations in territorial transformation (Moulaert et al., 2013; Schot & Steinmueller, 2018).

However, despite the evident benefits, several constraints remain. Limited access to financial resources, lack of adequate infrastructure, and difficulties in accessing markets restrict the potential of these cooperatives. These challenges highlight the importance of increased support from public authorities, financial institutions, and private partners to ensure the sustainability and expansion of the implemented innovations.

In order to maximize the impact of women's cooperatives and strengthen their contribution to sustainable territorial development, several areas for reflection and action are proposed:

1. **Strengthening Public Support Mechanisms:** It is essential for public policies to incorporate specific support mechanisms for women's cooperatives, notably through the creation of dedicated funds, improvement of local infrastructure, and facilitation of access to financing. The establishment of incentive regulatory frameworks and public-private partnerships could also foster their growth.

2. **Enhancing Members' Skills:** Capacity building for cooperative members through targeted training in management, marketing, digital tools, and sustainable production remains a priority. Continuous training programs should be developed in collaboration with local and international experts.

3. **Networking and Strategic Partnerships:** Creating local, national, and international cooperative networks could facilitate the exchange of best practices, resource pooling, and access to new markets. Promoting digital platforms dedicated to fair and sustainable trade would also be a promising initiative.

4. **Diversifying Funding Sources:** Beyond public grants, it would be relevant to encourage cooperatives to diversify their funding sources. Crowdfunding, international grants, and social investors could serve as viable alternatives to address budgetary constraints.

5. **Digitalization and Product Promotion:** The digital transformation of cooperatives, particularly through the development of online stores and the use of social media, could enhance their competitiveness in national and international markets. The creation of quality labels and sustainability certifications would represent an additional asset for their value enhancement.

6. **Heritage Valorization and Sustainable Tourism:** The promotion of cultural heritage and local know-how offers a unique opportunity to diversify the economic activities of cooperatives. Sustainable tourism

initiatives, including cooperative visits and the discovery of artisanal products, could be developed in partnership with local tourism stakeholders.

This research contributes to a better understanding of sustainable territorial dynamics and the differentiated roles of social and technological innovations in local development. However, future studies could deepen the analysis by adopting a comparative approach between different regions of Morocco or by focusing on other forms of collective organizations. Moreover, a longitudinal assessment of the impact of women's cooperatives on territorial development would help refine strategic recommendations and evaluate the effectiveness of public support policies.

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