



Women's social entrepreneurship, a new approach to integrate and support women workers in the Moroccan informal sector

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ABSTRACT: Following the serious consequences of the COVID 19 pandemic, the Moroccan informal sector has been endangered and the redefinition of priorities obliges the public authorities towards the necessity of reviving its workers. Social entrepreneurship, which has recently received particular attention from researchers, is proving to be the essential element of a new approach aimed at integrating workers in the informal sector in Morocco. This paper seeks to clarify the role of women's social entrepreneurship in improving the difficult social situations of informal workers and regularizing their employment. Therefore, this paper first seeks, to raise the various amalgams hindering the proper understanding of the concept of the informal sector and to provide the necessary clarifications. Secondly, to characterize social entrepreneurship and justify its role in the regularization of the informal sector. Finally, for this exploratory work, the confrontation with atypical empirical contexts led us to precede with a semi-structured interview with 10 women members of a women's cooperative in the province of CHICHAOUA- Morocco. This allowed us to justify concrete results and to shed light on women's social entrepreneurship as a new approach to the integration and support of informal women workers.

Keywords: informal workers, social entrepreneurship, integration, informal sector, Morocco.

Digital Object Identifier (DOI): <https://doi.org/10.5281/zenodo.7393070>

Published in: Volume 1 Issue 3



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1. Introduction

During the 1990s, the concept of informality persisted and grew. This led to rectify the way of seeing the informal sector and to better understand its dimensions and dynamics. In 2002, the International Labor Conference (ILC) moved from the concept of the “informal sector” to that of the broader phenomenon of the “informal economy”.

More precisely, in the developing countries which are marked by the various problems such as; the absence of social cover and unemployment benefits. The informal economy plays a visible role to fight poverty, to integrate and to amortize the social crises. (Kraim, 2015). Particularly in African countries which have more than 60% of urban workforce in informal sector. Consequently, 50% to 80% of African GDP and 40% of the added value of African countries come from the informal economy (OECD, 2008). Like several developing countries, Morocco has not excluded the reality of the informal sector, which remains large and growing, according to the High Commission for Planning (HCP, 2014), 11% of national GDP and creating more than 2.5 million jobs. However, the informal sector takes advantage of a space of lawlessness and the vulnerability of populations, attracted by informal sources of income to the detriment of social obligations. Also, the activities carried out in the informal sector escape the tax authorities, constituting if it settles in the long term a shortfall for the State, which impacts development. Without forgetting, maintaining unfair competition and leading to high tax rates on organized units and achieving the principle of tax fairness. These major constraints which require significant efforts are pushing Morocco to take several actions and measures aimed at regularizing and integrating workers in its informal sector.

It's clear that, the new concept of social entrepreneurship as a young notion that emerged in the 1980s and 1990s, and whose most famous example is that of Muhammad Yunus who created the Grameen Bank, an idea for which he received the prize Nobel Peace Prize in 2006, and of which the goal is to eradicate poverty by providing microcredit to small entrepreneurs, especially for women (Haugh, 2007). Its founder defends the thesis that social entrepreneurs represent a solution to meet the urgent needs of society (Yunus, 2009).

Then, social entrepreneurship which has attracted more and more our interest in this research work since it appears as a new approach to adopt for the ultimate purpose, to stimulate a paid project in order to develop a real social spirit. Based on the selection of opportunities according to a logic of effectiveness and efficiency converges towards the general interest to improve the lives of low social classes which belong to the informal sector, in order to formalize their activities and ensure a stable standard of living, which represents the source of our inspiration to question the role of female social entrepreneurship in the integration of women workers in the informal sector in Morocco.

Our contribution focuses on analyzing the role of female social entrepreneurship in the integration of informal workers and the regularization of their situations, through a case study that focuses on a female cooperative producing cereals and other food products intended for sale, which represents the field on which we carried out our semi-structured interview with 10 women members of the cooperative, including the creative manager and founder of the project. This contribution reconsiders the importance of taking into account the female social entrepreneur. Thus, our contribution has as its starting point a theoretical basis "the European current" which considers social entrepreneurship as a new entrepreneurial dynamic especially with a social purpose that involves social workers, associative

or cooperative activists, people from the middle classes and people in difficulty Drapéri (2010a). **What is the role of social entrepreneurship in the integration of informal women workers in Morocco?**

From this research problem arises an objective which aims developing a cognitive process allowing grasping the realities surrounding this type of initiative. For this exploratory work we assumed two hypotheses that we will confirm or invalidate:

H1: Female social entrepreneurship would help to find a balance between the social mission and the economic activity generating income for informal workers

H2: Female social entrepreneurship would integrate informal workers into the formal sphere of the economy

To achieve this, our paper is structured as follows: our contribution consists of presenting in a first section the review of the literature relating to our object of research, it approaches a theoretical framework which explains the different amalgams hindering the proper understanding of the concept of the informal while situating it in relation to neighboring concepts, also bring clarity to the concept of social entrepreneurship from a broader perspective. As for the second section, the latter will be devoted to the case study. The third section presents the analysis of the results of our semi-structured interview. And at the end of this contribution, a last section will be devoted to a general summary conclusion.

2. LITERATURE REVIEW

2.1 The informal as a contested concept

In the seventies the concept of the informal sector was born, Keit Hart was the first to use the word informal in 1971 even before the publication of the Kenya report in 1972 drawn up by the International Labor Office (ILO) which launched in 2002 the official designation of the informal economy¹.

Since then, research on the informal economy has been deployed with the complexity of the phenomenon and the interest attached to its understanding. However, the definition and naming controversies still persist, as many researchers point out: the informal sector is perceived as a parasitic sector (Lewis, 2004). It exercises unfair competition with regard to formal sector enterprises which complain of its expansion (Charmes, 1992). There is an extra-legal sector whose development reveals the excessive and inappropriate nature of public regulation (De Soto, 1994). In addition, the good control of the phenomenon of informal economy requires the comprehension of these various components in particular, informal employment (under these various forms) which appeared in 2003.

¹The 2002 ILO Resolution proposed the term “informal economy” rather than “informal sector”. The expression “informal economy” is proposed instead of “formal sector” to take account of all economic activities which by virtue of law or practice are not covered or are insufficiently covered by formal arrangements” (ILO , 2007).

Therefore, avoiding confusion between the aforementioned concepts is an important step for our research. The ambiguities associated with the terms “informal sector”, “informal economy” and “informal employment” is extremely important (ILO, 2013). To distinguish between these alternative terms, we rely on the 2013 ILO report:

Informal economy is defined as all economic activities carried out by workers or economic units which are not covered or are insufficiently covered (based on the ILC 2002).

Informal sector is defined as a group of production units (unincorporated enterprises owned by households) including “informal enterprises of self-employed persons” and “enterprises of informal employers” (based on the 15th ICLS).

Informal Sector Company is defined as an unregistered business and/or small private unincorporated business engaged in non-agricultural activities with at least some of the goods or services produced for sale (based on 15eCIST)

Employment in the informal sector means any employment in informal sector enterprises or any person employed in at least one informal sector enterprise, regardless of their employment status and whether it is their main or secondary employment (based on 15eCIST)

Paid informal employment means any employee work characterized by an employment relationship not subject to national employment law, income taxation, social protection or not giving right to certain employment insurance benefits (based on the 17th CIST)

Informal employment refers to the total number of informal jobs, whether in formal sector enterprises, informal sector enterprises or households; including employees in informal employment (based on 17th ICLS)

Employment in the informal economy² refers to the sum of employment in the informal sector and informal employment outside the informal sector. Informal employment, the work performed by informal workers in the informal and formal sector of the economy (ILO, 2013)

2.1.1 The informal sector

The existence of a wide variety of definitions devoted to the “informal sector” further complicates research on this term. We note two types of definition:

First, those based on a single criterion, for these definitions, the criterion most frequently used to identify the informal sector is the size of the enterprise or the absence of registration³. According to the size criterion, the definition of which is expressed in number of employees, companies whose workforce is below a certain threshold (between 5 or 10 employees) are considered to be in the informal sector. Barthélemy (1998) notes that this criterion has two advantages: the first is that it is

²The term employment in the informal economy has not been endorsed by the 17th ICLS

³Of the 54 countries for which the ILO has recent data on their informal sectors, 33 countries (or 61.1%) use the size criterion, alone or combined with other criteria such as the absence of registration or the place of work and 21 countries (i.e. 38.9%) use the criterion of the absence of registration of the establishment, either alone or combined with the criterion of the size or the location of the place of work (ILO, 2002)

very practical from a statistical point of view, the second is that it involves other criteria for defining the informal sector such as the use of techniques to labor-intensive or non-registration (the small size makes it possible to remain invisible to the public authorities). However, the criticisms concerning this criterion relate above all to the threshold of 5 or 10 employees, a threshold often determined arbitrarily and applying globally to all branches of activity and to all countries (Charmes, 1990). According to the criterion of the absence of registration, the informal sector can be defined as all the companies not registered with both administrative and fiscal services. These are units not registered in the commercial register, do not pay the taxes and duties, do not keep accounts and do not comply with social regulations and labor law. However, this criterion has had its share in terms of criticism, the most important of which is that of knowing which of these "sub-criteria" must be taken into consideration to say that a company belongs to the informal sector, it is on the based on one or all of these sub-criteria? Given the criticisms developed above, there are other more relevant criteria for identifying units in the informal sector, in particular the criterion of not keeping accounts or those relating to non-affiliation to the social security and the place of exercise of the activity (Bellache, 2010).

Second, those based on multiple criteria, these definitions use multiple criteria to identify the informal sector. The ILO (1972) identified the informal sector based on 7 criteria: 1- ease of access to the activity, 2- use of local resources, 3- family ownership of businesses, 4- small size of activities, 5- use of labor-intensive techniques, 6- skills acquired outside formal education and training systems, and 7- competitive markets without regulation. It is on the basis of this basis that an international definition of the informal sector was developed on the occasion of the 15th CIST in 1993. The ILO, after several attempts, officially defined the informal sector in 1993 as, "a set of units producing goods and services with a view primarily to creating employment and income for the persons concerned. These units, having a low level of organization, operate on a small scale and in a specific way, with little or no division between labor and capital as factors of production. Employment relationships, where they exist, are mostly based on casual employment, kinship or personal and social relationships rather than contractual agreements with formal guarantees. With little or no division between labor and capital as factors of production. Employment relationships, where they exist, are mostly based on casual employment, kinship or personal and social relationships rather than contractual agreements with formal guarantees. With little or no division between labor and capital as factors of production. Employment relationships, where they exist, are mostly based on casual employment, kinship or personal and social relationships rather than contractual agreements with formal guarantees.⁴. At the 15th CIST, it should be remembered that the ILO adopted three criteria for defining enterprises in the

⁴See, ILO, 2013 Measuring Informality: Statistical Handbook on the Informal Sector and Informal Employment p, 16

informal sector, which are: the legal organization of the enterprises, the type of ownership and the type of accounts kept.

These definitions have also had fundamental criticisms. We can retain two criticisms. The first is that the informal sector is defined in opposition to the formal sector “the dualistic character”. So these (multi-criteria) definitions ignore the persistent interrelationships between these two sectors of the economy. Charmes (1990) warns up this first criticism by maintaining that “these definitions, far from ignoring the relations between the formal and the informal sector of the economy, admit the hypothesis of the dichotomy⁵of the labor market for the sake of facilitating analysis”. The second criticism concerns the criteria on which these definitions are based. Indeed, some of these criteria are very general (small size, non-compliance with regulations, etc.) while others are specific to certain activities (Bounoua, 1992).

2.1.2The informal economy

The definition of the informal economy was first adopted at the ILC in 2002, it was defined as “any economic activity carried out by workers or economic units, not covered or insufficiently covered – by law or in practice – by official provisions”. Since then, the imperative of finding a clear and precise definition for the informal economy has been and continues to be a primary concern for researchers in the field. So far, there is no single definition of informal economy, its definitions have evolved according to the theories and the role it plays. Barthélemy (1998) indicates that “there are as many definitions of the informal economy as there are studies devoted to it”.

The terminology suffered from the same difficulties. In this sense, Willard (1989) included in his article on the informal economy in Mexico a table that includes 26 concepts of activities outside the census and the law. Whatever the name given to the “informal economy”, the latter remains a complex phenomenon that requires a high level of analysis and understanding to specify exactly the field of activities exercised in this economy.

Table1: terms used to express activities that fall outside legal and statistical standards

unofficial economy	Unobserved economy
Unregistered economy	Hidden economy
Undeclared economy	Underwater Economy
Hidden Economy	Secondary economy
invisible economy	Underground economy
Underground economy	Dual economy
Submerged economy	occult economy
Parallel economy	black economy
alternative economy	Irregular economy
Autonomous economy	Peripheral economy
Gray economy	Informal economy
Marginal economy	shadow economy
Counter economy	Illegal economy

Source: Willard (1989)

⁵The act of dividing a search space into two parts to become restricted

Therefore, the ILO (2002) notes that the expression "informal sector" is more and more often considered inadequate, even misleading, when it comes to reflecting these dynamic, heterogeneous and complex aspects of a phenomenon which, in reality, does not constitute a sector in the sense of an industrial group or specific economic activity. The term 'informal economy' is increasingly used to refer broadly to the increasingly large and diverse group of workers and enterprises that operate informally in both rural and urban areas. The ILO (2002) adds in its report "decent work and the informal economy" that, the term "informal" does not mean that there are no rules or norms that govern the activities of workers or enterprises of those engaged in informal activities because they have their own "political economy" and their own rules.

2.1.3 Informal employment

The 17th ICLS adopted in 2003 the official definition of informal employment "the total number of informal jobs, whether in formal sector enterprises, in informal sector enterprises or in households, over a reference period data" ILO (2003). Admittedly, several definitions were offered for informal employment before and after the definition of the 17th CIST. We can retain that of:

-OECD (2009), by informal employment, we mean jobs or activities in the production and marketing of legal goods and services, but which are not registered or protected by the State. Informal workers are deprived of social security benefits and the protection offered by formal employment contracts". This OECD definition links informal employment to the absence of declaration and social coverage. It excludes illegal activities from the scope of the definition.

However, informal employment does not only exist at the level of the informal sector; it is also found in the formal sector (Charmes, 2003) when the recruited workers are not declared. Charmes (2003) goes beyond the concept of informal employment. This includes the informal sector and undeclared jobs by formal sector enterprises. This new approach considers the informal sector as a component of informal employment.

Table2: typology of workers occupying an informal job

Categories	Trip	Revenue
Patterns	<ul style="list-style-type: none"> - Often former employees with qualifications and resources - Often quite old - Sometimes torchbearers (former aid family heir to a tradition) - Sometimes young qualified 	<ul style="list-style-type: none"> Sometimes higher than the formal salary at the same age and qualification Much higher than the SMIG
<ul style="list-style-type: none"> Employees : - <i>belong to the circle boss's relationships</i> - <i>Without work contract</i> - <i>Minority group</i> 	<ul style="list-style-type: none"> former apprentices or caregivers 	<ul style="list-style-type: none"> Close to or slightly above the Minimum salary
<ul style="list-style-type: none"> Apprentices: - <i>belong to the circle boss's relationships</i> - <i>Large group</i> - <i>Ensure a significant fraction of work</i> 	<ul style="list-style-type: none"> Out-of-school youth Rural migrants 	<ul style="list-style-type: none"> Much lower than the Minimum salary - Sometimes pay a fee for the boss

<p>Caregivers: - <i>have a relationship family with the boss</i> - <i>Weak group</i></p>	<p>learn the trade by margin of their schooling - Out-of-school youth</p>	<p>Benefit from taking charge</p>
<p>Independents: - <i>Street trade</i> financial services, small services</p>	<p>- Without qualifications or means</p>	<p>- Paid by the piece or by the task</p>

Source: Benzakour (1998)

Therefore, through the table above we consider as a worker in informal employment:

- (1) The workers bosses, independent employers occupy an informal employment if their company is an informal company.
- (2) All family workers having a relationship with the employer (unpaid) are considered to have an informal job
- (3) Employees are considered to have an informal job, if their employment relationship is not subject to the legislation labor, taxation and social protection or does not give rise to the right to employment-related attributions (severance pay, paid annual or sick leave).
- (4) Employment or apprentice worker is undeclared (employment of illegal migrants), casual or short-term employment; working time or salary is below a certain threshold; the employer is an unregistered business or a person in a household or the workplace is outside the premises of the employer's or client's business.
- (5) The self-employed without qualifications or means such as itinerant merchants.

It is therefore necessary to note the diversity of the people who come under informal employment. These different groups have been termed informal because of one important characteristic they have in common: “they are neither recognized nor protected within legal and regulatory frameworks”. However, as we have already pointed out in the paragraphs above, being outside these frameworks is not the only characteristic that defines informality.

2.1.4 Informal entrepreneurship

Taking into account the workers identified in table (2) in particular, self-employed bosses and employers occupy an informal job if their business is an informal business and the self-employed without qualifications or means. These two segments of informal workers opt for informal entrepreneurship to create small projects and businesses that carry out legal activities that allow them pecuniary compensation that is not declared within the framework of tax obligations, affiliation to social security and also legal labor standards.

According to the OECD (2015), “informal entrepreneurship refers to the sector of the economy in which the transactions of legal activities have a financial counterpart but are not declared within the framework of tax, social and labor law obligations.

He adds that, informal entrepreneurship takes into account the creation of informal businesses; another word says “the proportion of individuals who create a business in the informal sector rather than in the formal sector”.

On the other hand, most new businesses and self-employed activities active in the informal sector are not registered and therefore escape taxation. Therefore, the tax rate on the profits made represents the main factor influencing the choice of informal entrepreneurs. Without forgetting, affiliation to social

security this aspect contributes to making informal entrepreneurship more attractive than formal entrepreneurship. We will appeal here to the legalistic approach developed by liberal authors such as De Soto (1989) and Feige (1990) who consider that the excessive and inappropriate public regulations and the bureaucratic obstacles which constitute the cause to the development of informal activities. This approach explains that informal activities represent a survival strategy in the face of state constraints. She conceives of the informal sector as a response of micro entrepreneurs to the bureaucratic regulation of the state.

However, informal entrepreneurship is a source of triggering several worrying effects, in particular, unfair competition for the formal sector and the questioning of the principle of tax equity. But, also luminous effects since it represents a source of income for the unemployed and women who have to combine professional life and family life by preferring to exercise informal entrepreneurship at home. The trend towards informal entrepreneurship is particularly true for entrepreneurs from disadvantaged groups who develop activities with low added value and who are more exposed to the difficulty of ensuring stable living conditions in order to survive. We will appeal here to the dualistic approach which considers the informal as a subsistence that only exists because the formal economy is unable to offer jobs in sufficient numbers (Roubaud, 2014), it affects individuals who find themselves in the need to survive.

At the same time, the informal sector is generally considered to be a dilemma between a loss of tax revenue and an unemployment buffer. As a remedy to this situation, the regularization of the informal sector has always been set out by the public authorities to perceive the incentive measures to be put in place to push back the informal units to regain legality, to integrate the formal sphere and to fill the gap to gain tax. Social entrepreneurship, which has recently received particular attention from researchers, can be considered as a new approach practice that aims to regularize the informal sector in Morocco.

2.2 Social entrepreneurship:

Due to the proliferation of definitions of "social entrepreneurship", "social entrepreneur" or "social entrepreneurial organization", these terms have often been used interchangeably to express the same idea (Bacq and Janssen, 2011; Brouard and Larivet, 2010). Here are some of the definitions:

According to (Mair and Martí, 2004, p. 3); social entrepreneurship is a process consisting of the innovative use and combination of resources to navigate and exploit opportunities, which aims to catalyze social change by meeting basic human needs in a sustainable manner.

According to (Roberts and Woods, 2005, p. 49); social entrepreneurship encompasses all the means of social transformation carried out by visionary and passionate people while taking into account the notions of construction, evaluation and pursuit of opportunities.

Thompson Alvy and Lees (2000) view social entrepreneurs as people who identify opportunities to meet certain needs that the welfare state system cannot or will not meet and to do so they combine the

necessary resources (volunteers, money and infrastructure) and use them to do something different in the best possible way.

At the level of the individual, one could say that different characteristics differentiate social entrepreneurs. Thus, according to Thalhuber (1998), social entrepreneurs, unlike classical (business) entrepreneurs, derive their strength from collective wisdom and experience rather than from their personal skills; they focus on the long-term objectives of the company rather than on short-term financial gains, profit for them constitutes a means to the service of the mission rather than an end.

It should be noted that there are two main currents relating to the development of the concept of social entrepreneurship:

First of all the American current, which stresses obtaining income and not subsidies. This current dates from the early 90s more precisely in 1993 by Harvard Business School; it emphasized the commercial activities of non-profit companies and private initiatives offering public goods. In fact, two main schools of thought can be distinguished: the school of market resources, which specifies that social enterprise affects market economic activities deployed by private non-profit organizations in the service of their social mission (Skloot, 1987; Young, Salamon, 2002). Within this same school, the notion of social enterprise covers a wide range of organizations, whether for-profit or non-profit, which deploy a market activity in order to achieve a social purpose (Austin et al., 2006). Then, that of social innovation, which grants a capital place to social innovation. It is the profile of the social entrepreneur that dominates; it is his creativity, his dynamism and his leadership to accomplish new responses to social needs that count Dees and Anderson (2006). The social entrepreneur plays a role of creating social value without being limited by existing resources. For this school the resources mobilized are neglected but it is the innovation that counts. Then, the European current, which emphasizes the social economy where civil society actors create new social enterprises. In Europe, social entrepreneurship was born in the early 1990s at the same time as the social economy, first with the cooperative fabric, particularly social, then with the emergence of new statutes intended to meet needs not or poorly satisfied by the public. Social entrepreneurship at that time appeared as a new entrepreneurial dynamic with an especially social purpose that involved social workers, associative or cooperative activists, people from the middle classes and people in difficulty Drapéri (2010a). This current has attributed three dimensions to the social enterprise (Defourny and Nyssens, 2011); (i) an economic dimension capturing an activity of production of goods and services, involving a significant level of risk and a minimum level of paid employment. (ii) A social dimension with an explicit objective to serve a community, an initiative from a group of citizens and a limited distribution of benefits. (iii) A political dimension based on decision-making power not based on the holding of capital and a participatory dynamic involving the various parties concerned by the activity.

Taking into account an entrepreneurial spirit and a social purpose, three main schools of thought of social entrepreneurship should be distinguished:

- The School of Merchant Resources
- The school of social innovation
- The school of entrepreneurial dynamics in the social and solidarity economy

Table 3: Synthesis of social entrepreneurship schools of thought

	School of Merchant Resources	School of Social Innovation	School of entrepreneurial dynamics in the third sector
Key concepts	Social purpose Market	Social Entrepreneur Social Innovation Impact	Social purpose Social economy
Entrepreneurial dimension	Use of market resources Use of business methods	Entrepreneur as agent of change Innovation	Innovation Risk taking
Social dimension	Earned-income approach: Strategy supported by non-profit organizations Mission-driven approach: Social purpose (more or less priority)	In response to social needs Social impact objective	Priority social purpose Non-capitalist governance structure

Source: Crama (2014, p.15)

These schools of thought agree on the fact that this entrepreneurship generates opportunities and create social value; however its effect on the integration and support of workers in the informal sector is to be justified.

3. EMPIRICAL STUDY

3.1 Methodology and data collection: ALJANOUB cooperative. CHICHAOUA- MOROCCO

Le Pout et al (2013) indicate that research in the field of social entrepreneurship is generally distinguished by case studies, but it lacks a theoretical underpinning. Since then, qualitative research makes it possible to obtain results without going through procedures statistical analyses. It can refer to the lives of individuals, their history, their behavior (Strauss & Corbin, 1990). Therefore, the contribution of this article deals with a case study of informal home-based workers who have decided to create a profit-making cooperative.

Thereby, the collection of data from the semi-structured interview was based on an analysis grid (CF. Table 3) proposed to learn cooperative social entrepreneurship. It constitutes both a tool for collecting data and an interpretation structure intended for their processing. The interviews were collected by audio recording (given the conditions of the pandemic). The choice of these respondents was made on the basis of their willingness to answer our questions. Thus, our sample was drawn randomly the population of the study, which is composed essentially of the head of the cooperative and the women members who work under her supervision and who have been informal home workers. The study involved 10 women, who were interviewed with the aim of determining the role of female social entrepreneurship in the integration of these women.

The criteria used to select the case studied which was chosen from among ten cooperatives in the province of CHICHAOUA are; relatively easy contact, female entrepreneurship, place of positioning, clientele, reputation and quality of the products, based on these criteria mentioned, we contacted the manager to ensure that we could obtain all the data sought in the context of the grid interview. We

introduced ourselves as researchers leading a project on social entrepreneurship and the integration of informal women workers, indicating that we wanted to study dynamic organizations, in search of a balance between an economic means (income-generating activity) and a social mission (formal socio-professional integration). We also used observational methods as a way to better concretize the data obtained. The manager of the cooperative perceived our interest in her work as a form of recognition, but also an opportunity to pose a form of diagnosis. From there, we were able to access all the data necessary or useful for our project.

The interview carried out was structured according to the grid and respecting the fundamental principles of the semi-directive interview in particular, listening, benevolence and reformulation. Table 4 presented in the following part constitutes the final product of the processing of the collected data. This processing of data using the grid constitutes, in this context, both a means and final result. We will return to this in much more detail in the discussion section, in particular by addressing the question of the validity of the hypotheses. .

3.2 Results of the semi-structured interview

Box: case study: ALJANOUB –CHICHAOUA- cooperative- MOROCCO

Created in 2021, the ALJANOUB cooperative specializes in organic semolina for handmade couscous and also homemade food products (Moroccan cake, bread, etc.). Ten women from the different DOUARS of CHICHAOUA, one of the urban provinces of the Marrakech-Safi region which has a total population of 369,955 people (the results of the population and housing census in 2014), and registers a persistently high poverty rate of around 26.6% in 2014 (HCP 2014 poverty map published in October 2017).The cooperative opts for the production of special varieties of couscous to be able to meet the specific needs of people with health concerns. Also, the cooperative takes care of the packaging of all the products they market.

Table 4: Interview guide with the women of the cooperative

Maintenance sheet N°..... Date:.....

Axis	Questions :
Reflection on the project leader	What is your age and level of education? What are your experiences, motivations and personal values? Where did the idea of creating a cooperative come from?
Reflection on the cooperative	Can you introduce us to your cooperative (in particular, the main activity of the cooperative)? Since when does it exist? How has it evolved? How did you get capital?
Reflection on the volume of income	Can you estimate how much you earn per day / or per week or per month? Have you received grants and donations? Do you pay cotisations?
Reflection on the means and ends of the association	What are the means of the cooperative? What are the purposes of the cooperative? What are the advantages/disadvantages of the cooperative work you do?
Reflection on the women members of the cooperative	Were you active in informal work at home? For you, what are the barriers you have faced in exercising a formal job? What are the major problems of exercising informal activity at home? Did you enjoy working formally in a women's cooperative? If so, can you explain why? Are you declared?
Reflection on the targeted proposals	What do you think should be proposed to encourage you?

Source: personal elaboration

Table 5: Summary of the main results of the semi-structured interview

Axis	explanations
Project leader	The founding lady of the cooperative represents a typical example of female entrepreneurship. Despite the level of middle school, her age (40 years old), her perseverance, her creativity, her social spirit and her motivation for autonomy and the creation of value have enabled this brave woman to start a significant activity with the best possible way to make and launch her creative idea of “ALJANOUB” cooperative. An action that allowed her to optimize her social impact (integration of 10 women who worked at home and informally) and economic (creation of formal income-generating activities) as a social entrepreneur.
Cooperative	The ALJANOUB profit cooperative was created in 2020 specializing in handmade organic couscous and also homemade food products. The capital of creation is the profit of a successful personal project par excellence in times of the pandemic, and which allowed the founder of the cooperative to accumulate significant profits which were invested to create a new income-generating activity but this time taking into account the social component. The cooperative mobilizes material resources (the founder's capital and the minimal contributions of other members) and immaterial resources (women from the different douars of the province of CHICHAOUA- Morocco) in the service of social and economic values.
Revenue	The main remuneration is made through the sale price of the products. However, the turnover is around 20 000 DHS per week, including more than 10 000 DHS of necessary obligations. Thus, the amount of the rent is nil, the professional premises are the property of the founder of the cooperative. The cooperative has never received grants or donations to support its capital and/or meet the financial needs of its activities.
Means-end ratios	A means to an end; a generally respected report, any means deployed is for the sole purpose of obtaining an end. The cooperative takes up the challenge of balancing the means used and the ends achieved to measure its economic and social performance. (Examples: (i) invest a sum of money, to produce a new variety of product but for the purpose "allow the cooperative to make maximum profit" (ii) employ 2 other women and increase the cost of the labor factor but for the purpose "enable the socio-professional integration of these women"). Main advantage is the dynamic balance aimed and detected between the social purpose and the economic means, the cooperative is generating benefits and progress in the reintegration of ancient informal workers and promising in terms of both social and economic impact. But the disadvantage is that with the banks, the cooperative has distant relations, it has not yet felt the right to benefit from an undifferentiated credit policy which proves to be effective and which does not hold into account its irregular earnings.
Women of the cooperative	Women experienced in informal work at home (mostly more than 3 years) confirm that the lack of qualification, low level of schooling (most of the women interviewed have primary education) and lack of financial resources (for those who prefer self-employment) are the main barriers to the exclusion of this category from the formal labor market. There by several problems that these women had encountered in particular, problem of marketing their products, problem of financing, problem of unpaid customers and especially the major problem of almost all of the interviewees is that of absence of the social protection which consists of protecting them against the risk of illness, accidents at work or other dangers. The women of the cooperative appreciate their group work and justify their opinions with important social transformation that have felt and resulted in the objectives always desired (stability, declaration, security and remuneration). The women of the cooperative express their satisfaction with the democratic access to social security services that the cooperative offers and come together around great shared values and an approach placing the collective interest at the center of economic interest.
Suggestions	To give a new dimension to the cooperative, these members believe they receive partnerships (the spark to take off their production and their profit) to work together and share responsibilities, resources, outlays, commitments and benefits. Thus, a human resource development program is well suggested, given the low level of education that distinguishes almost all of our respondents and given the acceleration of digitalization and e-government, these women want to train and build human capital that allows them to familiarize themselves with the novelties that they don't know because of their lack of access to information, mainly electronic, which has become the means to learn about procedures and regulations.

Source: personal elaboration

3. 3 Discussion of results and verification of hypotheses:

Our data show that the grid applies in a relevant way to the research objectives. We note that this grid makes it possible to better understand the way in which the cooperative mobilizes material and immaterial resources in the service of an economic and social value. We return successively to three

important points in order to formulate the various proposals relating to suggesting recommendations in the context of encouraging social entrepreneurship for what can serve the reintegration and formalization of the informal sector in Morocco.

-A model job creation and economic and social integration of women: If we refer to table 5, we note that according to our interviewees, the ALJANOUB- cooperative appears as an innovative social organization which seeks a dynamic balance between social purpose and economic means. This cooperative, founded on the principles of solidarity and personal enrichment, has provided a means of integrating neglected women in informal employment at home into formal professional life. Also, it has offered social status to women members who thrive through their supportive and paid work that promotes their economic empowerment. Admittedly, a “fortune” model for the cooperative, but above all imperative for the economy to reduce the weight of informal employment, particularly for this category of the population.

-A model for showcasing local products: According to the results mentioned in table 5, we note that according to our interviewees, the ALJANOUB- cooperative specializing in organic products from the territory aims to promote and enhance the production of local couscous and local specialties (Moroccan cake, AMLOU, bread, etc.) with a well recognized quality. Furthermore, consumers in the province will be able to meet their various needs without losing quality. Without forgetting to mention the incredible effort made by the members of the cooperative to successfully market their products, a step considered essential to guarantee the necessary liquidity and ensure the sustainability of the cooperative and the jobs it offers. An important model that in addition to being good for the cooperative, it is very significant for the economy to encourage "made in Morocco" which proves to be profitable to promote the trade balance.

-A model for combating unemployment, transition from informal to formal and sustainable cooperation, according to the results in table 5, we find that according to our interviewees, the ALJANOUB- cooperative allows the economic participation of women members who care not only to ensure their profitability but also to meet their needs for decent stable employment. As a result, they provide various undeniable advantages, such as the sharing of costs and responsibilities. However, they also offer personal satisfactions of another order, because the fact of actively belonging to a cooperative allows member owners to consolidate their social and economic role within their community and, perhaps more importantly, the unity in a common cause and develop their skills. A model desired by the cooperative but sought by the economy to reduce its unemployment and informal rates which are still increasing.

It is therefore imperative to deduce that the cooperative model is best suited for the integration of workers in the informal sector. The following table presents the various opportunities for social entrepreneurship (cooperative status) and its relevance for integration of the formal sphere.

Table 6: Social entrepreneurship is a profitable approach for informal workers

Social entrepreneurship: the ALJANOUB cooperative	Relevance for workers in the informal sector
Legal status	Allows informal workers to have legal status and operate as a legal entity that can access services including banking and social security
Independence from the authorities	Allows informal workers to have a voice to defend themselves in front of authorities, including municipal and political authorities in the legal exercise of their activities
Protection of rights	Allows informal workers to protect themselves from exploitation by capitalists and employers.
Employment and training opportunity	Allows informal workers to develop their activities within the framework of a cooperative. Also to benefit from formal training for the development of their technical and social skills which can open up new attractive opportunities for them

Source: personal elaboration

Our results led to the confirmation of the two research hypotheses. First, Hypothesis 1 which assumes that social entrepreneurship would make it possible to find a balance between the social mission and the economic activity generating income for informal workers. Then, hypothesis 2, which assumes that social entrepreneurship, would make it possible to integrate informal workers into the formal sphere of the economy. Following our study, we were able to note the satisfaction of the women interviewed who were in informal jobs carried out at home in unhealthy conditions without respect for legal labor standards (in particular, affiliation to social security). According to our interview we could answer our problematic, we can therefore confirm based on these elements of analysis: literature review and our qualitative study; Cooperative ALJANOUB is a typical example of female social entrepreneurship and a supporter of informal sector. Thanks to the status of ALJANOUB cooperative, its objectives and its modes of operation, ten women have been able to regularize their situation and ensure their socio-professional integration into the workings of formal employment. The practical implications of our results agree with the works of Bouayad, Amine and Falhaoui (2014), who propose finding a solution to the phenomenon of the informal which would rather consist in seeking support for the informal instead of fighting against the informal. Also, the work of Derkaoui et al (2021), which confirms that governments must support the informal sector by promoting entrepreneurship, more particularly its social form, as one of the most effective solutions to ensure a certain social security.

4. Conclusion

To conclude, this article proposes to analyze the strategic role of female social entrepreneurship in the integration of women workers in the informal sector in Morocco. Based on the ALJANOUB cooperative, we can say that the latter contributes in a crucial way to the integration of working women in informal jobs at home. The cooperative studied promotes, on the one hand, the creation of economic and social wealth, which benefits their members and their community; and on the other hand, it constitutes a space of social integration for its members.

It is clear that this study has only made it possible to envisage a very limited external validity, but we can't deny its remarkable trace in introducing a very useful understanding of the role of female social entrepreneurship as a new approach to integrating the informal into the Morocco.

Beyond the different outcomes, the concept of social entrepreneurship covers the idea that there is, outside the private and public sectors, a third sector where profitable private organizations produce goods and services with social objectives. Therefore, encouraging social entrepreneurship initiatives must be one of our government's priorities.

As for the recommendations, a rapid shift to the formalization of informal jobs is hijacked. Regularization must take into account the situation of informal workers. Before thinking of formalizing the informal sector, it is necessary to consider investing in informal human capital. So the research perspectives that can be the object of our future contributions can be oriented towards broader surveys in this sense, for example to link to a larger part of the population, so as to test our research model on other disadvantaged provinces in Morocco and other categories of informal workers and without forgetting to detect new factors that influence the exercise of informal employment.

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