Alert No. 44

Social and Solidarity Economy (SSE) National acceleration and territorial capture challenges – TTA Region

Strategic signal

The speech of the Head of Government confirms the growing importance of the Social and Solidarity Economy (SSE) as an economic and territorial lever, through dedicated funding, large-scale support mechanisms, a project selection logic (pipeline), and territorialisation via specialised poles and centres. For the TTA Region, the challenge is no longer the multiplication of initiatives, but rather the availability of a portfolio of bankable SSE projects capable of rapidly capturing these mechanisms.

Key facts and policy instruments

- **MAD 368 million:** public budget allocated to accelerate the Social and Solidarity Economy (SSE) strategy through support, accompaniment and territorial deployment.
- **Cooperative ecosystem:** approximately 63,445 cooperatives, including 22,914 created between 2021 and 2025, with more than 878,000 members; 34% women, including 7,891 women-led cooperatives.
- **Mourafaqa:** end-to-end support for **500 cooperatives per year**.
- **Nesoua:** targeted support for women's economic empowerment through better-structured cooperatives.
- **Selection logic:** a national project pipeline (579 proposals → 216 selected) indicating a clear focus on the most mature and feasible projects.
- **Upcoming structuring framework:** preparation of a framework law on the Social and Solidarity Economy.

Strategic reading for the TTA Region

Opportunities: the convergence of funding, structured support, targeted programmes (women and youth), and the upcoming legal framework offers the TTA Region the opportunity to accelerate the upgrading and investment of Social and Solidarity Economy actors, while positioning itself coherently within the future territorial architecture in order to strengthen market access and reduce intra-regional disparities.

Points of vigilance: risk of under-capture due to insufficient project engineering, confusion between initiatives and bankable projects, and the widening of territorial disparities if support mechanisms are not properly structured.

Targeted integration of NORDEV (operational lever)

In this context, NORDEV can be mobilised as a regional co-financing lever for investment and job creation for Social and Solidarity Economy stakeholders (including cooperatives), in order to accelerate the transition from "project maturation → investment." The objective is to increase the bankability of SSE projects (equipment, modernisation, value-added units, etc.) and improve the overall project conversion rate.

Recommended use:

- **Investment co-financing:** use the grant (up to a 30% ceiling) to complete the financing plan of mature SSE projects and reduce initial capital constraints.
- **Impact-oriented approach:** prioritise SSE projects aligned with measurable impacts (employment, value creation, inclusion, sustainability) in order to secure both project selection and post-financing performance.
- **Scaling-up acceleration:** reserve NORDEV for SSE projects that have already undergone a diagnosis and structuring phase, in order to finance the **equipment/production/market access** stage.

Strategic recommendations

30–60 days (quick wins)

- Build an SSE pipeline for the TTA Region with two portfolios: 15–25 ready projects (business model, market outlets, investment needs) and 30–50 projects to be matured (governance, formalisation, training).
- Establish a minimum project framework (standard project fiche): market, jobs, financing plan, risks and impacts.
- Identify investment/job-oriented SSE projects that could mobilise regional co-financing (NORDEV) once mature.

3–6 months (structuring phase)

- Set up a light but continuous SSE project engineering function: financial structuring, business models, market access, quality and traceability.
- Roll out a project maturation mechanism (diagnosis, training, individual support) in line with the national approach.
- Establish a technical committee to prioritise the pipeline, steering the transformation from "idea → project → investment → jobs."

Sources :

Speech of the Head of Government before the House of Representatives on the Social and Solidarity Economy (SSE), January 19, 2026.