

Social and Solidarity Economy as a Driver of Territorial Transformation and Community Resilience

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Abstract

This paper examines the contribution of the social and solidarity economy (SSE) to territorial development and community resilience by focusing on territorial embeddedness, cooperative governance, social innovation, rural development, inclusion and crisis adaptation. The literature shows that SSE organizations generate territorial effects through relationships connecting communities, public institutions, productive actors and external networks. Cooperatives and social enterprises can support employment, local value creation, social cohesion and the sustainable mobilization of territorial resources, but these outcomes depend on governance quality, organizational capabilities and institutional support. The evidence also indicates that resilience is not limited to organizational survival. It involves the capacity to maintain essential relationships, reorganize activities, mobilize resources and develop new collective responses during periods of disruption. Research on Moroccan cooperatives further illustrates how sustainability, decent work, territorial branding, literacy, agricultural value creation and women's participation can influence local development. The paper therefore argues that SSE contributes most effectively to territorial resilience when local embeddedness is combined with managerial capacity, external connectivity and supportive public institutions. These findings support an integrated approach to SSE policy in which organizational development, territorial governance and community capabilities are treated as mutually reinforcing dimensions.

Keywords: Social and solidarity economy; Territorial development; Cooperatives; Community resilience; Social enterprise

JEL classification: L31; P13; R11; O35; Q13

Introduction

The social and solidarity economy has increasingly been examined as a territorial form of economic organization whose contribution extends beyond the performance of individual enterprises. Rather than functioning independently from their environments, cooperatives, social enterprises and other collective organizations are embedded within systems of social relations, public institutions, productive structures and locally specific resources. Altschuler (2015) conceptualizes this process as a socio-territorial dynamic involving organizations, universities, public policies and local actors, while Pastore (2015) emphasizes the importance of durable institutional connections for supporting territorial development. Related studies show that regional productive structures and historical trajectories influence the geographical distribution

and development of social-economy organizations (Pérez-González, 2017; Cantarero, 2017; González-Loureiro, 2017). This territorial perspective suggests that the contribution of SSE cannot be assessed only through indicators such as enterprise creation, sales or employment. Its broader effects also depend on its capacity to strengthen relationships, mobilize local resources and participate in collective governance. Cooperatives and social enterprises can therefore become territorial actors when their activities influence local productive systems, institutional arrangements and the capacity of communities to formulate responses to socioeconomic challenges.

The relationship between SSE and territorial development becomes particularly relevant when communities face economic, social or institutional disruptions. Rural areas often experience limited access to services, constrained financial resources, geographical isolation and weaker market opportunities, yet these same conditions can encourage locally adapted forms of collective organization. Calò (2023) and Shucksmith (2023) show that territorial constraints may stimulate social innovation when organizations are able to mobilize local assets and relationships. Barraket (2019) similarly demonstrates that rural social enterprises can combine dispersed resources through community networks, while Ramsey (2017) emphasizes the importance of external connections for overcoming limitations associated with remoteness. These mechanisms also contribute to community resilience because they expand the capacity of local actors to reorganize economic and social activities during periods of stress. Evidence concerning cooperative responses to crises further shows that resilience depends on member participation, organizational networks, managerial capabilities and institutional learning rather than cooperative status alone (Staessens, 2021; Francesconi, 2021; Mangan, 2024). Against this background, the paper examines how territorial embeddedness, collective governance, organizational capacity and social inclusion interact in shaping the contribution of SSE to territorial development and community resilience.

1. Territorial Foundations of the Social and Solidarity Economy

1.1. SSE, territorial embeddedness and spatial development

Altschuler (2015) conceptualizes social and solidarity economy development as a socio-territorial process in which organizations, public policies, universities and local actors interact within a socially constructed territory. This perspective implies that SSE cannot be understood solely through the performance of individual enterprises because its developmental effects depend on the institutional relationships surrounding them. Pastore (2015) reinforces this interpretation by emphasizing durable connections among public universities, collective organizations and governmental intervention, suggesting that knowledge, policy support and local organizational capacity form complementary components of territorial development. Sperb (2018) extends this reasoning through the study of solidarity organizations in tourism, showing that territorial governance and collective agreements can connect economic activity with the protection of natural and cultural resources. Serva (2018) further demonstrates that inter-organizational coordination and shared principles become especially important when several actors depend on common territorial assets. Taken together, these contributions imply that SSE contributes to local development through institutional articulation rather than through isolated organizational activity. Territorial policies should therefore strengthen networks linking public institutions, knowledge organizations and SSE actors while creating governance mechanisms capable of coordinating economic objectives with community interests and the sustainable management of shared resources.

Pérez-González (2017) shows that Spanish cooperatives display distinctive sectoral and geographical patterns, indicating that social-economy activity is strongly conditioned by regional

productive structures and institutional environments. This implies that cooperative development cannot be promoted effectively through territorially uniform policies. Valiente-Palma (2017) reinforces this spatial perspective by demonstrating that regions possess different traditions, sectoral configurations and opportunities for social-economy development, making territorial adaptation necessary when designing support measures. Cantarero (2017) adds a temporal dimension by showing that the creation of social-economy firms evolved differently across Spanish regions during economic expansion and the Great Recession. González-Loureiro (2017) similarly identifies geographically differentiated entrepreneurial trajectories across phases of the economic cycle rather than a homogeneous national pattern. Together, these contributions imply that territory functions as an active determinant of SSE development rather than as a passive geographical setting. Regional institutions, productive specialization and historical trajectories shape where social enterprises and cooperatives emerge and how they respond to economic shocks. Public strategies should therefore identify territorial strengths and constraints before selecting instruments for promoting SSE, since policies effective in one regional ecosystem may generate weaker outcomes in territories characterized by different economic structures or institutional capacities.

Puig (2017) demonstrates that social-economy firm creation forms spatial clusters whose configuration changes with broader economic conditions, highlighting the territorial embeddedness of socially oriented entrepreneurship. This finding implies that locally concentrated SSE activity can provide organizational resources for community resilience, although these resources remain exposed to wider economic transformations. Cantarero (2017) reinforces this interpretation by showing that economic crises produce heterogeneous effects on social-economy formation across regions, suggesting that territorial structures influence the capacity to maintain collective entrepreneurial activity during adverse periods. Altschuler (2015) adds that resilience depends partly on institutional articulation among local actors, public policies and knowledge organizations rather than on enterprise density alone. Sperb (2018) further demonstrates that collective territorial governance can protect shared environmental and cultural assets while sustaining economic activity. Considered jointly, these contributions imply that territorial resilience through SSE depends on both the presence of locally anchored organizations and the quality of the relationships connecting them. Dense social-economy activity may strengthen local development, but its durability requires institutions capable of coordinating actors, mobilizing knowledge and adapting collective strategies when economic conditions change.

1.2. Cooperatives, social capital and territorial governance

Bianchi (2020) conceptualizes cooperatives as socioeconomic organizations embedded in local contexts, implying that their developmental contribution cannot be separated from relationships with members, communities and other territorial actors. His treatment of social capital also introduces differences in power and resource access, preventing local networks from being interpreted as automatically inclusive. Vieta (2020) reinforces this relational perspective by showing that community embeddedness and collective action connect cooperative governance with wider territorial outcomes, while emphasizing that social capital must be examined critically rather than treated as an inherently positive resource. Castilla-Polo (2020) adds that cooperative identity, stakeholder relationships and reputation constitute intangible assets capable of generating effects beyond conventional organizational performance, including social cohesion and stakeholder participation. Sánchez-Hernández (2020) further demonstrates that relational capital and organizational values can diffuse through local networks and contribute simultaneously to cooperative sustainability and territorial development. Taken together, these contributions imply that the territorial effects of cooperatives emerge through the quality and



distribution of relationships linking organizations with their surrounding communities. Cooperative development policy should therefore strengthen relational and reputational resources while remaining attentive to inequalities in influence and access within local networks.

Gallego-Bono (2021) proposes a territorial approach in which the transformative capacity of the social economy is assessed across micro, meso and macro levels rather than through direct organizational outcomes alone. This perspective implies that cooperatives can affect regional development by influencing productive systems, shared values and relationships among heterogeneous actors. Tapia-Baranda (2021) reinforces this interpretation by showing that cooperative practices may reshape networks, institutions and economic relationships beyond the boundaries of the enterprise itself. Flores Ruiz (2023) adds a governance dimension by demonstrating that cooperatives can participate directly in territorial decision-making because their organizational principles encourage local participation and coordination. Barroso González (2023) similarly shows that locally rooted collective organizations can structure cooperation among economic, public and social actors involved in development processes. Together, these contributions imply that cooperative impact should be assessed through the transformations generated within territorial systems rather than solely through benefits accruing to individual members. Cooperatives become development actors when their organizational practices influence local institutions, productive relationships and collective decision-making. Territorial policy should therefore recognize them as components of regional governance and productive-system transformation rather than treating them merely as alternative business forms.

Perogil Burgos (2023) shows that territorial development depends on interaction among public, economic and social actors and that cooperatives can provide organizational channels through which local interests enter collective development processes. This implies that territorial embeddedness can convert cooperative governance into a mechanism of institutional coordination. Flores Ruiz (2023) reinforces this interpretation by demonstrating that participatory cooperative structures can connect productive activity with local decision-making and broader development objectives. Gallego-Bono (2021) further emphasizes that the transformative capacity of cooperatives depends on their integration within territorial productive systems and their interaction with heterogeneous actors. Castilla-Polo (2020) adds that stakeholder legitimacy, reputation and cooperative values can strengthen relationships extending beyond the immediate membership base. Considered jointly, these contributions imply that territorial development through cooperativism requires more than the geographical presence of cooperative enterprises. Their broader contribution depends on whether organizational legitimacy and participatory structures generate durable connections among businesses, communities and public institutions. Cooperatives can therefore function as intermediaries that combine productive resources with locally rooted mechanisms of representation and coordination, strengthening the institutional capacity of territories to formulate and implement collective development strategies.

1.3. Social enterprise, plural economies and neo-endogenous rural development

Olmedo (2023) conceptualizes rural social enterprises as neo-endogenous development actors capable of combining local resources with external relationships across different spatial scales. His Polanyian perspective implies that these organizations operate through plural economic mechanisms involving markets, redistribution and reciprocity rather than through commercial exchange alone. O'Shaughnessy (2023) reinforces this relational interpretation by emphasizing the multi-stakeholder and socially innovative character of rural social enterprises, which mediate between communities and wider governance structures. Richter (2019) further develops this mechanism through the concept of "embedded intermediaries," showing that rural social

enterprises can connect locally rooted communities with supra-regional networks, policy actors, knowledge and resources. Arrillaga (2025) complements these perspectives by demonstrating that different theoretical approaches nevertheless converge around the positive contribution of social economy organizations to territorial development. Taken together, these contributions imply that SSE organizations are most transformative when they combine strong territorial embeddedness with external connectivity. Rural development strategies should therefore avoid treating social enterprises either as purely local organizations or as conventional firms seeking geographical expansion. Their distinctive contribution lies in mobilizing endogenous resources while creating institutional bridges that connect communities with wider opportunities, knowledge and support systems.

Steiner (2019) shows that rural social enterprises can address economic development, weakening public-service provision and community cohesion simultaneously, particularly when cooperation and trust allow organizations to respond flexibly to local needs. This implies that their territorial value lies partly in economies of scope rather than specialization around a single service or commercial activity. Teasdale (2019) reinforces this interpretation by arguing that rural social-enterprise development depends on inter-organizational collaboration and relationships with public authorities rather than on conventional organizational scaling alone. Matilainen (2024) similarly presents community-based social enterprises as support structures for a plural rural economy in which locally embedded resources are combined with cooperation involving governments, communities and other institutional actors. Olmedo (2023) further shows that this plurality reflects the coexistence of market exchange, redistribution and reciprocity within rural social-enterprise models. Together, these contributions imply that conventional firm-growth indicators may provide an incomplete measure of territorial performance. Rural social enterprises can generate substantial developmental effects without becoming large organizations when they integrate several community needs and mobilize complementary relationships. Policy should therefore support collaborative capacity, institutional partnerships and locally responsive service combinations rather than evaluating success primarily through organizational size or commercial expansion.

Rinne-Koski (2024) demonstrates that the institutionalization of community-based social enterprises differs substantially across national and local governance environments, indicating that their developmental functions cannot be separated from territorial institutional context. Lähdesmäki (2024) reinforces this conclusion by emphasizing that social embeddedness and locally specific institutional arrangements generate different organizational pathways rather than a universal model of rural social enterprise. Richter (2019) adds that successful organizations often occupy a bridging position between local communities and external actors, enabling them to translate outside resources and ideas into territorially appropriate forms. Steiner (2019) further shows that fragmented policies can constrain this potential, whereas collaboration and trust can strengthen community-based responses to rural disadvantage. Considered jointly, these contributions imply that rural social enterprise policy should be territorially differentiated and institutionally coordinated. Replicating standardized organizational models across regions may overlook differences in local histories, governance capacity and community relationships. More effective strategies would strengthen locally appropriate combinations of community initiative, public support and external networking, allowing social enterprises to function as durable intermediaries within broader processes of rural transformation.



2. Mechanisms Through Which SSE Produces Territorial Development

2.1. Social innovation, local resourcefulness and rural community development

Calò (2023) shows that rural context can generate both constraints and resources for social innovation, meaning that characteristics conventionally treated as territorial disadvantages may also stimulate locally adapted responses. This perspective implies that social innovation cannot be designed independently of place-specific institutions, assets and relationships. Shucksmith (2023) reinforces this argument by distinguishing necessity-driven “push” dynamics from opportunity-driven “pull” dynamics and cautioning against excessive standardization of rural innovation policy. Morrison (2017) further demonstrates that remote communities can develop socially entrepreneurial responses, particularly when organizational mechanisms allow local actors to mobilize renewable-energy initiatives around community needs. Bond (2017) adds that remoteness does not necessarily produce passive dependency because organized communities can construct adaptive capacity through entrepreneurship, participation and social relationships. Taken together, these contributions imply that rural social innovation emerges from the interaction between territorial constraints and locally available capacities. Effective policy should therefore avoid uniform models and instead support flexible mechanisms that allow communities to convert specific disadvantages into innovation opportunities. Rural resilience becomes stronger when social enterprises and community organizations retain sufficient autonomy to adapt solutions to local conditions while building the organizational capacity required to sustain collective responses over time.

Barraket (2019) demonstrates that rural social enterprises frequently rely on community networks to mobilize scarce financial and physical resources, with collective bricolage allowing dispersed assets to be recombined into organizational and development capacity. This finding implies that resource scarcity does not necessarily prevent social enterprise activity when local relationships support alternative forms of resource mobilization. Barth (2019) reinforces this relational perspective by showing that community networks become especially important where rural organizations have limited access to corporate philanthropy or dense commercial markets. Luke (2019) adds that governance arrangements condition how effectively such networks can be mobilized and redirected toward wider community objectives. Eversole (2019) further demonstrates that organizational resourcefulness can extend beyond enterprise survival by contributing to broader community-development agendas and collective capabilities. Together, these contributions imply that social capital should be understood as an operational development resource rather than merely as a background characteristic of rural communities. Rural social enterprises can transform dispersed local assets into productive capacity when governance arrangements facilitate cooperation and collective use. Territorial policy should therefore strengthen networks, collaborative governance and intermediary structures that enable scarce resources to circulate across organizations and contribute to community-level development rather than remaining confined within individual enterprises.

Ramsey (2017) shows that external networks can help remote communities overcome market imperfections associated with geographical isolation by providing access to knowledge and resources unavailable locally. This implies that community resilience depends not only on strong internal cohesion but also on bridging relationships extending beyond the territory. Morrison (2017) complements this perspective by demonstrating that local social capital can support community-based entrepreneurial responses capable of strengthening adaptation in remote island settings. Barraket (2019) further shows that rural enterprises rely heavily on networked resourcefulness when conventional sources of finance and assets are constrained. Calò (2023) adds that the usefulness of these resources depends on the specific characteristics of rural contexts and on how local actors interpret and respond to constraints. Considered jointly, these

contributions imply that resilient rural territories require a combination of local embeddedness and external connectivity. Strong community relationships can support trust and collective mobilization, while bridging networks provide complementary knowledge, finance and opportunities. Social enterprises can therefore function as connecting institutions that translate external resources into locally appropriate forms. Rural-development strategies should strengthen both dimensions rather than assuming that either self-reliance or external support alone can generate sustainable territorial resilience.

2.2. Cooperative sustainability, decent work, inclusion and territorial anchoring

Ibourk (2023) shows that the territorial contribution of Moroccan agricultural cooperatives depends not simply on their creation but on their capacity to remain economically and organizationally sustainable after establishment. This implies that policies based primarily on increasing the number of cooperatives may produce limited long-term effects without adequate post-creation support. El Aynaoui (2023) reinforces this interpretation by emphasizing that public assistance should help cooperatives consolidate their activities and preserve the employment and income opportunities generated through locally embedded production. El Azhari (2024) extends the discussion from organizational survival toward employment quality by showing that decent work represents an important outcome of cooperative development. Ait Daoud (2024) similarly cautions that cooperative legal status does not automatically produce favorable working conditions, making the determinants of employment quality relevant to public intervention. Taken together, these contributions imply that territorial development through cooperativism requires attention to both organizational durability and the quality of socioeconomic opportunities created. Supporting cooperative formation is therefore only an initial stage. Public policy must also strengthen managerial capacities, organizational continuity and employment conditions so that cooperatives can generate stable livelihoods rather than temporary organizational expansion whose territorial benefits disappear when enterprises encounter operational difficulties.

Nejjari (2023) demonstrates that Moroccan agricultural cooperatives can connect principles of equity, solidarity, democratic governance and shared value with economic, social and environmental dimensions of sustainable development. This implies that cooperative identity can influence territorial outcomes when solidarity principles are translated into concrete organizational practices. Hassine (2023) reinforces this perspective by examining whether cooperatives actually integrate stakeholder concerns and social and environmental responsibilities rather than relying solely on their distinctive legal status. Bougroum (2024) adds that solidarity and participation should be connected with decent employment conditions if cooperative activity is to generate substantive socioeconomic benefits. Lotfi (2024) further emphasizes that favorable outcomes depend on public action capable of reinforcing democratic and solidarity-oriented principles through institutional support for employment quality, organizational capacities and inclusion. Together, these contributions imply that the territorial contribution of cooperatives should be evaluated through the substance of their practices rather than through cooperative status alone. Social responsibility, democratic participation and decent work become meaningful development mechanisms when they affect workers, members and surrounding communities. Territorial policies should consequently combine cooperative promotion with governance, employment and sustainability measures capable of converting solidarity principles into observable socioeconomic and environmental outcomes.

El Hamidi (2023) shows that perceived quality, regional certification and marketing influence purchase intentions toward Marrakech–Safi products carrying the “Regional Product” label, indicating that territorial branding can strengthen the market valorization of locally embedded production. This mechanism is relevant to cooperatives because greater recognition of regional

products can expand commercial opportunities for collective producers operating within territorial economies. El Hamidi et al. (2026) complement this market dimension by showing that integrative literacy programs can strengthen rural people's intentions to undertake income-generating activities, connecting capability development with local economic participation. Ibourk (2023) adds that such participation becomes more durable when agricultural cooperatives receive support extending beyond their initial creation toward organizational consolidation. Nejari (2023) further demonstrates that cooperative principles can connect economic activity with broader social and environmental responsibilities. Considered jointly, these contributions imply that territorial SSE development requires interconnected interventions operating on both demand and supply sides. Branding and certification can strengthen markets for local products, while literacy and capability development broaden participation in income-generating activities. Cooperative sustainability and responsible organizational practices then provide structures through which these opportunities can generate more durable territorial value, employment and community development.

2.3. Agricultural/cooperative development capacities and local value creation

Rhazzane (2023) shows that saffron cooperatives in Morocco's Souss-Massa region can strengthen innovation, member education, employment and commercial activity around a territorially specific agricultural product. This implies that cooperatives can generate development effects extending beyond the aggregation of individual production. Ahachmi (2023) reinforces this interpretation by demonstrating that collective organization supports training, sustainable practices and coordinated commercialization, allowing small producers to participate in markets through shared structures. Lahfidi (2023) adds that these organizations are rooted in traditions of solidarity and mutual assistance that can be transformed into formal mechanisms supporting contemporary employment, education and sustainable agricultural production. Bouguelba (2025) further conceptualizes agricultural cooperatives in the Tafrata Plain as territorial actors responding to changing socioeconomic conditions and evolving farmer needs. Taken together, these contributions imply that agricultural cooperatives can contribute to rural transformation when they connect locally embedded solidarity with modern productive and commercial capacities. Their territorial value therefore lies not merely in increasing sales but in organizing producers, strengthening knowledge and creating locally anchored economic opportunities. Cooperative policy should consequently support collective commercialization, training and innovation while preserving the territorial relationships that allow agricultural organizations to respond to specific community and producer needs.

El-Kallouchi (2025) emphasizes that cooperative development requires coordinated territorial action rather than relying on spontaneous organizational creation. His contribution implies that local governance and deliberate development strategies are necessary for connecting solidarity-based agricultural initiatives with broader territorial objectives. Bouguelba (2025) reinforces this perspective by showing that cooperatives respond to transformations in rural economies and can mediate between agricultural production, collective organization and changing socioeconomic needs. Rhazzane (2023) further demonstrates that cooperative structures can promote commercial dynamism and employment when producers organize collectively around a distinctive territorial resource. Ahachmi (2023) adds that training and sustainable production practices strengthen the capacity of such organizations to develop local value chains. Together, these contributions imply that cooperative territorial development depends on interactions between organizational initiative and enabling governance. Local actors need mechanisms for coordinating production, commercialization, knowledge and sustainability objectives so that cooperative activity becomes integrated into a wider territorial strategy. Public institutions should

therefore support locally formulated action plans and coordination among producers, SSE organizations and development actors rather than treating each cooperative as an isolated enterprise. Such institutional articulation can help transform locally specific agricultural resources into more durable economic and social development opportunities.

Musinguzi (2025) shows that rural social enterprises operating in environments characterized by poverty, inequality and infrastructure constraints require identifiable organizational capabilities if their social missions are to generate sustainable development outcomes. Baker (2025) reinforces this argument by emphasizing business planning, internal management and support structures, demonstrating that community commitment cannot compensate indefinitely for weak organizational capacity. Larder (2025) adds that rural context intensifies the importance of these capabilities because communities may depend heavily on organizations operating under severe resource limitations. Villano (2025) further shows that rural social-enterprise performance emerges from the interaction between social purpose, local conditions and manageable internal success factors. Considered jointly, these contributions imply that territorial embeddedness and social mission are necessary but insufficient conditions for durable rural development. SSE organizations must also possess managerial capabilities capable of converting local legitimacy and community orientation into viable operations. Development policy should therefore combine support for social purpose with organizational strengthening, planning and access to appropriate resources. Rural social enterprises become more effective territorial actors when they can maintain financial and operational continuity while responding to locally specific social and economic needs.

3. Social and Solidarity Economy and Community Resilience

3.1. Social enterprise, community agency and relational resilience

Kelly (2019) shows that community-led social enterprises can address isolation and loneliness in rural territories where conventional markets and declining public services provide insufficient responses. This perspective implies that community resilience should encompass social connectedness and wellbeing rather than being assessed only through employment or organizational survival. Mazzei (2019) reinforces this interpretation by showing that locally embedded social enterprises can provide forms of social infrastructure that sustain relationships, participation and accessible community support in sparsely populated areas. Baker (2019) further demonstrates that these organizations can create spaces in which isolated residents develop interpersonal connections and gain access to assistance, generating forms of territorial value that conventional economic indicators may fail to capture. Apostolopoulos (2019), however, provides an important qualification by showing that the provision of missing services does not automatically produce transformative resilience when social enterprises remain strongly dependent on top-down institutional arrangements. Taken together, these contributions imply that the resilience effects of SSE should be evaluated through both service continuity and community empowerment. Rural social enterprises become more transformative when they strengthen local relationships and wellbeing while also increasing the capacity of communities to organize and respond autonomously to future social and economic pressures.

Gkartzios (2019) demonstrates that social enterprises in non-metropolitan territories are embedded within governance systems that can either strengthen or constrain community agency. His contribution implies that resilience cannot be inferred merely from the number or survival of socially oriented organizations. Newbery (2019) reinforces this distinction by showing that social enterprises may respond effectively to immediate institutional or service gaps without necessarily generating durable local capacity. Che (2021) provides a complementary bottom-

up perspective through village solidarity networks in Cameroon, where cooperatives, development unions and diaspora relationships mobilize financial and human resources for livelihoods and welfare. Mbah (2021) similarly shows that community organizations can combine locally available and external resources to finance development initiatives, while emphasizing the importance of constructive relationships with state institutions. Together, these contributions imply that community resilience develops through interactions between grassroots agency and institutional support rather than through either mechanism independently. Public intervention should therefore avoid replacing local initiative with externally defined organizational models, while communities should not be expected to compensate indefinitely for absent state capacity. More durable territorial resilience emerges when public institutions recognize, coordinate with and strengthen locally rooted organizations without undermining their capacity for autonomous collective action.

Lang (2019) shows that rural social entrepreneurs frequently occupy intermediary positions connecting horizontal community networks with vertical relationships to institutions and resources located beyond the territory. This bridging function implies that social capital supporting resilience must include both internal cohesion and external connectivity. Che (2021) reinforces this perspective by demonstrating that village-centered solidarity systems can mobilize resources through overlapping local organizations and diaspora networks, thereby extending community capacities beyond locally available assets. Apostolopoulos (2019) adds that external institutional relationships do not automatically strengthen resilience when dependence on top-down support limits community autonomy. Gkartzios (2019) further emphasizes that governance arrangements determine whether such relationships expand or constrain local agency. Considered jointly, these contributions imply that peripheral territories require a balanced configuration of bonding, bridging and linking social capital. Strong internal relationships can sustain participation and mutual support, while external connections provide finance, knowledge and institutional legitimacy. Social enterprises can therefore function as territorial intermediaries, but their contribution to resilience becomes more substantial when external resources are translated into locally controlled capabilities rather than generating persistent organizational dependence.

3.2. Cooperative resilience, embeddedness and crisis adaptation

Staessens (2021) shows that cooperative resilience during crisis depends on the interaction between organizational hybridity, member centrality and embedded networks rather than on cooperative legal status alone. This implies that democratic structures become resilient only when they preserve solidarity and enable organizations to adapt entrepreneurially under changing conditions. Billiet (2021) reinforces this interpretation by showing that community embeddedness and member orientation can sustain trust, mission commitment and collective responses when conventional market arrangements are disrupted. Dufays (2021) adds that resilience is strengthened through both local relationships and connections to the wider cooperative movement, since internal trust can be complemented by external knowledge and support. Friedel (2021) further demonstrates that user-member centrality can influence organizational priorities during crisis by encouraging decisions oriented toward collective welfare rather than short-term financial returns alone. Taken together, these contributions imply that cooperative resilience is fundamentally relational and governance-based. The presence of a cooperative structure is insufficient when members are weakly engaged or organizational networks are underdeveloped. Territorial policy should therefore support active member participation, inter-cooperative relationships and community connections capable of transforming democratic governance into a practical adaptive capacity during periods of economic and social disruption.

Francesconi (2021) demonstrates that agricultural cooperatives in Southeast Africa experienced highly heterogeneous outcomes during COVID-19, with some organizations becoming dormant while others innovated to maintain smallholders' access to markets. This finding implies that cooperative status does not automatically provide protection against systemic shocks. Wouterse (2021) reinforces this conclusion by identifying managerial capital as an important determinant of resilience, particularly when restrictions disrupt meetings, decision-making and ordinary coordination mechanisms. Namuyiga (2021) extends the argument to rural livelihoods by showing that cooperative disruption can affect smallholder households when organizations lose their capacity to preserve market connections. Billiet (2021) adds that member-centered governance and embedded networks can supply relational resources supporting organizational adaptation. Together, these contributions imply that rural cooperative resilience depends on the combination of democratic relationships and professional organizational capabilities. Member orientation can create solidarity and legitimacy, but these advantages require managerial competence capable of maintaining operations under exceptional conditions. Policies supporting cooperatives should therefore strengthen crisis preparedness, management capacity and alternative coordination mechanisms while preserving member involvement. Such measures are particularly important where cooperatives perform intermediary functions connecting vulnerable rural producers with markets and other economic opportunities.

Rao (2018) shows that major disruptions can stimulate the creation of new cooperative institutions, as illustrated by the formation of retail cooperatives following the Spanish influenza in Norway. This perspective broadens resilience beyond organizational survival by demonstrating that communities can respond to crisis through institutional creation. Greve (2018) reinforces this interpretation by showing that shocks can reshape local organizational landscapes and generate new forms of collective economic coordination. Francesconi (2021) provides a contemporary complement by demonstrating that existing cooperatives may either become inactive or innovate when confronted with systemic disruption, depending on their organizational capacities. Namuyiga (2021) further emphasizes that these organizational responses have consequences for surrounding rural households and livelihood systems. Considered jointly, these contributions imply that cooperative resilience includes both adaptation within existing organizations and the emergence of new collective institutions when previous arrangements prove inadequate. Community resilience should therefore not be evaluated solely according to whether organizations return to pre-crisis conditions. More substantive resilience may involve reorganizing market relationships, creating new cooperative structures and developing collective capacities that improve communities' ability to manage future disturbances.

3.3. Financial, institutional and inclusion mechanisms of resilience

Mangan (2024) conceptualizes cooperative resilience as an iterative learning process in which organizations experiment, build capabilities and progressively establish routines for managing future disruptions. This perspective implies that resilience develops over time rather than existing as a fixed organizational characteristic. Ward (2024) reinforces this interpretation by showing that decentralized empowerment, collective action and strong member relationships can enable financial cooperatives to move beyond simple recovery toward more adaptive forms of "bouncing forward." Chaouki (2024) adds a Moroccan territorial dimension by examining how cooperatives in the Fès-Meknès region responded to disruptions in markets, mobility and ordinary economic relations during COVID-19. Madhat (2024) further demonstrates that these responses depend simultaneously on internal organizational capacities and on the economic and institutional environment surrounding cooperative activity. Taken together, these contributions imply that cooperative resilience emerges through learning, decentralized decision-making and adaptation within specific territorial contexts. Public policy should therefore move

beyond emergency assistance and strengthen the organizational capacities that allow cooperatives to learn from disruption, modify routines and maintain relationships with members and communities. Resilience becomes more durable when crisis experience is converted into institutional knowledge and locally appropriate capabilities for confronting future disturbances.

Islam (2022) shows that impact-investment organizations adapted their financial behavior during COVID-19 by accepting lower financial returns when investments could preserve socially valuable enterprises and protect vulnerable beneficiaries. This finding implies that the resilience of SSE organizations depends partly on financing institutions capable of recognizing their hybrid economic and social objectives. Habib (2022) reinforces this ecosystem perspective by demonstrating that financial support during systemic crises involves combinations of instruments and institutional relationships rather than reliance on a single source of capital. Mangan (2024) adds that organizational agility and cumulative learning determine how effectively cooperatives use available resources when conditions change. Chaouki (2024) further shows that cooperative adaptation occurs within regional environments that can either facilitate or constrain organizational responses. Together, these contributions imply that financial resilience cannot be separated from organizational and territorial resilience. Cooperatives and other SSE enterprises need access to capital, but conventional investment criteria may become inadequate when social value and community continuity acquire greater importance during crises. Resilience policy should therefore support impact-oriented finance, guarantees and broader support ecosystems while simultaneously strengthening cooperative management and adaptive capacity so that financial resources can be converted into sustainable organizational responses.

Filali Matei (2025) shows that women-led agricultural cooperatives in Morocco can strengthen leadership, household income and sustainable practices, connecting women's economic participation with localized sustainable-development outcomes. Her findings imply that gender inclusion can itself contribute to territorial resilience by broadening the human and economic resources mobilized within rural communities. Laachach (2025) reinforces this interpretation while showing that literacy and educational constraints can limit women's capacity to benefit fully from collective economic activity. Ward (2024) adds that decentralized empowerment and participation can strengthen organizational adaptation, suggesting that resilience is greater when members possess meaningful capacities to influence collective responses. Madhat (2024) further emphasizes that cooperative resilience depends on both internal mechanisms and supportive territorial conditions. Considered jointly, these contributions imply that socially inclusive resilience requires more than maintaining cooperative organizations during shocks. It also requires ensuring that members, particularly women facing structural disadvantages, possess the capabilities needed to participate effectively in collective adaptation. Territorial policy should therefore combine cooperative support with literacy, education and leadership development. Such complementary interventions can strengthen both organizational resilience and the broader capacity of rural communities to generate economic, social and environmental benefits through collective action.

4. Discussion

The literature first indicates that the territorial contribution of SSE derives from the interaction between organizational embeddedness and institutional coordination. Altschuler (2015) emphasizes that territorial development results from relationships among organizations, public policies, universities and local actors, while Sperb (2018) shows that collective governance can connect economic activity with the management of shared natural and cultural resources. This relational interpretation is reinforced by Gallego-Bono (2021), who argues that the transformative effects of the social economy should be considered across micro, meso and macro levels.

Cooperatives therefore become relevant not only because they organize production but also because they can influence local institutions, productive systems and collective decision-making. Flores Ruiz (2023) and Barroso González (2023) similarly demonstrate that cooperatives may create channels of coordination among economic, social and public actors. This interpretation also explains why territorial uniformity in public policy may be ineffective. Pérez-González (2017) and Valiente-Palma (2017) show that regional productive structures, traditions and institutional conditions differ considerably. SSE policy should consequently be adapted to territorial contexts and should reinforce the relationships connecting collective organizations with public institutions and community actors. Territorial embeddedness produces stronger developmental effects when it is associated with institutional coordination, participatory governance and the capacity to mobilize locally specific resources.

A second finding concerns the role of organizational capabilities and market opportunities in converting social objectives into durable territorial outcomes. Rural social enterprises may respond simultaneously to service shortages, employment needs and declining community cohesion, but their effectiveness depends on their ability to maintain viable activities and connect local resources with wider institutional networks. Richter (2019) describes these organizations as embedded intermediaries capable of linking communities with supra-regional knowledge and resources, while Steiner (2019) emphasizes cooperation, trust and locally responsive service provision. In Morocco, this relationship between organizational capacity and territorial development appears clearly in research on agricultural cooperatives. Ibourk (2023) shows that cooperative creation alone is insufficient without post-creation support capable of sustaining organizational activity, whereas El Azhari (2024) draws attention to employment quality and decent work. Rhazzane (2023) and Ahachmi (2023) further indicate that training, innovation, sustainable practices and collective commercialization can allow agricultural cooperatives to generate locally anchored value. El Hamidi (2023) adds a demand-side perspective by demonstrating that perceived quality, regional certification and marketing can strengthen purchase intentions toward Marrakech–Safi regional products. These findings suggest that territorial impact depends on combining internal organizational capabilities with market development, training, institutional support and mechanisms for valorizing local resources.

The third major result concerns community resilience and the capacity of SSE organizations to respond to disruption without reducing resilience to simple organizational survival. Kelly (2019), Mazzei (2019) and Baker (2019) demonstrate that rural social enterprises can sustain social connections and provide forms of community infrastructure where public services or conventional markets are insufficient. However, Apostolopoulos (2019) cautions that service provision does not necessarily generate transformative resilience when organizations remain dependent on top-down institutional arrangements. Cooperative studies reinforce this distinction. Staessens (2021) and Billiet (2021) show that member centrality, embedded networks and democratic governance can support adaptation, while Francesconi (2021) demonstrates that agricultural cooperatives experienced highly differentiated outcomes during COVID-19. Wouterse (2021) attributes part of this variation to managerial capital, confirming that solidarity requires complementary organizational capabilities. Mangan (2024) extends the argument by conceptualizing resilience as a cumulative learning process based on experimentation and capability development, while Ward (2024) emphasizes decentralized empowerment and collective action. Moroccan research by Chaouki (2024) and Madhat (2024) similarly indicates that crisis adaptation depends on both internal capabilities and territorial environments. Resilience therefore results from the interaction between social relationships, organizational learning, management and supportive institutional ecosystems.



Conclusion

This paper shows that the social and solidarity economy contributes to territorial development through mechanisms that combine economic activity with collective governance, locally embedded relationships and community-oriented resource mobilization. Cooperatives and social enterprises can strengthen employment, local production, service provision, social cohesion and participation, but these outcomes cannot be attributed automatically to their legal or organizational status. Their territorial effects depend on the quality of relationships with members, communities, public institutions and external networks. The literature also demonstrates that local embeddedness should not be confused with territorial isolation. Rural social enterprises frequently require external knowledge, finance and institutional connections to complement locally available resources. Their distinctive role lies in translating these resources into forms adapted to community needs. The Moroccan evidence confirms this multidimensional character of territorial development. Cooperative sustainability, decent work, agricultural innovation, regional product certification, literacy, women's participation and sustainable practices represent complementary mechanisms through which collective economic organization can contribute to local development. Public intervention should consequently move beyond promoting the numerical creation of cooperatives and support organizational consolidation, training, governance, market access and territorial coordination.

The findings also indicate that community resilience should be understood as a dynamic territorial capacity rather than as the simple recovery of organizations after a crisis. Resilient SSE organizations maintain relationships, adapt routines, mobilize alternative resources and develop new organizational responses when conventional arrangements become disrupted. Cooperative experience during major crises demonstrates that member engagement and community embeddedness provide important relational resources, but these resources become more effective when combined with managerial competence, institutional learning and access to appropriate finance. Resilience therefore emerges from interactions between internal organizational characteristics and wider territorial ecosystems. The contribution of SSE becomes more substantial when external assistance strengthens locally controlled capabilities instead of creating prolonged institutional dependency. From a policy perspective, this requires coordinated interventions connecting finance, organizational development, democratic participation, inclusion and local governance. Particular attention should also be given to groups whose participation may be limited by educational, economic or institutional constraints. In this respect, the literature on women-led Moroccan cooperatives suggests that literacy, leadership and participation can broaden the human and economic resources available to rural communities. SSE can consequently support territorial resilience most effectively when economic viability, social inclusion and adaptive collective capacity develop together.

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