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# Crafting a Co-Operative: Lessons on Women's Education, Artisans' Livelihoods, and Rural Development in Morocco

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# Crafting a Co-operative:

Lessons on Women's Education, Artisans' Livelihoods, and Rural  
Development in Morocco

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## **Acknowledgements**

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There are two women who have never stepped foot in Morocco but have truly served as my inspiration for this project – my mother and my sister, Sarah. Both are accomplished women weavers in their own right; I have been in awe of their artistic talent for as long as I can remember. Furthermore, they have both taken advantage of the education they have received to create small businesses to market their products. My research in Morocco has made me aware that this is a challenge for women all over the world, and their success has made me believe that – with some hard work – it is possible anywhere.

## **Abstract**

*This project started out as part of a larger plan; the plan was for three students to do the background research necessary to start a women's weaving co-operative in the rural village of Loutichina, located northeast of the city of Boujad in Morocco. The initial goal of my portion of the research was to understand the mobilization process that takes place when a co-operative is created; ethical considerations included understanding whether or not a co-operative is an organization that the community in Loutichina truly desires and ensuring that we did not create false hopes that a co-operative would form and then not follow through on plans that were made. My research brought me to the conclusion that there is no set mobilization process that occurs when a co-operative forms. Rather, I came to the understanding that each co-operative follows a different path – a path dependent upon local actors and circumstances. Furthermore, I also discovered that co-operatives are not the only way that women weavers organize themselves and sell their products. Therefore, this paper is not purely a study of co-operatives in Morocco; rather – in an attempt to understand what options are open to the women of Loutichina – it is an exploration of the economic options available to women weavers and an analysis of the benefits and challenges of each means of organization.*

## **Introduction**

The inspiration for this project came from my fellow students' and my observation of an interview that our professor conducted with a woman in the village of Loutichina. As the woman sat behind her loom actively weaving, she informed us that it took her three to four days (working from two to four hours a day) to make a small carpet. The woman reported that her input costs were approximately thirty dirhams per rug and, after she had made at least five rugs, she paid twenty dirhams to take a taxi to Boujad where she would sell her rugs to a man for fifty dirhams a piece. This left her profit margin at a mere eighteen dirhams per rug and three to four days of work. However, our professor related to us an even more shocking fact: the men in Boujad who bought the rugs then sold them to bazaars in Marrakech and other major tourist destinations for 100 dirhams a piece. Furthermore, the bazaars would sell the rugs to tourists for at least 150 dirhams. Therefore, the profits of the middlemen and the bazaar owners were at least fifty dirhams per rug – not to mention the fact that they could sell more than one a day. Therefore, two other students and myself set out to understand how the woman women of Loutichina could receive a fairer price for their products – not only maximizing the economic benefit of their work, but also reinforcing the pride and dignity that the women already hold in their weaving skills and finished goods.

The women we interviewed in Loutichina exhibited significant pride in their work, as do thousands of other Moroccan women. Weaving is an age old tradition in Morocco and has been passed down from generation to generation. Weaving is not simply the practice of manufacturing cloth; rather, it is an art rich in creativity and variation. Moroccan women weave a number of different types of products, ranging from

*tlaq* shag style carpets to thin embroidered technically they aren't embroidered, but skip weft weave - but that's too long to say here *hanbel* rugs to thick wool blankets to pillowcases I'd say pillow covers, so Americans don't confuse them with bed linens to cloth for *djellabas* and *caftans* I don't think women weave caftan fabric; a few men used to weave brocades, but now it's all machine made. But your point about the variety is good. These products vary greatly by region, with each piece reflecting "its geographic, stylistic, and tribal identity".<sup>i</sup> Therefore, not only does weaving have a practical function, but also it is a source of cultural pride for millions of Moroccans.

Furthermore, woven goods have become more than a source of cultural pride; they have become a cultural commodity consumed by tourists. Due to the rapid expansion of tourism in Morocco in the past two decades, the nation has experienced a phenomenon similar to that in many other developing countries – what Jane Schneider calls an “explosion of boutiques and tourist outlets throughout which third world textiles reach consumers in first industrial societies”.<sup>ii</sup> The tourist market has opened up numerous economic opportunities for Moroccan weavers; and, while weaving as an economic activity used to be solely the domain of men, the “sexual desegregation” of the Moroccan economy that is slowly occurring has enabled women weavers who once produced goods solely for household consumption to enter the economic sector.<sup>iii</sup> I expect tourism has provided more weaving for women, but they have woven for richer families for money for a long time.

Thus, weaving has become an economic practice for women, and their woven goods are “increasingly used for revenue and produced for sales.”<sup>iv</sup> However, not all women weavers in Morocco attempt to sell their goods in the same way; rather, they have

utilized a number of different approaches in order to bring their products to the market. Women sell their products directly to customers in local *suqs*; sometimes they sell their goods to middlemen who bring them to larger bazaars and some women sell their products directly to store owners. Women have also taken advantage of the internet, producing goods in their homes and then selling them to foreigners via a website. Some women are employed in stores, where they work on the premises and are paid a salary or fixed rate for the amount of work they produce. Other women have formed co-operatives, organizing themselves in order to buy inputs cheaply and maximize profits on items they sell. Each of these approaches has its own advantages and challenges; however, there are some challenges that are faced by all women weavers seeking to attain economic benefit from their craft. Nice summary of different marketing approaches.

The first challenge arises from the stigma surrounding working women. While women's situations in Morocco have changed greatly in the past few decades, the notion that the husband or dominant male in the family should be in charge of earning money and managing finances is not one that is completely outdated. Activities such as weaving do not have a negative effect on a woman's social status; however, the fact that she uses this activity for economic benefit can hurt her social standing.<sup>v</sup> Traditionally, a woman's appearance in the public sphere was unacceptable unless it was absolutely necessary; therefore, working in the public sphere was especially demeaning – for this implied poverty.<sup>vi</sup> Though these ideas are gradually changing, one man from Loutichina who I interviewed told me, “Yes, my wife weaves, but she does not sell her goods in the *suq* – only poor women do that.” Therefore, the association between a working woman and a

poor woman is not one that has been completely overcome; women who enter the *souqs* and other public places to sell their goods potentially face lowering their social status.

Furthermore, fabricating woven goods for the market rather than solely creating them for household consumption “obliges weavers to make textiles according to the needs of the market.”<sup>vii</sup> The potential negative consequence of producing goods for the market is that women lose complete artistic control over their products; this hinders the “expression of feminine language” that has been an inherent aspect of women’s weaving for centuries.<sup>viii</sup>

One scholar interested in women and weaving in Morocco asserts that “illiteracy has created a collective identity [among women] that finds its materialization in artistry.”<sup>ix</sup> This kind of statement is why I don’t read much French social science. What does that mean?? Your points, following, are much clearer and more credible. While producing for the market may hinder women’s artistic freedom, the illiteracy that has contributed to this rich artistic tradition is also a major challenge for women seeking to better understand demand for their goods. Furthermore, illiteracy and a general low level of education especially among rural women is a barrier to success for women seeking to receive fair prices for their goods, sell products on the internet, and form co-operatives. Without basic education or help from an educated outsider, it is nearly impossible for women to gain the maximum economic benefit of their work or form successful organizations.

Another challenge for women seeking to earn a profit from their woven goods is the traditional notion that the father or husband should earn income to support his family and be the one in charge of formally managing the household’s financial assets.

Therefore, oftentimes a man pockets the money from a woman's textile sales and does not give the woman a share.<sup>x</sup> Though income often goes to family needs irrespective of who is actually in charge of it, I agreed with anthropologist Susan Schaefer Davis' thoughts on a project she started for women weavers: "I wanted to see the... women realize at least some direct profit from their work"; I had the same hopes for the women of Loutichina.<sup>xi</sup>

However, there is another approach to finances that has been observed in rural Moroccan villages: money a woman earns "belongs to the woman personally and not the whole family."<sup>xii</sup> This belief gave me some hope that the women of Loutichina might at least obtain some direct economic benefit from their work. Furthermore, this traditional notion still seems to hold true in Loutichina; five men in the village of Loutichina reported to me that the money his wife earned selling woven goods in the *suq* belonged to her. Furthermore, they said that they supported their wives' work because the women used the money they had earned in constructive ways – buying some of their own necessities, paying for luxury items they desired (for example, new clothing or jewelry), and also helping to pay for their children's education.

Thus, while traditional beliefs may hold that men should be in charge of finances, this barrier is not insurmountable. The women of Loutichina have proven that they are capable of managing money that they earn. And, financial success (though it may be small) is not the only notable achievement that women weavers in Morocco have accomplished. Despite the challenges posed by illiteracy and traditional beliefs regarding women's roles in the public sector, many women have managed to create or join associations and co-operatives to help them produce and sell their goods. They have used

a variety of means to achieve these accomplishments; membership in these organizations has concretely improved women's lives by giving them a place to socialize, educational opportunities, and increased respect from society due to their solidarity and successful entrance into the formal economy. The fact that other women have been able to improve the prices they receive for their goods and achieve social progress at the same time gave me much hope for the women of Loutichina.

## **Methodology**

When I began my research, my initial plan was to speak with female members of co-operatives throughout Morocco. I encountered some difficulty with this plan, mainly due to a language barrier; many women only spoke darija, and without access to a translator, I was unable to get much more than just basic facts about the co-operative: when it was started, how much the goods cost, etc. Often, it was easier for me to interview administrators who were not co-operative members but could speak French or English because they were able to communicate to me some of the more complex scenarios of how the co-operative started, what challenges it faced both initially and currently, and what concrete benefits it offered to its women.

I came into contact with members and administrators from six different co-operatives throughout Morocco. Five of these co-operatives were women's co-operatives and one was a men's co-operative; not once did I communicate with or even come across a co-operative whose member population was composed of both genders. The men's co-operative was located in Fez and specialized in leatherwork; I interviewed one man who

was an artisan, member and administrator of the co-operative. I spoke with individuals from three different women's weaving co-operatives – a Peace Corps volunteer working with a co-op in Boulemane, an administrator involved with a co-op in Azrou, a woman who had attempted to start a weaving co-op in El Hajeb, and a man who was in the process of founding a women's co-op in El-Hajeb. I also had contact with a Peace Corps volunteer working with a woman's sewing co-operative in Sefrou.

However, as mentioned earlier, my research brought me into contact with many organizations and individuals that were not involved directly with co-operatives; rather, they were somehow involved with female weavers, textile businesses or organizations, and women's associations. Though these contacts were initially unplanned, they provided me with invaluable information and perspective on options open to women weavers seeking to produce goods for revenue. Participants in these interviews included carpet store proprietors in Fez and Azrou, women selling woven goods in the *suq* of Azrou, the owner of a textile factory in Fez, a nun and female employee at a store in Midelt where woman weavers are employed on the premises, and an administrator of a woman's association in El Hajeb. Though I was unable to do field research on the Woman Weavers Online Project located in Ben Simim and Taliouine nope, N'kob, I have also included a section using information from library sources on this project because it illustrates women using the internet to sell their woven products. Your variety of sources really strengthens your project.

My last set of interviews took place in the village of Loutichina. The purpose of these interviews was to understand who was weaving in Loutichina, what they were creating, the level of education of the female population, and whether nor not the

community was supportive of the idea of a co-operative. Interviews in Loutichina were hindered by a number of challenges, the first being that I did not have a translator when interviewing the women. I interviewed twenty-one women weavers from eight households; my interviews were limited to relatively simple questions in darija. However, I did interview the village chief with a translator and was able to ask him about the possibility of forming a women's co-operative; I also used a translator to interview five other village men about their thoughts on women's employment. The interviews with the translator provided me with much information; however, because the translator was from a nearby region and also involved in the textile business, it was sometimes difficult to distinguish which opinions were his own and which were the opinions of the men I was interviewing. Yes, I often find that translators just answer my questions themselves, without even asking the informant.

I'm curious about why you did not have the translator speak to women, since their opinions are central, and very possibly different from the men. It might be because it would be a problem for a man to talk to women, but I'm sure you could have found a woman to translate. In N'kob the women only speak Berber, and I get little girls who've gone to school to translate from Arabic for me. I imagine you could have found a high school girl who knew French.

### **Options for Women Weavers**

After the initial interview that our teacher conducted with the woman in Loutichina, two other students and I thought that there had to be a more profitable way for the women to sell their goods. Furthermore, we felt that if the women organized to sell their goods, they could create solidarity and a collective voice to advocate for their

needs. Forming an organization could also potentially serve as a vehicle through which the women could receive education. Our initial thought was that a women's weaving co-operative would be the ideal way to achieve these goals. However, upon further research, I made two important discoveries.

The first discovery came from the ideas of Paolo Freire, who outlines a philosophy of "actively involving the rural poor in critically analyzing their social situation, creating from this the potential to actively transform their environments."<sup>xiii</sup> This notion brings to light the importance of actively involving a project's participants and/or benefactors in its planning phase. Yes, important point. A team of development practitioners working for the International Fund for Agricultural Development assert that, "No amount of national or international assistance will radically improve the rural situation unless a transformation is based on the aspirations, assets, and activities of rural people."<sup>xiv</sup> Thus, if the women weavers of Loutichina are going to form any sort of an organization, it needs to be the women that identify their needs and participate in planning a project that will directly addresses these needs. All the more reason to interview them.

My second discovery came from my field research; though I set out to interview members of co-operatives, I came into contact with women weavers who sold their goods in many different ways. Some of these methods involved larger group organization, namely co-operatives and associations. Other methods were much more individual: selling in the *suq*, employment in workshops, marketing via the internet, and selling directly to store owners. All of these options need to be fully considered in order for the

women of Loutichina to assess which type of project might best fit their needs. Bearing this in mind, I set off to understand each option as best I could.

### Suq

Selling woven goods at a local *suq* is often the most easily accessible opportunity for women seeking to make profit off of their products. It is an option that a woman can pursue individually and does not require capital beyond the cost of fixed inputs and transportation to the *suq*. However, the fact that selling in the *suq* requires no group organization or solidarity among women of a community leaves them little collective bargaining power and can even contribute to competition among women from the same community.

Fifteen of the twenty one women interviewed in Loutichina informed me that they sold at least some of their woven goods in the Thursday *suq* in Boujad. The women reported selling pillows, blankets, and small to medium sized carpets in the *suq*; none of them sold large carpets – whether or not this is due to the fact that they could not get a high enough price or there were not enough interested buyers is a question to which I did not receive an answer. The women all reported receiving similar prices for their items: fifty dirhams for pillows, fifty dirhams for small carpets, 100 dirhams for medium carpets, and 100 dirhams for large wool blankets. One woman reported that she was aware that middlemen were buying her goods and selling them at higher prices to store owners in far away cities. You got some interesting information with your basic Arabic.

When asked if they felt that the prices they received were fair, only one woman reported that she felt they were. Two women reported that fair prices would be double the prices they were currently receiving. Calculating what a fair price would be was a

common difficulty among the women of Loutichina; part of this is due to the fact that many of the women did not know what their exact input costs were. This problem is not one that is unique to Loutichina; another study on women weavers also notes that, “Almost no women calculate their costs in making a rug. They use their own wool or buy yarn little by little, and give their own time no value.”<sup>xv</sup> Yes, and I found the same thing for weavers in the US; do your mother and sister know weaving costs, especially input of time? Correspondingly, the women from Loutichina reported using some wool from their own sheep, but also buying yarn, dyes, and other raw materials from men in the *suq* – often the same middlemen that buy their finished goods. Each household reported buying its inputs independently – women outside of the same household never attempted to buy in bulk in order to reduce input costs. This could be due to the fact that there is a lack of knowledge about where to obtain these goods aside from the men selling them in the *suq*. And probably problems with transportation too.

Obtaining a good price for finished products and paying a fair price for input costs is not the only challenge facing women who sell in the *suq*; the stigma surrounding a woman’s public work appearance is also a common problem. As noted earlier, one man in Loutichina noted that only poor women sold goods in the *suq*. While this notion alone is demeaning, in more traditional areas – especially rural areas – just the act of working in the public sphere can damage a woman’s social status.<sup>xvi</sup> Perhaps in response to this issue, the woman of Loutichina usually reported that an older woman in the family was the one to sell the family’s goods in the *suq*. This may come from the fact that, traditionally, “restrictions on women’s movements do not apply to elderly women, who consequently have greater freedom.”<sup>xvii</sup> Therefore, an older woman’s appearance in the

*suq* is less demeaning than if her daughter or daughter-in-law was to sell the goods at market.

### Employment

An alternative to selling goods in the *suq* is for women to seek employment in a textile workshop where handcrafted goods are produced. Both forms of activity involve working in the public sphere; however, working in the *suq* allows women to create goods in their homes and only appear in the public sphere in order to sell them. Employment in a workshop means that women are visible to the public while they work; one woman reported that it was preferable to appear in public to sell goods than to actually create the goods in public.

I visited two workshops that produced hand-made textiles – one which employed men and one which employed women. The workshop that only employed men was located in Fez and was owned by a father and son, both named Mohammed Zaza. When asked why they did not employ women in their shop, the men acted surprised by the question, answering that women wove in the home. The shop employed fifty men who were paid thirty dirhams per meter of carpet or silk it's rayon, not real silk, just to be accurate weaving and the son Mohammed reported that most men produced two to three meters of fabric a day – therefore earning fifty to sixty dirhams for an eight hour day of work. Your presentation of such figures is good. The men earned twenty-five percent of the price that each item received on the market. While Mohammed noted that most of the men were happy to work there because good jobs are scarce and he teaches them a skill in his workshop, the downside of working in a workshop is that the men have little control over the wage they receive for their work. You could say how that compares to

the minimum wage, or that of a day laborer. It's comparable to the latter, and not as hard work.

Wage exploitation is a serious concern for employees of workshops, especially for women who “are often paid at lower piece rates than men doing the same work.”<sup>xviii</sup> This is a particularly relevant concern for uneducated women; for, unless the workshop is run by a benevolent proprietor, it is easy to pay an uneducated woman very little for her work. The women's workshop that I visited was run by nuns – women I will consider benevolent proprietors because they were not seeking to make profit from the enterprise. The store and adjoining workshop is called the *Atelier de Tissages et Broderie*, located in Midelt's Kasbah Myriem. The project was begun by a French nun in 1926 and is currently run by seven nuns – four French, two Spanish, and one Polish. The Spanish nun with whom I spoke informed me that the purpose of the project was to provide women with decent working conditions, fair wages for their labor, and access to education (for the younger women involved in the project). A good spot to look for what should be fair economic treatment.

The project employed twelve older women who wove carpets on looms and six girls between the ages of fourteen and twenty who did embroidery in the workshop. We were able to interview one of the older woman weavers who spoke French. She told us two of the major benefits of working in this setting were that it allowed the woman time for socialization interesting point and a steady source of income. She also noted that the younger girls attended literacy classes each morning at a nearby literacy center, which would give them opportunities later in life that the older illiterate women had never had. I would have liked to know what she thought they are. When asked if their husbands

approved of them working in this setting, she replied that they did because many of the men were unemployed and appreciated the income that their wives contributed to the household. However, one of the major challenges she noted was that many of the women had children and had to rely on relatives to care for their children while they were working.

None of the older women working in the workshop had ever attended school, nor could any of them read. When we asked the woman we spoke with about how the project was financed or where it received its funding from, she answered, “That is the nuns work; they do the administration and we do the weaving.” Therefore, this enterprise differs from the co-operatives discussed later in two major ways: the women are not involved in any decision making about the project (aside from artistic decisions) and they do not own any of the equipment or pay for any of the inputs. The advantage of the latter difference is that the women are not required to pay any capital to join the enterprise, so poverty is not a hindrance to participation in the project. However, the downside of this arrangement is that it is unsustainable without the help of the nuns; it is not a project run by the local community, but rather by educated foreigners and without their help would not be functioning. Furthermore, when asked if the younger girls who were learning to read would eventually help with administration, the woman that we spoke with said that the purpose of their education was to learn to read, not to administrate. administer

Though this project seemed to contribute little to the women’s organizational capacity, it did have one significant benefit aside from giving women steady employment and a chance to socialize. The good reputation of the workshop and store – especially among tourists and guidebooks – gave the women access to a market that would have

been unavailable to them if they were working individually and selling their goods in the *souq*. The nun told me that tourists had been visiting the shop since it had opened and they were still continuing to come. Though the shop had significantly higher prices than did other boutiques and bazaars (for example, 850 dirhams for a medium sized carpet), the nun claimed that tourists continued to shop there because they appreciated the decent working conditions that they could directly observe while purchasing souvenirs. I hope later you will have some comparisons of what women earn here as opposed to other working conditions, since this might be a model of a higher income level that women could aspire to, since it seems to be working. Though I guess if the nuns' administration is not figured in with costs, that's less true.

### Shops

One of the major challenges faced by projects such as the *Atelier de Tissages et Broderie* is that they must charge high prices for their goods in order to maintain good working conditions and wages for their employees; tourist boutiques that buy their goods from middlemen or directly from the women weavers themselves can charge much cheaper prices because they pay much less for their goods. Good point. One store owner we spoke to in Fez told us that he bought his goods from a "friend" – what sounded to me like a middleman – who bought goods directly from women in the Middle Atlas Mountains. The shopkeeper further reported that the prices in his store were always at least double what his friend had charged him for the goods. He sold medium sized rugs starting at 250 dirhams; therefore, his friend was charging him 125 dirhams per rug. If the friend was making any sort of profit, he was not paying the women from whom he bought the rugs anymore than the woman in Loutichina were receiving for similar size

rugs in the *suq* (100 dirhams). Furthermore, a man in Loutichina reported that when shopkeepers or middlemen come to his home to purchase his wife's goods, she receives an even lower price than she does in the *suq*. Therefore, selling directly from one's home to a middleman does not appear to be more profitable than selling in the *suqs*; however, the benefit of this practice is that women do not have to appear in public to sell their goods, nor do they have to pay for transportation to the *suqs*.

Women who choose to sell their products from their homes also lack the collective bargaining power gained by women in associations and co-operatives. Aziz Naouli – a shopkeeper who runs a small boutique called Bazaar Talbabout in Azrou – informed me that many women who sell goods out of their homes or in the *suqs* often accept lower prices than they feel are fair because they need money and have no choice but to accept the price they are offered. Though Aziz said he pays women upfront for their goods when the women badly need the money, he prefers to have them give him the goods and then pay them once he sells their product (most often to tourists). When he pays women using this method, he gives her fifty percent of the price he receives; this way, the woman makes more money than she would if she sold the good to him upfront. Aziz said that initially women did not like this method of selling their goods because they did not trust him; however, once they knew he was honorable, they preferred to sell their goods in this way because they got better prices. Though Aziz's method of selling goods ensures that women receive a higher price than they would selling to middlemen or in the *suq*, this method is similar to the case of the *Atelier de Tissages et Broderie* because the women must rely on the good intentions and administrative capacity of a person with direct access to the tourist market. Good point.

## On the Internet

Though the location of Aziz's store in the center of Azrou gave him access to the tourist market, he noted that he would like to enhance his business by creating a website that would enable to him to sell goods directly to customers in the USA and Europe. Unfortunately, he did not know anyone in either of these places that would be willing to work with him in this undertaking. Despite Aziz's difficulty, his desire to start a business of this type reflects the fact that "globalization presents enormous opportunities...made possible by information technology [which provides access] to new markets and employment opportunities."<sup>xix</sup>

Women weavers from the villages of N'Kob (located in southern Morocco) and Ben Smim (northern Morocco) have had the opportunity to take advantage of internet sales through the Women Weavers Online project started by American anthropologist Susan Schaefer Davis. The project has a website that allows local women to advertise and sell their rugs to consumers in the USA and Europe Japan too, eg worldwide via the internet. Because the majority of the women involved in the project are illiterate, it is necessary to have an outsider handle the technological and administrative aspects of the project. In order to make the project sustainable, Davis has found Moroccans living near/in each village who possess the requisite skills to handle these aspects of the project.<sup>xx</sup> These educated local assistants have been trained to photograph, measure and weigh the rugs, take orders via the internet or telephone, distribute payment to the women, and handle packaging and shipping.<sup>xxi</sup> However, Davis is still involved in many aspects of the project – including maintaining the website and communicating with English speaking clientele – because she has not been able to acquire enough funding to

give the assistants training of this nature. In fact, my current assistants would probably never be able to replace me, especially because of the English. But I am looking for a more educated Moroccan to do so, one with English and computer skills, and have a potential candidate in a young woman from Al Akhawayn University. A further challenge to finding assistants is ensuring that the women involved in the project feel that they are trustworthy.<sup>xxii</sup>

However, despite this challenge, suitable assistants have been found in both locations and Susan Schaefer Davis and two students from Al Akhawayn University in Ifrane have noted many concrete benefits that the project has had for its participants. Because the women now have direct access to foreign clientele, they can set the final prices for their products and actually receive this asking price.<sup>xxiii</sup> For example, one woman requested fifty dollars (approximately four hundred and fifty dirhams) for a small rug; once all other costs were added – commission for the assistant, shipping costs, etc. – the rug was advertised on the website for \$150. Are those figures right? It seems too high, the \$150. The rug sold and the woman received her entire asking price; this is 400 dirhams more than women in Loutichina were earning for rugs of similar size.<sup>xxiv</sup> Furthermore, five percent of the final price is given to the local development association. Therefore, the community is also profiting from the sale.

Not only do women receive better prices for their products, but also they save transportation costs because they do not have to bring their goods to the *suq*. Additionally, as noted by El Mahdi and Proberts, “The women do not have to stand all day in the hot sun when selling at the *suq*, wasting time, and being vulnerable to men’s gaze, which is a common concern.<sup>xxv</sup> Thus, using the internet to sell women’s textiles has

enabled women to receive higher prices for their goods and avoid the social stigma resulting from selling in the *souq*. However – despite the fact that the Women Weavers Project has provided its participants with many concrete benefits – projects of this nature still face two major challenges confronted by women in rural areas throughout Morocco, namely illiteracy and access to the internet.

### Co-operatives

While projects that bring women together to sell their goods via the internet are a relatively new phenomenon, co-operatives are a much older means of unifying artisans to market their products. A member of the all male leatherworker's co-operative who I interviewed in Fez informed me that his co-operative had been started by the French in 1950. "If we have one thing to thank the French for, it is co-operatives," he told me. The *Co-operative Artpatrons Maroquiniens de Fez* was founded in 1950 by the French. It is now fully run and administrated by six of its fifty members – all Moroccans. The general assembly of members – all of whom live within fifty kilometers of Fez – comes together once a year to vote on a new administration; all members of the administration are artisans, as well. The men also take turns running the shop in the Fez medina where the goods are sold; artisans receive fifty percent of the price at which their goods sell and also participate in the process of deciding the prices of goods.

While this co-operative serves as a model of democratic participation, French co-operatives in Morocco were not initially administered in this way. The precursor to co-operatives in Morocco were the *Societes de Indigenes de Prevoyance* (SIPs), instituted by the French in the early 1920's; they were rural development institutions that mainly supplied credit to farmers for harvest expenses, seed and grain, and medium term loans

for light equipment and draft animals.<sup>xxvi</sup> However, SIPs have been criticized as “para-statal organizations” run by colonial officials that did not observe co-operative principles.<sup>xxvii</sup>

Co-operatives similar to the ones functioning today arrived in Morocco after the French passed the Co-operative Law of 1947; this became the first co-operative law in all former French dependencies in 1955.<sup>xxviii</sup> This law remained in effect in Morocco after the nation gained its independence in 1956. It was not replaced until 1984, when Morocco’s Office of Co-operative Development wrote its own co-operative law, which was further amended in 1993. Though the Moroccan co-operative legislation stipulates that democratic member control and active member participation must be elements of registered cooperatives, there is still a concern that “seldom are members consulted for input during the development phase”; rather, they are only active once a co-operative has been formed.<sup>xxix</sup> Where did you learn about this concern? Is it in the article cited here? That seems like it might be about the US, and also it’s quite old to use about conditions in Morocco today. Since this is an interesting point, I’m wondering where you got the information.

While current co-ops are more democratic than the French SIPs, the government or NGOs often give financial and administrative assistance to emerging co-operatives whose members lack these resources and skills. While this may help co-operatives to form successfully, it also has the potential to lead to a situation in which members are not fully in control of the co-operative’s operations. Furthermore, it can leave members feeling that a co-operative is an outside imposed structure rather than a self-help organization based upon members’ needs and goals.

Aside from democratic member control, Moroccan co-operative law also stipulates that a co-operative must be comprised of at least seven members; these seven members must present the proposal for their co-operative to the Office of Co-operative Development.<sup>xxx</sup> The United Nations stipulates that all nations' co-operative laws should "provide for a rapid, simple and affordable registration process of co-operatives."<sup>xxx</sup> No member of a co-operative who was interviewed for this project complained that registering a co-operative in Morocco was a complicated process; however, this issue could use further research. Did you actually ask people who had registered them?

Though Morocco's co-operative law provides its own definition of a co-operative, this definition is in agreement with that of the International Labor Organization, which identifies a co-operative as "an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise."<sup>xxxii</sup> The ILO further stipulates that co-operatives are based on seven underlying principles: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training, and information; co-operation among co-operatives; and concern for the community.<sup>xxxiii</sup>

The member interviewed at the leatherworkers' co-operative in Fez verified that his co-operative abided by these principles and noted one further goal for which all artisanal co-operatives should strive: high-quality goods. This is also outlined in the French Co-operative Law of 1947, which stipulates that one of the "essential aims" of a co-operative is "to improve the commercial quality of the products...delivered to the consumers."<sup>xxxiv</sup> The Co-operative Amal in Azrou – a women's weaving co-operative

comprised of twenty-six members – also upholds the principle that a co-operative should strive to provide goods of the highest quality.

I interviewed a man named Ben Musia at the Amal Co-operative; he is the president of Azrou's *Ensemble Artisanal* which is where the women's co-operative is located. Is he a government employee? I'd guess so. Is he involved in the activities of the coop at all, or did he just have some info to give you? I often found people like this involved in coops, and wondered how their roles fit with the ideal of democracy in coops. The government provides the funding that allows the women to rent space do the women rent, or is the space just given? in the *Ensemble Artisanal*; Ben Musia cited government assistance as being one of the major advantages to working in a co-operative. "The government can provide the women with assistance when they are working together; however, if each woman were to ask for assistance individually, it would be much more difficult for the government to help these women," he told me. This is reflective of the notion that a person "joins a co-operative when he realizes that he will not be able to get what he wants on his own."<sup>xxxv</sup>

Joining a co-operative not only enables the government to assist the women in their income earning project, but also provides them with a forum where they can share ideas and best practices and create solidarity. This solidarity allows them to "achieve better bargaining power as buyers and sellers in the marketplace."<sup>xxxvi</sup> The women in Azrou serve as an excellent example of this; they pool their resources to buy inputs in bulk. This not only enables them to purchase the inputs more cheaply, but also it provides them with more options of who to buy their goods from; rather than simply buying inputs from middlemen in the *sug*, they can buy directly from suppliers. Therefore, Ben Musia

noted they are not only paying lower prices, but they also have the option of buying higher quality inputs. This contributes directly to the notion mentioned earlier that co-operatives help enable their members to produce high quality goods.

Though both the Azrou and Fez co-ops cited that creating high quality goods was of high importance to their members, the co-ops go about creating their products in two different manners. Essentially, they are two different types of co-operatives. The Fez co-operative is a craftsmen's service co-operative: a co-operative whose members "group together in order to obtain credit, purchase production inputs, market their products but continue to operate independently" in their own locations.<sup>xxxvii</sup> The Azrou co-op is an artisan's production co-operative in which "workers leave their workshops and group together their capital, equipment and tools"; the women of Azrou all work in the *Ensemble Artisanal* together.<sup>xxxviii</sup>

Because artisan's production co-operatives bring women outside of the home to work, they create two major challenges for female members. The first arises from the social stigma surrounding women who work in public. However, this did not seem to be as big a concern among women in the Azrou co-operative as it did among women employed in weaving workshops; in the brief interview I had with a woman at the Azrou co-op, she noted that the women were proud of their organization and not embarrassed to be seen working there. The second challenge is again a challenge faced by women working in the Midelt workshop: childcare. Ben Musia reported to us that many of the women worked at the co-op while their children were in school or had another female relative who helped with childcare. A woman who had been involved in attempting to

start a women's weaving co-operative in El Hajeb suggested that providing on-site daycare services could also remedy this problem.

A further challenge faced by women members in either type of co-operative is the pooling of resources that is a central element of this type of organization; members must pay capital to join a co-operative, thus entering into joint ownership of goods, space and equipment owned by the co-operative. However, women who do not have access to independent assets often have difficulty initially investing in a co-operative.<sup>xxxix</sup> Ben Musia noted that this was often a difficulty for women in the Azrou co-op; however, he also noted that because of the government's financial assistance, the required capital to join the co-operative was relatively low – 200 dirhams. Furthermore, not all women invested the same amount of capital when joining the co-operative. A woman who invests more receives a higher share of the profits or holds a higher share of stock in the co-operative.

Though attaining capital often requires a woman to make sacrifices – not buying luxury items, saving money earned selling goods in the *suq*, or asking a relative for a loan – Ben Musia said that the women are willing to make this sacrifice because the co-operative gives them access to a customer base that is not available in the *suqs*. The co-operative's store is frequented by locals and tourists, both of whom can place special orders for rugs. Though I was unable to ask the women this question directly, it seems that one downside to this arrangement is that the women lose a certain amount of artistic control over their rugs. Did you conclude this from looking at the rugs [do they still have the one with the woman's face on it?] or did someone tell you? However, Ben Musia noted that the advantage of this arrangement is that customers are willing to pay more for

their rugs. Thus, the rugs are sold for nearly three times what they would sell for in the *sug*. The women are paid by the meter for each rug they work on; they also receive a percentage of the profits depending upon how much capital they originally invested. The rest of the money earned from rugs sales goes back to the co-operative. How does what they make per rug compare to what the Lutichina women make? That's important in determining the value of the coop.

The members of the co-operative vote on how this money should be used: for example, how much to spend on inputs and whether or not to buy new equipment. Voting is not used only for financial decisions; rather, the policy of one member, one vote is used to handle all decision-making procedures in the organization. The members of the Azrou co-op vote to choose a six member administration, including positions of president and treasurer. Because co-operatives operate as small-scale democracies, they have been praised as institutions that “instill familiarity with democratic values.”<sup>x1</sup> Gregg Johnson – a Peace Corps volunteer working with a co-operative called the Sefrou Women’s Hand-sewing Project – supports this idea, telling me that members of the co-operative “are learning how to work together, how to plan and implement projects, how to network and how to become active participants in public affairs.”

Though this praise for co-operatives is not unjustified, it must be remembered that creating a truly democratic organization with an active member-base is often a challenge when the general assembly is comprised of rural women. Rural women who are attempting to carry-out income generating activities as well as their non-paid work as mothers and homemakers often have little time to attend meetings or carry out additional

activities.<sup>xli</sup> Furthermore, women's low participation has also been attributed to "poor education and literacy skills and lack of confidence."<sup>xlii</sup>

Illiteracy and a general low level of education in rural areas make running a co-operative especially difficult. Co-operatives require that at least a few of the members are literate and know basic math. Ben Musia told us that three of the twenty-six members of the Azrou co-op have had at least a basic education; not surprisingly, these three women are all members of the administration. In a truly democratic setting, all members would have an equal chance of being elected to administrative positions; however, in settings where only a few members are educated, it is necessary that these members play an integral role in this capacity.

The women in Azrou were able to start the co-operative on their own; hmmm I wonder about that. I'd guess the government put out the word and located some women to work in their center; it's been there for a long time. This was also the case for the Najah Weaving Co-operative in Boulemane. This is a women's co-operative with eleven members who weave sweaters. Andrew Monahan – a Peace Corps volunteer currently working with this co-operative – reported to me that a few of the group's current members "got together and did the necessary paperwork and filed with the ministry and other government officials." This is another case in which a few educated members were able to help many women in the community to mobilize for a cause. It would be interesting to know what gave the women the idea to start a coop. In this case I think there was another one in the village that served as an example.

Though both of these co-ops had members that were able to do the necessary administrative work, this is often not the case in rural areas. Furthermore, both of these

co-ops are located in northern Morocco, where education levels tend to be higher than in the south.<sup>xliii</sup> In areas where women lack the skills to do the administrative work on their own, it is often necessary to utilize the approach used by the Women Weavers Online Project: find an educated outsider who can assist with these tasks.

Three educated women from the town of El-Hajeb sought to create a partnership of this nature with illiterate women weavers from the area. The goal was to form a co-operative that would provide women with a space to work and a venue to sell their products. The educated women would do the administrative work for the co-operative and they were able to gain the support of the provincial governor for the project. He promised to supply a building and some of the necessary capital; however, his term ended before the plans became a reality and the next governor was not as supportive of the project. The women did not get the building or all of the funding that was promised, and unfortunately, the project stagnated. In my interview with Fatima Zahra Aziwi – one of the educated women – she cited miscommunication between the government and co-operative’s administrators as being the major barriers to success. Interesting: I met this group of young women in the fall of 2002, when they were really hopeful about getting something started. Sorry to hear it didn’t work out. But there’s a lesson there too: they needed the patronage of the governor to get a space and capital for equipment; I’d guess it was the same for the Azrou coop.

In the case of the Sefrou Women’s Hand-Sewing Project, financial and material support from the government were not obstacles to success because the project grew under the auspices of a larger association for women’s advancement in Sefrou – called Golden Buttons. However, the project did receive aid from an educated outsider; a Peace

Corps member assisted the women who wanted to start the project by filing the necessary paper work. Gregg Smith is the third Peace Corps volunteer to have worked with the project and says that his main duties now include assisting the women with bookkeeping, writing grant proposals, and developing new products to sell. However, he also noted that once his Peace Corps term is over, “I will probably not be replaced. The women are now pretty self sufficient. There are several literate members and they are looking to recruit an English speaker too.”

The women of the Sefrou Women’s Hand-Sewing Project received education in partnership Golden Buttons. This association provides free literacy classes to women in the area and has played an important role in the development of the sewing co-operative by “building up the skill sets of locals, instead of bringing in outsiders” – an essential element to ensuring a co-operative’s sustainability.<sup>xliv</sup> However, finding funding and resources for this is often difficult, especially in poor areas. Associations such as Golden Buttons thus often play a key role in assisting co-operatives to contribute to “capacity building and human capital investment” by providing member training.<sup>xlv</sup>

Not only can associations provide training for members of co-operatives, but they can also provide co-operatives with valuable contacts and resources. *L’Association pour la Femme et le Developpement* located in El-Hajeb is currently involved in a project that illustrates this point well. The administration is comprised of six college-educated Moroccans from the area, one of which/whom I was able to interview – Mohammed Belhouss. Mohammed informed me that the Moroccan government has identified many of the small towns surrounding El-Hajeb as areas that will be targeted by the National Initiative for Human Development (NIHD). The government has asked the association to

identify sixty to seventy of the poorest women in the area and to help them to form an income-generating project, which will then be funded by the government. Mohammed said that once the association identifies these women, they will have a group meeting with the women to find out what type of project interests them. He further noted that the initial suggestion of the government was a rabbit-breeding co-operative, but that it is important to confer with the women when planning this project, good for him! thus emphasizing that “engaging...civil society should not be confused with or considered a valid replacement for consulting with the poor.”<sup>xlvi</sup> This step will help to ensure that – if a co-operative does form – it is not an institution imposed by the government, but rather an organization that reflects the aspirations and needs of its member population.

Mohammed described his association as “an intermediary” whose aim is to create a project that fits the local population’s needs while also advancing the goals of the government. This project illustrates the “catalytic effect” that associations can have in the formation of co-operatives by “facilitating partnerships” with the government.<sup>xlvii</sup> Furthermore, the association has also received a two hundred thousand dirham grant from an international NGO which will be used to assist the women’s weaving co-operative in El-Hajeb that experienced the organizational difficulties discussed previously.

The support of development associations thus can play an integral role in the success of women’s co-operatives; by providing education, access to funding, and opportunities to partner with the government, the associations in El-Hajeb and Sefrou are providing key assistance to emerging co-operatives. In Azrou, Co-operative Amal has benefited from a direct relationship with the government. You could have been a bit clearer in detailing the aspects of this relationship. Furthermore, many of these co-

operatives have received assistance from an educated individual. All of these types of relationships have helped women's co-operatives to overcome challenges associated with lack of both capital and education.

However, there is one last challenge that must be addressed: community support. This challenge is often difficult to overcome, due to the traditional notion that women belong in the home. However, Gregg Johnson noted to me that though initially the men in the Sefrou community did not think that the women would be able to accomplish much with their project, "Now, the husbands and families of the members are all very proud of what the women are doing and support them fully." Thus, when the women proved that they could successfully run an income generating project, they were able to gain the support from their husbands, other family members, and local leaders that is so essential for the success of any community organization.<sup>xlviii</sup>

### **Conclusion: The Future for Loutichina**

Despite the fact that one of the men with whom I spoke in Loutichina upheld the stigma that women who sell their goods are poor, the six other? men I interviewed all indicated support for a women's weaving project. Sheik Abderrahim – the village chief leader is a better word– told me that the men had discussed the possibility of a women's weaving project and, furthermore, felt that a literacy program should also be a part of the project. Did he mention if the women had discussed it?? There was some confusion about how or when a project of this nature would start; Sheik Abderrahim mentioned that an initial meeting regarding the project would be held in March. Due to some difficulties with translation, I did not receive an answer to my question as to why March was the chosen date.

While I was able to directly ask the men if they supported a project of this nature, I was unable to ask the women this question. There were two reasons behind this difficulty, the first being that I conducted my interviews without a translator. Due to my limited command of darija, I was unable to convey the idea of what a cooperative is or to ask if it is an idea that interests the women. It would have been really good if you could have done that. Secondly, I did not want to plant false hopes with the women that any type of women's weaving organization would be starting; I had four weeks left in Morocco and did not want to falsely create the notion that I would be readily available to help these women in the future (though I wish that I could be). That's a good thing to be aware, and careful, of.

Despite the fact that I was unable to directly ask the women if they wanted to create a weaving organization, I noted many factors that made me think that the women might welcome the idea. Only one of the twenty-one women interviewed said that she felt she was receiving fair prices for her goods in the *suq*. However, all of the women showed immense pride in their weaving; my initial mention of a *menshej* (loom) in any house always resulted in at least one of the following invitations: stay for tea, view the family's loom(s), try my own hand at weaving, watch one of the women weave, and see the finished products. Furthermore, within a day of arriving in Loutichina, numerous women visited my host family's home to say hello and invite me and the two other students I was with over for tea. (I could say that challenges to research were excessive tea-drinking and henna applications. True! ) I observed a vibrant and effective social network among the women of the community similar to that observed by development practitioners at the International Fund for Agricultural Development, who note that,

“Rural women have proven themselves to be capable of using their social networks to work for change in their communities.”<sup>xlix</sup>

While this social network will serve as a major asset to the women if they choose to form any type of organization, the lack of education that troubled so many of the previously discussed projects will be also be a major challenge for the women of Loutichina. Sheik Abderrahim reported to me that none of the married women in the village could read; my own interviews supported this notion, as not one of the married women I spoke with had been to school or could read. I did, however, meet a twenty-seven year old woman who had been to school for five years and could read quite well – Yemna. Yemna helped me a great deal with my interviews, translating darija into Fus’ha for me when I needed it and serving as invaluable resource for information about the many products the women made and the prices they received for them. Yemna was also the only woman with whom I spoke that calculated – at least to some degree – the input costs necessary to create her products.

If the women of Loutichina want to find a way to receive better prices for their products, it will be necessary that they understand the benefits and challenges of different methods of selling their goods. For instance, if the women chose to start a cooperative, they would need to take into account the fact that Loutichina and the nearby city of Boujad are not tourist destinations in Morocco; therefore, they would need to market their goods to the local population or find a way to transport them elsewhere. Selling goods via the internet is a possible option, but this would require a computer literate member or assistant, and transport to Boujad to use the internet. All of the options open to the

women of Loutichina – aside from selling in the *suqs* or from their homes – will require education, assistance from an outsider, or both.

However – as evidenced by a number of previously noted cases – this is not an unrealizable possibility. Furthermore, the women have one valuable tool at their disposal: a regional development association called *Boujad Développement Durable* (BDD) started by a man who was born in the village of Loutichina. One of the goals of the organization is “to help local actors develop their strategies, action plans and projects and find funding for them.”<sup>l</sup> Sheik Abderrahim is aware of this organization; and, when he told me that a women’s organization would start in March, he noted that BDD would help with the planning for the organization. I mentioned the Sheik’s comment to Lahcen Haddad – the founder of BDD – and he told me, “I don’t know about any plans for March because what I told people last time I was there is that if they want to do anything, we are just a call away. If Sheik Abderrahim told you that, it means that they are seriously thinking about it, which is goods news.”<sup>li</sup>

Not only did Sheik Abderrahim indicate that some members of the community had discussed this idea, he also informed me that it was the women who would have a meeting with leaders from BDD in March. It is highly important that the women take part in the planning process; they must not be viewed as vulnerable recipients of assistance but “as powerful allies in the process of social and economic change.”<sup>lii</sup> By encouraging the women to meet with leaders from BDD, the Sheik and other village men are effectively allowing the women to play an integral role in forming an organization that will meet *their own* aspirations – related not only to weaving as an income generating activity, but also to their greater social and material needs. This will allow the women to

“organize around issues that affect their livelihoods,” thus allowing them to make practical improvements in households and communities, benefit from solidarity of other members, learn important skills and gain confidence in their own abilities to change.”<sup>liii</sup>

## Endnotes:

<sup>i</sup> C. Bouilloc et. al, Maroc: Tapis de Tribus (Edisud: Musee de Tapis et des Artes Textiles de Clermont-Ferrand, 2000): 5.

<sup>ii</sup> Jane Schneider, “The Anthropology of Cloth,” Annual Review of Anthropology 16 (1987): 437.

<sup>iii</sup> Fatima Mernissi, Beyond the Veil: Male-Female Dynamics in Modern Muslim Society (Indianapolis: Indiana University Press, 1987): 150.

<sup>iv</sup> Bouilloc, 7.

<sup>v</sup> Susan Schaefer Davis, Patience and Power: Women’s Lives in a Moroccan Village (Cambridge, MA: Schenkman, 1983): 83.

<sup>vi</sup> Mernissi, 143.

<sup>vii</sup> Bouilloc, 8.

<sup>viii</sup> Bouilloc, 5.

<sup>ix</sup> Bouilloc, 5.

<sup>x</sup> Susan Schaefer Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” Gender, Technology and Development 8.1 (Jan-Apr 2004): 18.

<sup>xi</sup> Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” 15.

<sup>xii</sup> Davis, Patience and Power: Women’s Lives in a Moroccan Village, 66.

<sup>xiii</sup> Marilyn Waring, “Civil Society, Community Participation and Empowerment in the Age of Globalization” Spotlight (Toronto: Association for Women’s Rights in Development, May 2004): 2. <http://www.awid.org>

<sup>xiv</sup> International Fund for Agricultural Development (IFAD), Women as Agents of Change (Rome: IFAD, 2003): *iii*. <http://www.ifad.org>

<sup>xv</sup> Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” 14.

<sup>xvi</sup> Davis, Patience and Power: Women’s Lives in a Moroccan Village, 71.

<sup>xvii</sup> Mernissi, 142.

<sup>xviii</sup> Schneider, 437.

<sup>xix</sup> IFAD, 5.

<sup>xx</sup> Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” 3.

<sup>xxi</sup> Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” 3.

<sup>xxii</sup> Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” 3.

<sup>xxiii</sup> Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” 14.

<sup>xxiv</sup> Davis, “Women Weavers Online: Rural Moroccan Women on the Internet,” 14.

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- <sup>xxv</sup> Asmae El Mahdi and Darlene Proberts, "A Case Study of Marrakesh Express: Women Weavers Online", student paper (Ifrane: Al Akhawayen University, 2003): 17.
- <sup>xxvi</sup> Herman J. VanWersch, "Rural Development in Morocco: 'Operation Labor'," Economic Development and Cultural Change 17.1 (Oct 1968): 34. <http://www.jstor.com>
- <sup>xxvii</sup> Jurgen Schwettman, "Co-operatives and Employment in Africa," ILO Occasional Discussion Papers 97.1 (Geneva: International Labor Organization, 1996): 9. <http://www.ilo.org>
- <sup>xxviii</sup> Emmanuel Kamdem, "Harmonization of Cooperative Legislation in French-Speaking Africa," General Assembly of the International Cooperative Alliance (Oslo: International Labor Organization, 2003): 5. <http://www.ilo.org>
- <sup>xxix</sup> T. T. Williams, "The Role of Co-operatives in Community Development," The American Journal of Agricultural Economics 56.5 (1974): 913. <http://www.jstor.com>
- <sup>xxx</sup> Le Statut General des Cooperatives, (Rabat: Office of Co-operative Development, 1993): 3.
- <sup>xxxi</sup> United Nations Department of Public Information, Cooperatives At Work (Geneva: United Nations, 2005): 2. <http://www.un.org>
- <sup>xxxii</sup> United Nations Report of the Secretary-General, Cooperatives in Social Development (Geneva: United Nations, 2005): 5. <http://www.un.org>
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- <sup>xxxv</sup> Galor, 59.
- <sup>xxxvi</sup> United Nations Report of the Secretary-General, 6.
- <sup>xxxvii</sup> Galor, 11.
- <sup>xxxviii</sup> Galor, 11.
- <sup>xxxix</sup> Nippierd, Anne-Brit, Gender Issues in Cooperatives (Geneva: International Labor Organization, 2003): 2. <http://www.ilo.org>
- <sup>xl</sup> United Nations Report of the Secretary-General, 10.
- <sup>xli</sup> Nippierd, 2.
- <sup>xlii</sup> Waring, 11.
- <sup>xliii</sup> Davis, "Women Weavers Online: Rural Moroccan Women on the Internet," 4.
- <sup>xliv</sup> E-mail from Andrew Monahan (Peace Corps Volunteer) to author, 11/29/05.
- <sup>xlv</sup> United Nations Report of the Secretary-General, 9.
- <sup>xlvi</sup> Waring, 5.
- <sup>xlvii</sup> IFAD, 9.
- <sup>xlviii</sup> IFAD, 12.
- <sup>xlix</sup> IDAF, 6.
- <sup>l</sup> E-mail from Lahcen Haddad to author, 12/2/05
- <sup>li</sup> E-mail from Lahcen Haddad to author, 12/2/05
- <sup>lii</sup> IFAD, 6.
- <sup>liii</sup> IFAD, 12.
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