Social & Solidarity Economy in the Mediterranean Regions:
Experiences of territories and opportunities for cooperation

This prospecting report was realized by the Secretariat of the CPMR IMC and the joint presidency of its Working group "Economic and Social Cohesion", the Occitania Region, with the contribution of the Mediterranean Regions and of the external partners of the network.
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Introduction and context

The Intermediterranean Commission (IMC) of the Conference of Peripheral Maritime Regions (CPMR), expressed its interest for the development of the Social & Solidarity Economy (SSE) in its action plan of the « Economic and Social Cohesion » Working Group, as well as in the political recommendations of its General Assembly reunited to Nafplio in July 2015¹.

In view of the growing interest of the Regions composing the IMC, she proposed to pursue a research activity on the Social & Solidarity Economy (SSE) in the Mediterranean Regions and on the cooperation perspective in this domain. This impulse comes from the awareness of the potential and the development of the opportunities offered by this particular economic system.

In fact, the regional and local institutions are increasingly interested in the development of a Social & Solidarity Economy. The SSE has experienced strong growth and represents today a fair share of social benefits in terms of jobs and support to the needs of the citizens not and to be duly taken into account by national economies². For example, in France, one of the countries most involved in the SSE development process, policies to support the structuring and development of SSE emerged in the 2000s. It should also be noted that cities started to appoint elected officials in charge of the issue, and the regions progressively integrated representatives of the SSE in the delegations of the regional councils from 2004 onwards. Today in France, more than 200 000 companies involved in the SSE employ more than two million workers, that is to say one out of every eight private employees. The sector’s activities account for about 10% of GDP³.

In the light of the classic lucrative economy, the Social & Solidarity Economy seems to offer a real alternative to socio-economic development, towards a collaborative economy, responsible and based on citizenship, respectful of people and resources, creating at the same time an economic and social added value in the territories. The SSE supports and enables the participation and expression of civil society in the development of a sustainable, solidary and inclusive development model. This model advocates for another way of pursuing economic activities by placing people and socio-economic needs at the center of attention. Rather than an alternative, it could even be argued that the SSE is positioned as a third component of the market economy operating in the private sector and whose purpose is not to create profit.

It is for these reasons and in this context that the IMC-CPMR has decided to develop this prospecting report on the SSE in the territories of the Mediterranean basin, and to base it on their experiences in order to identify new cooperation perspectives. The document is organized into five main sections: objectives and methodology, addressing definitions of SSE, legal frameworks governing it, key actors involved and territorial experiences, decentralized cooperation actions of the IMC regions, different access ways to funding for SSE-related actions, and the prospects for cooperation for IMC regions and networks.

Finally, this report also includes a section on the political message of the IMC network, as well as a bibliography/sitography and utility annexes such as the study of the SSE of the Languedoc-Roussillon region⁴.

² The origins of the SSE go back to the first part of the XIXth century. Welsh Robert Owen (1771-1858) is considered the founding father of the modern cooperative movement. He made a fortune in the cotton trade by improving at the same time the working and living conditions of his employees by educating the workers and their children. He successfully implemented his ideas in his spinning “New Lanark” in Scotland with results that were internationally successful. In its historical evolution, the SSE experienced a period of crisis in the 1980s, represented by the neo-liberal reforms (emblematic of those of the British Prime Minister Thatcher, 1979-1990) and which undermined many of the foundations of the welfare state important to the political and social traditions of the Old Continent. At the same time, this crisis in the social protection system has nevertheless contributed to spreading and deepening the field of SSE in order to fill the vacuum created by the absence of the State.
³ https://www.economie.gouv.fr/ess-economie-sociale-solidaire
⁴ Study carried out before the reform of local and regional authorities in France, and thus before the merger of the regions.
I. Goals and methodology

1.1 Goals

The main objective of this work is to help prefigure a general framework concerning the current state of the SSE in the Mediterranean and to share it with the regions, as well as with other territorial players potentially interested in collaborating in this field, in order to both sensitize them and concretize possible paths of joint action.

In this perspective, this prospecting report aims to identify the strengths and areas for improvement concerning the SSE, its context and the different models available. It also considers ways to develop this particular sector of the economy, while considering levers of action and major opportunities for cooperation between the Mediterranean regions and other actors.

Although the SSE operators agree on the sharing of common values and principles, there is yet to exist a single universal definition of the social and solidarity economy. On the other hand, many laws, especially at the national level, specify the scope of the SSE. For this work to be fruitful, it is therefore necessary to identify representative or successful experiments and all the elements that can contribute to a more complete and detailed framework of the SSE in the Mediterranean.

1.2 Methodology

This study develops a methodology based on the direct exchange of information between member regions, synergies with external partners active in the field of SSE, and the collection of complementary information from various sources.

In addition of documentary research on this sector, the IMC has also submitted to its member Regions a specific questionnaire about the SSE, which was based upon the following points:

1. Definition and legal framework of the Social & Solidarity Economy
   - Is there a legal definition of the concept of SSE in your Region/country?
   - If not, what are the principles which distinguish, according to you, the SSE from the other sectors of the economy? (The principle of solidarity, the principle of social utility, the participative and democratic mode of management, - no profit or the limited profit, other).
   - In your Region, what are the main actors of the SSE? (Associations, cooperatives, mutual insurance companies, foundations, other).

2. Regional initiatives in the field of Social & Solidarity Economy
   - Does your Region have any specific skills regarding SSE?
   - How does it intervene in this field? (Directly / indirectly, by which ways)
   - Is there in your Region a network of actors of the SSE? (Which one, which type of actors are involved?)

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5 Since the answers are directly formulated by the Mediterranean regions members of the IMC, they are a reliable source of information because they are based on concrete experiences; They provide a better understanding of the role played by regional authorities in the development of the SSE sector. Questionnaires are also useful to compare the most significant experiences and providing material to stimulate reflection and discussions among the Mediterranean Regions.
• Does your Region have any specific initiatives to support the SSE on its territory? Of what order? (Support to the creation of activities and support to the structures, incubators, training and raising awareness, calls for projects, organization of specific events, other)
• Can you indicate the main initiatives in your Region regarding SSE? (Description, targeted public, partners, means allocated, duration)

3. International Cooperation of the Regions in the Social & Solidarity Economy

• Does your Region participate in international projects in the field of the SSE? (Which ones? Of what order? Partners?)
• Is your Region a member of networks or international associations which act in the field of the SSE? (Which ones?)
• Does your Region have any bilateral cooperation with other Regions or Mediterranean communities in the field of the SSE? (If so, what are your partner Regions? What type of cooperation?)
• Would your Region be interested to participate to a cooperation project on the SSE in the context of the IMC? (If so, what would be your expectations towards such a project?)

More than a dozen regions of six Mediterranean countries have actively contributed with a full or partial response to these questions. In addition, during the preparatory process, the draft versions of the report were shared with the Regions and the relevant departments of the IMC-CPMR, allowing answers that faithfully reflect the reality of the territories in question. The contributions of the member regions in all the phases of the preparation of the report were essential for improving and completing the document and for drawing up more concerted and coherent lines of action. In order to complement it, the IMC has also carried out some interviews with expert bodies on the topic (ex. iesMED).

II. Definitions, legal framework and key players involved

According to the opinions collected in the Regions and the operators of the sector, it appears that the definition and the criteria for belonging to the Social and Solidarity Economy (SSE) are debatable and vary from one bank to another of the Mare Nostrum. As a concept, the SSE can be understood either as an "enrichment of political economy" or as a "critic and substitute for political economy" or as a "complement to the pure economy". There is a general tendency towards a more inclusive view of SSE, defined less by the statutes of the entities (cooperatives, associations, foundations, mutual societies, etc.) but rather as a mode of production, as well as consumption, funding and alternative housing.

For operational necessity, this report will attempt to formulate a definition of this economic sector through simple and clear words and expressions set out in the next point.

2.1. History and general definition

On the basis of the information collected, including the experiences of the regions and the majority of the regulatory frameworks viewed (including the French legislative framework and the Moroccan draft law), it can already be argued that the Social Economy and Solidarity is a mode of undertaking and economic development adapted to all areas of human activity to which private legal persons who pursue the collective interest of members, beneficiaries and/or contribute to the general interest. Indeed, the SSE differs from the classical lucrative economy by its social purpose. This refers to the fight against exclusion, the creation of sustainable

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6 http://www.bsi-economics.org/442-economie-sociale-solidaire-palliatif-alternatif
7 According to the french law of the 31st of July 2014
employment, the valorization of territories and so on. It does not have the ultimate goal of remunerating capital but to participate in a social cause.  

In this introductory context, it is interesting to focus the first articles of the draft Moroccan framework law of 15 June 2016 on SSE, that can help us to better understand its definition.

First articles of the Moroccan framework law

**Article 1er** – L’économie sociale et solidaire est constituée de l’ensemble des activités économiques, marchandes ou non marchandes, créatrices de valeur, de revenus et d’emplois, assurées par des personnes morales de droit privé qui poursuivent l’intérêt collectif de leurs membres, de leurs bénéficiaires et/ou qui contribuent à l’intérêt général.

Ces activités concernent notamment, la production, la transformation, la distribution, la commercialisation, le financement et la consommation de biens ou de services.

**Article 2** – Se ressourçant de l’héritage et de la culture de partage, de bénévolat, d’entraide et de solidarité de la société marocaine, autant que du référentiel universel en la matière, les activités d’économie sociale et solidaire sont conduites de façon respectueuse de la personne humaine, de la société, de l’environnement et des territoires.

Les activités d’économie sociale et solidaire ont pour finalité primordiale de servir la personne humaine, en combinant engagement social et initiative économique et en se référant aux principales valeurs distinctives suivantes :

- L’initiative collective de vivre et d’agir ensemble dans un esprit de coopération, d’équité, de transparence et de responsabilité citoyenne ;
- La solidarité interne et externe au service du développement humain, durable, facteur de progrès, de stabilité, et de cohésion sociale ;
- L’absence ou la limitation de l’esprit de lucre comme finalité des activités économiques de production de biens ou de services ; et
- La satisfaction des besoins des populations et de leurs aspirations à l’autonomie, à la dignité et à l’égalité, notamment entre les femmes et les hommes, en complémentarité avec les politiques publiques de développement humain et durable, et de protection de la nature.

**Article 3** – En sus des principes qui leur sont propres en raison de leurs statuts juridiques spécifiques, les personnes morales de droit privé visées à l’article 1er se conforment quant à leur formation, leur organisation et leur fonctionnement aux principes suivants :

- La primauté de la personne et de l’objet social sur le capital ;
- La liberté d’adhésion et de retrait ;
- Le contrôle démocratique par les membres ;

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8 Note that the SSE takes different appellations according to cultural contexts. For this reason, we speak of not for profit organizations or voluntary sector in the English-speaking countries, of SSE in Europe, and of économie de développement communautaire in the French-speaking world and in South America. Some recognize the cultural origin of the SSE as “latin”, a legacy of the tradition of French social development, of South America and also of Italian cooperativism. IPEMED (April 2016).

- La conjonction des intérêts des membres, des usagers, des bénéficiaires et de l’intérêt général ;
- La défense et la mise en œuvre des principes de solidarité et de responsabilité ;
- L’autonomie de gestion et l’indépendance par rapport aux pouvoirs publics ;
- L’affectation de l’essentiel des excédents, s’il y a lieu, au développement des activités de l’organisation ou à l’intérêt général ;
- La coopération entre les organisations de l’économie sociale et solidaire aux niveaux local, régional, national et international ; et

Historically, SSE emerged prior to the creation of the welfare state and the relative weakening of its powers - in terms of capacity to manage personal social services, to face the challenges of new forms of poverty and the exploitation of the individual as well as the increase in social inequalities and the reduction of unemployment, environmental degradation - resulting from the opening up of markets following the dynamics of globalization and the most recent economic crisis, has been one of the most important reasons for the need to develop the SSE.

In Europe, SSE originates primarily from social economy, which is rooted in cooperative and associative movements as well as in the 19th century mutualist organizations. In the 1970s, as a result of societal changes, it will extend to the solidarity economy and will therefore develop more consistently, focusing more on the social or environmental utility of production. It will be more recently joined by the countries of the southern Mediterranean, such as the three countries of the Maghreb in the course of the years 2000.

It is true, however, that while there are many examples of solidarity-based collaboration in European countries, the culture of solidarity, mutual aid and collective work has always been part of the traditions and practices of the countries bordering the Mare Nostrum and especially in the Maghreb, sometimes based on social, political, and religious factors. In Tunisia, the development of the SSE associative share was significant between 2010 and 2012, from 9,500 to 14,000 associations. In Morocco, public mechanisms have been set up following the creation of the National Initiative for Human Development (INDH) in 2005 and to support and better structure the SSE sector through public national initiatives.

In the Maghreb in general, the struggle against illiteracy, the promotion of art and culture, the provision of basic services and facilities, particularly in the rural world, the creation and support of local development projects, the integration of women in the economic circuit, the promotion of income-generating activities, etc. are therefore recurrent themes covered by the SSE.

It should be noted that although the emergence of the SSE with an organized structure is easier since the 1990s and 2000s in Europe (with better defined regulatory frameworks), it is still relatively recent in the Maghreb

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10 In Islam, the major religion outside the European Mediterranean, solidarity and cooperation are recommended through the hadiths of the Prophet or passages of the Koran, inviting the faithful to cooperate on a moral, financial and social level. All this also recalls the Umma which is the community gathering all Muslims regardless of their nationality. From these observations, it is easy to see that the Arab-Muslim culture encourages the adoption of general behaviors capable of establishing the common good, beyond the individual.

Another example is the Touiza, a concrete and actual manifestation of real solidarity in the Maghreb region. It is a practice of traditional solidarity in the Maghreb rural world characterized by the principle of mutual aid. It mobilizes the community for the realization of a project of general interest (the development of a fountain, the maintenance of a road ...) or solidarity towards those who are waiting for an aid (elderly, widows, orphans ...). It can also be a collective effort to carry out important works (building a house, harvesting, plowing ...). More information available on: http://www.touiza-solidarite.org (April 2016).

11 IPEMED, p. 4
(not counting countries suffering from structural problems such as Egypt, where there is currently no truly favorable environment for the development of private socio-economic operator structures).

The euro-Mediterranean dialogue of the civil society, which was first mentioned in the Barcelona Declaration, can therefore be a very important means of sharing experience and convergence in this sector. In this perspective, the EU and the key actors of the euro-Mediterranean area (from both shores of the Mediterranean Sea) now have the opportunity to promote the SSE as a new dynamic capable of producing social innovation through the participation of regions - and in general territories - for a more sustainable, inclusive and intelligent socio-economic development in the Mediterranean. Among the recurring actors of this sector, we find associations, mutual insurance companies, cooperatives, integration-related activities, service to individuals, etc. involving democratic governance, solidarity-based management, equal sharing of the created wealth, and observing social and/or environmental goals. Civil society and local and regional authorities, with their knowledge of the territories, their ability to react and respond always based on the territorial realities and close to the citizens, are also often in charge with the SSE and thus constitute very relevant and important actors for the implementation of initiatives in this field.

Due to his strength of social mobilization capable of activating the different components of the society and the institutional sector, the SSE sector, as appreciated during the phase of analysis and consultation of several territorial actors, seems to be endowed with a strong potential in all the shores of the Mediterranean Sea, and should be valued and structured more so as to be a potential vector of socioeconomic development, creator of jobs and incomes, and encouraging the commitment of the civil society with the local, regional, and national institutions.

2.2. Examples of initiatives to help in the definition of a perimeter for the SSE

To better understand the scope of the SSE, we can cite some projects and experiences that illustrate the SSE in the Mediterranean area but also other places of the world (according to their relevance)

1. **SOM ENERGIA and GOIENER**: are non-profit production and energetic consumption based cooperatives in Spain. They gather almost 20 000 partners with the goal to change the current energy model and to begin a transition towards a 100% renewable model renewable;

2. **Ethiquable**: is a French cooperative company involved and specialized in the sale of organic products from fair trade. It develops projects with organic farming organizations from Latin America, Africa, Asia, or France;

3. **Eco des femmes**: is a project which promotes the support for the socioeconomic emancipation of the rural women in Tunisia and Morocco. The goal is to promote their socioeconomic participation through a structural support for the creation, strengthening, and networking of women’s cooperatives as key actors of the Social & Solidarity Economy;

4. **Acacia for all**: is a social company established in 2012 in Tunisia. *Acacias for all* is introducing a new holistic approach to agriculture and the fight against the desertification. It puts the accent towards natural alternatives, irrigation of plants and cultures which match the local context. Moreover, it contributes to creating a movement of sustainable agriculture and change adopted by farmers who organize themselves into cooperatives to manage the whole new agricultural cycle. Against the phenomenon of the desertification, the project introduces the Acacia plants into the agricultural communities of Tunisia as an alternative to the

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traditional crops of olives and almonds which do not resist to salt water. The project gives a recruitment priority to women and with it, the possibility to work in a social context which gives few possibilities of insertion in the economic system of the country;

5. COOPMED: Is a financial instrument for the SSE’s development in the south and east circumference of the Mediterranean Sea. It was established in Marseille within the framework of the 2nd edition of the Forum of actors of the entrepreneurship in the Mediterranean in 2016, organised by the Agency for the International Cooperation and the local development in the Mediterranean Sea (AICM). The aim of Coopmed is to sustain the technical and financial development of economic activities, expressions of the civil society and aimed to fight the climate change, promote the increase of the feminine entrepreneurship and the integration of vulnerable groups of the population. This includes the provision of medium-long term loans for small entrepreneurs, artisans and cooperatives with a priority for women (e.g Acad in Palestine, Inmaa in Morocco), as well as technical support services to financial institutions in the southern and eastern Mediterranean countries such as Algeria, Egypt, Israel, Palestine, Jordan, Lebanon, Morocco, Tunisia and Turkey. Coopmed’s funding bodies include: Banca Popolare Etica, Crédit Coopératif, SEFEA, EIF (European Investment Fund);

6. Ristorante InGalera: is a restaurant placed inside the prison of Bollate (Milano). The employees are all recruited prisoners. The purpose of this project is to promote the reinsertion of the prisoners in the society by giving them work and professional conditions of high-quality;

7. Mobisol: is a Rwandan solidarity company which has developed an innovating system by combining the purchase of a solar generator by a mobile phone, microcredit financing and a free maintenance during three years. They have electrified 14 000 homes and saved 5 250 tons of CO₂ emissions. The pay-as-you-go method (progressive payment) erases the initial obstacles of investments for customers which previously could not allow themselves a high-quality domestic solar system. By using the mobile banking services, the Mobisol plan can be paid at the customer’s convenience and from almost everywhere. In this way, the customers without a personal bank account can buy a system and, for instance, their parents localized in other places can help them to finance it. The Mobisol system is strong enough to execute the services based on the powerful energy as for example to power laptops of office or refrigerators (drinks, grocery shop…) to reach other markets or strengthen the activities already in place.

8. INSEME is a Corsican association of the Law 1901 created in 2009. Recognized of general interest, it supports the people who live in Corsica (whatever their age and whatever the pathology concerned) and who have to travel on the continent for medical reasons within the framework of a health insurance scheme. Corsica is the only French region in which there is no University Hospital Centre (UHC). Some specialties are not practiced and local care cannot fully meet the needs of patients in the area. Each year, the Caisse Primaire d’Assurance Maladie (CPAM) records about 18000 trips to the continent for medical reasons, and this problem, which has affected at least once every family residing on the island, entails many material and financial difficulties that the patient and his family must overcome (ex : absence of information, problems of to support the accompanying persons, absence of accommodation, costs of comings and goings by sea or air necessary to take turns at the bedside of a patient, difficulties in access to transport, etc.). The main mission of INSEME is to provide information and support to families (information dissemination, support for administrative procedures, help with accommodation research) to represent them and defend their rights. In addition to its

15 Agency for International Cooperation and Local Development in the Mediterranean, is an agency whose core business is economic development and the creation of activities in the countries on the southern shore of the Mediterranean. ACIM supports its approach on the expertise of its network and long-lasting partnerships with start-up and business creation actors and institutions, in France and in the Maghreb countries.


information mission, INSEME provides a solidarity mission to provide financial support to families (reimbursable advances, transport aids, housing aids) and to connect them with volunteers and partners.

These eight examples are obviously economic projects. However, their main purpose is not to make profit but rather to act for the development of the quality of life of the concerned people or to work for an inclusive and sustainable vision of life in all its parts.

2.3. Specific definitions, legal framework and actors involved in SSE from the IMC Regions

Before summarizing our analysis and selecting the characteristics of a winning Mediterranean model of application of the SSE, it is necessary to map all the legal and operational frames of the SSE in the different member regions of the IMC. The table below gives us a first overview of the situation of the SSE in these regions on the basis of the analysis of the available information. Although not exhaustive, it already gives a vision of the current state of the SSE at the level of the national and regional normative configurations. The used methodology leaves the possibility of observing a rather global idea of the development of the sector in an important part of the territories which compose the IMC, and more generally of the Mediterranean Basin.
<table>
<thead>
<tr>
<th>Countries (law or national legal framework)</th>
<th>IMC member Regions</th>
<th>Members of the IMC recognizing the SSE at a regional scale</th>
<th>Clearly established legal framework</th>
<th>Unestablished legal framework</th>
<th>Pending definition</th>
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<td>ALBANIA</td>
<td>Shkoder</td>
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<td>• Non-Profit Organizations Act n°8788, 2001,</td>
<td>Tirana</td>
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<tr>
<td>• Two additional amendments (law n°9814, 2007; n°92/2013), and law about the registration of the non-profit organisations (law n°8789, 2001)</td>
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<tr>
<td>CYPRUS</td>
<td>District Offices/Larnaca</td>
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<tr>
<td>• The European Commission specifies that the concept of the SSE is relatively recent in this country</td>
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<td>SPAIN</td>
<td>Andalusia</td>
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<td>• Law 5/2011, of the 29th March on the Social Economy</td>
<td>Aragón Baléares</td>
<td>Andalusia Baléares Comunitat de Valencia Melilla Murcia</td>
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<td>Catalonia</td>
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<td>Comunitat de Valencia</td>
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<tr>
<td>FRANCE</td>
<td>Occitania</td>
<td>X</td>
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<tr>
<td>• Law n°2014-856 of the 31st July 2014 related to the Social and Solidarity Economy</td>
<td>Provence-Alpes-Côte d’Azur</td>
<td>Corse Occitania Provence-Alpes-Côte d’Azur</td>
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<td>GREECE</td>
<td>Attica</td>
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<tr>
<td>• Law 4430/2016 about the Social and Solidarity Economy (abolished the Law 4019/2011)</td>
<td>South Aegean Oriental Greece Western Greece Ionian Islands Epirus Kretre Oriental Macedonia Trace Peloponnese Central Greece Thessaly</td>
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<td>Country</td>
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<tr>
<td>ITALIA</td>
<td>Several laws:</td>
<td>Abruzzi, Calabria, Campania, Emilia-Romagna, Lazio, Molise, Apulia, Sardinia, Sicily, Tuscany, Umbria, Venetia</td>
<td>X</td>
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<td>- Law of the 8th of November 1991, n°381,</td>
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<td>- Law of the 7th December 2000, n°383</td>
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<td></td>
<td>- Other sectorial laws. An organic bill will be adopted in the next months</td>
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<tr>
<td>MALTA</td>
<td>The national government is establishing a legal structure through &quot;Social Undertaken Act&quot;</td>
<td>Gozo</td>
<td>X</td>
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<tr>
<td>MOROCCO</td>
<td>Morocco and FAO proceeded on Thursday, June 18th, 2015, at the signature of an agreement of technical cooperation concerning the elaboration of a Law Suit of the SSE</td>
<td>Rabat-Salé-Kénitra, Tanger-Tétouan, Laayoune-Sakia El Hamra</td>
<td>X (Projet de Loi Cadre)</td>
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<tr>
<td>PORTUGAL*</td>
<td>Law n° 68/XII – Law on bases of the Social Economy</td>
<td>Alentejo</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TUNISIA</td>
<td></td>
<td>Monastir, Sousse</td>
<td>En cours</td>
<td></td>
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</tr>
</tbody>
</table>

Sketch based on responses to questionnaires submitted by the IMC to member regions (Aragon, Alentejo, Emilia-Romagna, Crete, Western Greece, PACA, Peloponnese, Rabat, Central Greece, Tangier-Tétouan, Abruzzo, Catalonia, Corsica) and specific research according to the available information. As an underdeveloped sector compared to other traditional economic segments, there is currently no assured and shared recognition of the SSE in all the territories of the member regions of the IMC-CPMR. There are sometimes differences in legal frameworks between regions of the same country.

* Portugal is not part of the IMC-CPMR, but Alentejo contributed to our prospecting study by responding effectively to the questionnaire.
According to the mapping exposed above, we notice that there is no legal recognition of the SSE shared in the Mediterranean region since every country uses different institutional sources to recognize or to legally frame it. In order to think together about the possible development projects on which the local authorities of the Mediterranean and in particular the regions could contribute, it would however be necessary to agree on the recognition of a common framework concerning the SSE.

Decentralization can of course be a relevant tool to participate in the development of the SSE through direct support to the SSE actors working in the field. Given the growing interest in the theme and the evident spread of the legal recognition of the sector, it appears that territorial entities have fully understood the importance of fostering the development of Social & Solidarity initiatives. In doing so, they support the creation of jobs and non-relocatable companies, respond to the needs of the residents and improve the local attractiveness, as well as the social and territorial cohesion, while fostering different forms of social innovation including the SSE.\(^{18}\) The actors of the SSE, in all their forms, increase the local offer of the services by answering to the uncovered social needs of the populations. They develop short circuits that improve the standard of living of people and allow the development of local producers. For example, the presence of training services on different sectors, including sustainable energy and tourism, childcare, cultural and sports associations, is an essential element for the image and attractiveness of territories. SSE-related activities provide stability to employment and ensure that the invested funds (by private or public investors such as the Region) do not totally outflow to other stock exchanges. This also reinforces the legitimacy of local funding for these activities by the territorial entities. It is therefore obvious that the SSE stakeholders can help reduce the pressure that the social demands of the citizens have on the regional/local institutions. Conversely, the latter can also receive more legitimacy to successfully delegate this type of services offered to citizens.

The sector of the SSE is in line with the coordination logic of the territories. Without intermediate levels between public and private local actors and national authorities, the strengthening of the organization of network structures, the support of the public authorities for their structuring and the implementation of an appropriate legal framework cannot be sufficient. From this perspective, it can be argued that the SSE in the Mediterranean region would benefit enormously if the political process of decentralization advanced in the future with both regional and local development (as the pivot of the administrative action authorities closest to the citizens) who can directly participate in the promotion of the sector.

Despite these factors, the current economic, political, social and identity crisis in Europe and the Mediterranean raises questions about the possibilities for future development of the SSE. That said, in this situation we might also observe that the crisis reinforces its spirit and sometimes the ideal of cooperation.\(^ {19}\) Different opinions can be expressed in response to this question; however, it is necessary to recognize that the economic sector had a major role to play in the emergence of solutions for this triple crisis. A society more concerned with addressing material overconsumption challenges which directly affect environmental issues, the well-being and the services to people in social sectors the most affected by the economic crisis, the need to facilitate the access to renewable energies, recycling and employment for all, will give more scope to the organizations whose objectives converge with those of the regional and local authorities and institutions that want improve the quality of life of their citizens.


\(^{19}\) The EU is affected by Euroscepticism and xenophobia, fueled by the economic crisis, which are slowing down socio-economic cohesion, underpinning the idea of a united Europe. In the Mediterranean, there is a democratic transition in the protagonist countries of the Arab Spring, which are struggling to stabilize themselves and lead to better socio-economic performances than the past.
Considering the French data on the national SSE\(^{20}\), it is understandable that the SSE sector responds well to this crisis. During 2014, the number of employees working for the SSE rose again (+0,9%), the foundations and mutual insurance sector having experienced the strongest evolution. For its part, the rest of the private sector started a slight increase (+0,3%) during the same period. As the result, the share of the SSE employment in private employment increased from 12,6% to 12,7%, testified by the sustainability and the efficiency of the activities bound to the SSE principles\(^{21}\).

It is useful to note that the social benefits resulting from the socio-economic development of the SSE are not entirely taken into account by the national GPD calculation, either in Europe or more widely in the Mediterranean. Even if the national data from Spain and France indicate that the SSE’s weight in their national GPD represents around 10% of the total, it is difficult to include the calculation the welfare improvement of the standard of living\(^{22}\).

Nevertheless, the need and the attractiveness practiced by the SSE in Spain are detailed in the words of Juan Antonio Pedroza, President of Cepes\(^{23}\). « People associated to different social organizations are already 16 528 039 (8,8% more than in 2012), a number representing 35,37% of the Spanish population. This data is proof that the society is demanding this business model that has been able to create 14 000 new jobs during the last 15 months », he declared in December 2014.\(^{24}\)

In the first analysis, it appears that the regions with a relatively high level of SSE-related activity are those of the countries with the most defined legal framework. For instance, Occitania and Emilie-Romagna nowadays can be proud, to some extent, of a legal solidity as well as a network of active associations and organizations and a contact with regional authorities.\(^{25}\) Therefore, the SSE is an innovative sector renewing itself to answer the different challenges of the territories with compatible and targeted solutions to specific and native problems.

At the Mediterranean level, there is a growing awareness and a legal recognition of the SSE, given that it is now one of the most thriving economic sectors. That is the case of Morocco, which has decided to invest in the development of the SSE to conceive a framework law to develop the sector in the Kingdom.\(^{26}\) The absence of a legal framework that regulates and delimits the scope of intervention of the SSE is frequently showed as a structural problem that prevents a real development of the SSE in Mediterranean Regions. Morocco, with the declarations of the Minister in charge of the Moroccan SSE, Fatima Marouane, fits completely in all the countries into the whole of the countries that are subject to this kind of legal issues but are on the right path to change course.\(^{27}\)

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\(^{20}\) [http://www.cncre.org/upload/gedit/12/file/observatoire/Panorama%20de%20%E2%80%98ESS%202015-CNCRE.pdf](http://www.cncre.org/upload/gedit/12/file/observatoire/Panorama%20de%20%E2%80%98ESS%202015-CNCRE.pdf)


\(^{23}\) La Confederación Empresarial Española de Economía Social (CEPES) created in 1992, is a business confederation, at the national level, representing the social economy in Spain, by becoming a platform for institutional dialogue with public authorities. CEPES exists as a single, inclusive and unifying spokesperson for all Confederate organizations. It is defined as an economic and social agent, acting on the market with its own personality and its own specific values.


\(^{25}\) Specifically supported by the national legal framework within the framework of the Occitania Region.

\(^{26}\) In that regard, see the conclusions of the REMESS Conference held in Rabat in mid-February: [http://www.rencontres-montblanc.coop/page/rapport-sur-la-confrence-ess-remess](http://www.rencontres-montblanc.coop/page/rapport-sur-la-confrence-ess-remess)

While on the European side there is a level of legal recognition that is barely sufficient and not yet satisfactory because it is not common and harmonized, the delay in the recognition, definition and legal structuring of the SSE on the southern coast of the Mediterranean is even more pronounced, even if it is rapidly changing.

2.3.1 Typology of the involved actors in the Mediterranean SSE and comparison of the national SSE models.

To understand the features of the SSE and then the development opportunities in the euro-Mediterranean Regions, it is important to understand both the nature and the typology of the internal organization of the actors involved in this economic sector. Between both sides of the Mediterranean, there are already differences when talking about the actors directly involved in the SSE.

For example, in Morocco, the recent developments of the SSE are based on both an old traditional foundation and on conceptual evolutions observed around the world.28

The foundation is notably one of the legal structures which also belongs to the SSE environment, probably more often used by northern operators. Among European countries, legal structures such as foundations, associations, mutual funds and cooperatives are the most developed.

<table>
<thead>
<tr>
<th>Legal structures</th>
<th>Definition29</th>
</tr>
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<tbody>
<tr>
<td>ASSOCIATION</td>
<td>Non-profit organizations are groups of freely constituted persons that pursue common objectives and purposes of a non-economic and non-commercial nature, through personal or financial performance, voluntary or otherwise, of members (shareholders). The Association can be recognized by the state or the authority in charge in the country.</td>
</tr>
<tr>
<td>MUTUELLE</td>
<td>A mutual insurance company or a mutualist society is a non-profit organization which offers to its members, belonging to the same professional sector, a system of insurance or voluntary contingency.</td>
</tr>
<tr>
<td>COOPERATIVE</td>
<td>A cooperative is a legal entity grouping people or companies with common economic, social, or cultural needs. To satisfy them, they group up to operate a business according to the rules of cooperative action. The power is exercised in a democratic way by the members, that is to say one member, one vote. Like the joint-stock company, the cooperative is a legal entity different from its members and the liability of each of the members is limited to it in the value of the shares subscribed. However, it distinguishes itself from other companies by the method of distribution of its surpluses. These are distributed to the members in the form of discounts, according to the use of each of the cooperative services.</td>
</tr>
<tr>
<td>FOUNDATION</td>
<td>Institution whose essential element is the financial assets intended to achieve an objective in the public interest (Care, education, scientific research, awards and rewards, training, innovation, etc.). The foundation is a non-profit body that can directly carry out activities aimed at meeting the statutory objectives (management of the institution) or manage the financial assets of the subjects carrying out activities deemed necessary to reach the statutory goal. The legal structure may vary according to the type of foundation that is established and the approval can be ministerial, regional or from other territorial entities.</td>
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</table>

Unfortunately, it is difficult to find reliable and up-to-date data regarding the legal capacity used by non-European Mediterranean countries to develop their own projects. However, more information is available in

28 [http://www.bsi-economics.org](http://www.bsi-economics.org)
29 We draw up definitions on the basis of the common points observed in all the countries concerned by this study, even if there is no shared official definition.
the three Maghreb countries that are at the heart of the development potential of the SSE in the Mediterranean.

While in Europe we find some organizations that have long been operating with social purposes which date back to the 20th century in the form of mutual insurance companies, cooperative or even associations and foundations with a high level of dissemination, significant differences exist in the South.

In Morocco, where a framework law is ready to be voted, the SSE sector is mostly composed of small and very small agricultural and craft sector cooperatives, while all other forms of organization are less traceable and still suffer relatively from a lack of sectoral support on the part of national policy.

In France, there is an approach by territory, region, department, country, whereas in Morocco, the approach is apparently characterized by a rather local cooperative sector (e.g cheese makers, building craftsmen).

Algeria has fewer foundations than the rest of the Maghreb, especially regarding mutual insurance companies, which are under the control of the central government. On the other hand, some activities appear gradually in somewhat neglected villages. An Algerian Collective for the Development of the Social and Solidarity Economy was created in 2013 in Tizi Ouzou, little or not taken into account by social and solidarity actions of the regulating State, in order to strengthen social ties and fight against exclusion and precariousness.

Since 2011, Tunisia has experienced a very delicate period of ongoing democratic transition and has seen a considerable increase in the number of associations operating in different fields of action, including those directly linked to the SSE like the fight against poverty, the development of microcredit, the defense of art and culture, among others. The number of such legal organizations has almost doubled over the period 2010-2012, although it is not possible today to delineate the size of the sector in the country, in particular due to a lack of public support of specific initiatives and purposes of the SSE. The prioritization of the SSE in the next five-year plan is, however, a step forward for the SSE sector and will make it possible to have a better visibility on the size of this sector in the Tunisian economy.

On the basis of experiences and impacts first observed in the territories and according to the main operators of the sector, the public authorities of the Euro-Mediterranean region and the regional and international donors could have a genuine opportunity and benefit in socio-economic terms by supporting these public policies of impulse of the SSE, beginning by carrying out a work of updating, collecting, centralizing and processing the data concerning the SSE itself.

On the other hand, the spread of decentralization in the Mediterranean area can be an important support for a real development of the SSE in the region, since an increase in the proximity of the level of governance with the territory can certainly provide greater public sector and greater synergies between public, semi-public and private sectors.

2.3.2. The EU and the Social and Solidarity Economy

The SSE definitively entered into the socio-economic debate during 1989, when the European Commission, under the mandate of Jacques Delors, established the Social Economy Unit in the Directorate General XXIII. The Intergroup in charge of this issue has been working in the European Parliament since 1990.

The European Economic and Social Committee (EESC) underlines the important role that companies and social economy organizations could play in the EU's external, security, trade, neighborhood and sustainability policies and brings forth the regulations which are necessary to maximize the effects of the SSE.

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Today there is no organic and comprehensive legal recognition of SSE in Europe, but several texts offer excellent reflections or contributions to the existing debate. The most important documents and recognition at community level are contained in the information report 'Social Economy in the European Union' prepared for the European Economic and Social Committee (EESC) by the International Center for Research and Development Information on the public, social and cooperative economy (CIRIEC).33

The EESC, for its part, in its annual activity report for 2014, underlined its commitment to unlocking the potential of the social economy for growth in Europe.34 In addition, the Commission Communication "Building an ecosystem to promote social businesses at the heart of the social economy and innovation" of 2011 represents an effort to create new inclusive growth, geared towards employment for all35. In addition, the Council attaches a certain importance to "the social economy for job creation and sustainable development" in the post-2015 programme36.

The interest in the development potential of the SSE is also expressed in another Communication from the Commission "Investing in the social field in favor of growth and cohesion, in particular through the European Social Fund, during the 2014-2020 period"37. The economic crisis has exacerbated European statistics on unemployment rates and data on poverty and social exclusion. This context has placed considerable pressure on the social protection system, which is further reinforced by the consequences of demographic change, marked by a decline in the working population in Europe and an increase in the number of elderly people in society. With its recently presented package of measures on social investment, the European Commission has taken an important step towards addressing the current challenges towards a more social Europe by proposing an integrated framework for action and should continue to strengthen its leadership role in international cooperation and use it to promote SSE.

Furthermore, the Commission also aims to create a framework for policy reforms to strengthen social welfare and promote citizen participation in the labor market and society. Social welfare systems should be structured more adequately and more sustainably, investing in the skills and capacities of citizens and meeting their needs at all critical points in their lives. The Communication is the central element of this package. It is accompanied by various working documents elaborated by the staff of the Commission, with concrete action proposals, in particular concerning demographic and social development, implementation of the Recommendation of the Commission on the active inclusion of persons excluded from the labor market, welfare benefits in general, long-term care in an aging society, homelessness in the EU, investments in health care and social investment through the European Social Fund (ESF).

Another European institution, the European Investment Bank, provided a contribution in the SSE in the Mediterranean Region38. The study presents the current situation of the social and solidarity economy (SSE) in 3 countries (Morocco, Tunisia, Egypt), examining key sectors, financing methods, legal framework and identifying the main obstacles to its development. The study finds significant job creation potential and explores new ways to develop it.

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35 COMMUNICATION FROM THE COMMISSION TO the EUROPEAN PARLIAMENT, the COUNCIL, the EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND the COMMITTEE OF THE REGIONS, Social Entrepreneurship Initiative to Build an ecosystem to promote social businesses at the heart of the social economy and innovation, Brussels, 25.10.2011 COM (2011) 682 final.
37 COMMUNICATION OF THE COMMITTEE TO the EUROPEAN PARLIAMENT, the COUNCIL, the EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND the COMMITTEE OF THE REGIONS, Investing in the social field for growth and cohesion, in particular through the European Social Fund, during period 2014-2020, Brussels, 20.2.2013 COM (2013) 83 final.
The study suggests creating a genuinely supportive environment for the development of SSE in the Mediterranean partner countries; in addition to identifying sectoral development trails (insurance sector, mutual insurance, etc.), the study suggests financial tools that could be supported by dedicated structures of the private banking sector gathered around Ethical Banks to provide adequate support. The EIB therefore sees the greatest opportunities for the development of Mediterranean non-member countries in agriculture, micro-credit and the insurance sector, given the weakness of social welfare systems in the considered area.

In order to build a coherent, coordinated and effective ecosystem, the study also suggests matching social impact investments to the needs of SSE structures. The aim is to offer a genuine response to the lack of investment, a complete solution to accelerate the development of a finance oriented towards the research of social utility. This study was elaborated by the FEMISE, whose economists suggest the creation of an ethical bank in each Mediterranean country for the development of the SSE. This could also be a request supported by the Mediterranean regions.

Although there is no clear legal framework, the SSE is clearly subject to debate at EU level. In this respect, Luis Gomes, rapporteur of the Committee of the Regions, recently asked the Commission for more investment in specific research and training specific to this sector so that it can gradually develop in terms of competitiveness and attractiveness.

The Union for the Mediterranean (UfM), as an international institution created to follow up the Barcelona Process, is today an important operator in the Euro-Mediterranean socio-economic dialogue. The UfM builds on the objectives set out in the Barcelona Declaration, namely to work towards the creation of an area of peace, stability, security and shared economic prosperity, as well as full respect for democratic principles, human rights and fundamental freedoms. It could thus prove to be a key player for the SSE. A Memorandum of Understanding has also been signed with the European Economic and Social Committee (EESC) with a view to possibly collaborate in areas of common interest, including job creation, women’s socio-economic empowerment, entrepreneurship, the social economy, food security and climate change.

By watching the issues of the euro-Mediterranean region, the UfM has established priority actions to ensure the harmonious and inclusive development of the economies of the South: the inclusion of women in economic life and the employability of young people. International events have been organized by the UfM on several occasions with the aim of identifying opportunities and challenges and defining concrete strategic actions that help promote more equitable growth as a crucial factor for political, social and economic development of the region.

Moreover, a UfM flagship “Mediterranean for Employment (Med4Jobs)” highlights the need to improve the employability of young people and women, to bridge the gap between supply and demand for employment and to promote a culture of entrepreneurship and private sector development. Med4Jobs is a programme designed to promote and replicate a number of visible job-creation projects in the private sector in the southern and eastern Mediterranean countries. Since the economic situation in the Mediterranean countries has not generated sufficient employment in recent years, this initiative aims to place job creation at the center

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39 According to the European Federation of Finances and Ethical and alternative Banks (FFEAB) "The role of an ethical bank is to work for the common good and to ensure the right to credit through a banking activity consisting of in collecting funds and in reinstating them raising funds, in the form of credits, in cultural, social and environmental projects. Through their activity, ethical banks promote social inclusion, sustainable development, the development of the social and solidarity economy and social entrepreneurship. Ethical banks also play a role in raising public awareness of the role of money and the dysfunction of the short-term economy and profit as the sole objective. The money on which an ethical bank bases its collection and capital comes from the savings of its customers, created through activities of real economy", http://www.febea.org.


41 L. Gomes, CoR report, Unleashing the potential of the social economy through a European legal framework and improving access to finance, 04/12/2005. He is also Mayor of Vila Real de Santo Antonio, Portugal.

of the socio-economic development debate. The initiative focuses on aspects related to labor market supply and demand, and in particular on:

- **Employability.** By identifying and by strengthening the training experiences aimed to fulfil the discrepancy between the worker’s skills and the labour market needs in the Region.

- **The necessary infrastructures to the development of the company’s activities.** By developing the infrastructures to enable the development of small and medium size companies (PME), such as business incubators and coaching programmes.

Finally, the project "Femme d’Avenir en Méditerranée (FAM)" is aimed at young women from southern Mediterranean countries who have great potential and aims to strengthen their leadership skills through an intense training program on gender equality issues. FAM aims to improve the capacities of 66 young women with high potential, aged 25 to 35 and from southern Mediterranean countries, by strengthening their professional skills and personal skills. The project is certified by the 43 UfM member states on May 24, 2015 in Amman, Jordan. The project participates in the implementation of the UfM Ministerial Conference on "Strengthening the role of women in society" and is part of the overall strategy of the UfM Secretariat to promote concrete projects for the empowerment of women and gender equality in the Euro-Mediterranean region. Women's lack of access to economic life in southern countries (and sometimes in Europe too, especially in terms of access to the apical positions of socio-economic life) is a real problem that hinders the possible development of the societies in question (in socio-economic terms). The SSE, as a sector of activity based on values of equality and respect for the principles of solidarity development, can only fight against this type of discrimination still in place.

### 2.3.3. Examples and comparison of regional/territorial initiatives and experiences

There are many examples and experiences developed concerning SSE. At the moment, as extensive as history and literature can be, the following experiences (in addition to the examples cited above), because of their contribution in terms of originality and real development aid in the SSE in each region (and according to their direct testimony), can be indicated among the best experiences recorded in the Mediterranean SSE sector:

- **The REALIS cluster in Occitania**

  The Occitania Region is the spearhead of the creation of REALIS, an incubator for social and solidarity invested companies established in Montpellier. The REALIS cluster has been providing personalized support for young socially innovative and economically efficient projects since 2013. It now supports about thirty SSE companies, representing 180 jobs and covering a wide range of sectors (renewable energies, personal services, health, food, etc.). The REALIS cluster also offers a resource center (training, expertise, coaching), a "development area" for companies over three years (accommodation, provision of shared services) and a business and co-working center for project managers, companies, and students for business meetings, group work sessions or research partnerships.

- **Regional Forum for the SSE in Emilia-Romagna**

  Emilia-Romagna has created the Regional Forum for the Social Economy, which has been very active in the process of legal creation of the SSE in the region and acts as a network to defend the interests of the sector. The regional forum is open to all those who wish to move according to the principles of the law (such as networks of solidarity economy, districts of economic solidarity or purchasing groups or other groups of citizens and economic operators) and is responsible for receiving and formulating proposals from the area.

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of action and projects. The Forum is structured into "working groups" for the thematic areas and operational areas identified by law. At the same time, a permanent panel of regional members and representatives selected by the Forum and a three-member Observatory are responsible for monitoring projects and assessing their impacts in terms of well-being, sustainability and Solidarity, and efficiency. The Forum, the Panel and the Observatory have been officially established in the fall of 2016.

- **“Fond d’innovation sociale” or Social Innovation Fund (FISO) in France** – innovation in the coordinated national funding of the SSE

Eight French volunteer regions (PACA and Occitania among others) have joined forces to set up FISO, which they are now part of. It is a tool dedicated to financing company projects of that are part of social innovation and can demonstrate their economic viability. Co-financed by the State and the Regions, this fund is managed by Bpifrance Financement. After the selection of projects, companies (SMEs, VSEs, SSE structures) can claim zero-rate loans or repayable advances. It is an innovative initiative because it encourages both social innovation and economic profitability: essential characteristics of the SSE. The minimum amount of funding is 30 000 euros, which covers 50% of the eligible expenditure.

- **Employment institute of Aragon and University of Zaragoza** – innovation in training

Each year, both institutions sign a convention for the organization of a university course entitled "Experts in Social Economy". This course is aimed at professionals, entrepreneurs and other subjects related to the SSE (250 hours, 25 ECTS). The course also helps to fill the obvious lack of specific training in the SSE sector.

- **Collaboration Handicraft and Social Economy Minister of Morocco with the FAO** – innovation in the international institutional cooperation

The Tangier-Tetouan-Al Hoceima Region has signed an agreement with the FAO to jointly develop a study that will serve as a platform for the preparation of a law on SSE. The Convention gives an international dimension to the process of strengthening the SSE in the Mediterranean region, because it involves one of the UN agencies most attentive and sensitive to the issues of SSE in the Mediterranean and in the whole world.

- **Emilia-Romagna Glossary of the SSE** – Innovative action to disseminate terminology and general understanding of the SSE outside of the professional sector.

Born of a collaboration between the Region AICCON Ricerca and Consorzio fare Comunità, the glossary is a tool that collects key words and concepts essential for those who view the social economy as one of the cornerstones of civil society. It also contains useful comparisons with other European countries to highlight common characteristics and the differences in SSE. The glossary is available online on the portal of the Department for Social Policies of the Emilia-Romagna Region.

It is necessary to note that the regions that responded to our survey directly fund SSE initiatives through calls for projects in their territories and in particular the following: Occitania, Alentejo, Catalonia, Emilia-Romagna, Tuscany, Abruzzo, Crete, Central Greece, Peloponnese, PACA, Tangier-Tetouan-Al Hoceima.

Other regions, notably the Western Greece, are currently looking for ways to promote the sector among the main regional SSE actors. The region, within the framework of the new national law on the SSE, intends to provide financial support to the SSE on the ground through the regional operational program financed by the European Social Fund. In this extent and as a preparatory exercise, in 2017-2018, the Region will identify both the main gaps of the private sector in the local economy and the existing skills of the local unemployed people.

Moreover, it is essential to highlight the experience of the local level in the north of the Western Mediterranean, identified by the network of intermediate local authorities, the Latin Arc (AL) in its SSE project which aims to identify good practices at the local level.
The AL project, after analyzing the economic weight, organizational modalities and the key factors of success for SSE companies on the northern shore of the Mediterranean, tries to identify - somewhat on the same line of study as this report - the types of public interventions that could stimulate their creation, accompany their consolidation and their development. The project led by the Department of Pyrénées-Orientales consisted of a partnership with several members of the network, including the Department of Upper Corsica and Hérault, CRESS Corse, the Departments of Tarragona, Granada and Lérida and the provinces Mantua and Viterbo who worked on the project for two years.

In that direction, it identifies the key players of the SSE in each of the territories of the Latin Arc and analyzes their networks (role of the various interested parties: local authorities, business networks, etc.). At the same time, it establishes a quantitative (economic, sectoral) and qualitative analysis (modalities, management praxis, governance, partnerships, human resources management, production,...), successes and failures of SSE companies in each of the territories. A comparative study of local and regional policies to support the development of the SSE (objectives and methodology) is therefore drawn up in the 3 countries of the Latin Arc.

Once this phase of survey-poll and analysis of different types of SSE and relations between actors is completed, the project identifies good practices in Italy, France and Spain. These practices were shared in the framework of a seminar for the exchange of experience and capitalization to be organized by members of the Latin Arc and SSE actors as part of a network meeting in 2016.

Among the practices identified during the technical visits of the project, we find:

- FOR.MA – Short circuits and insertion, the example of the “Bigaterra” center- Social Agriculture (Italy)
- Santa Lucia Cooperative for the recycling of equipment (Italy)
- Cooperative network of the consortium Sol.co
- La Ruche à Bègles: a small residence close to the center in participatory housing (France)
- Coviran cooperative – Solidarity Supermarket (Spain)
- Tecnosolucions - Digital services and integration of disabled people into the economy (Spain)

III. Experiences of regional decentralized cooperation on the SSE

The IMC-CPMR, as an organization representing regional interests, is particularly sensitive to the opportunities for developing the SSE network in the Mediterranean through the methods and means of decentralized cooperation.

The concept of decentralized cooperation, although very similar in all regions of the Euro-Mediterranean region, is not unique and common to all. For convenience and amplitude of reflection, the definition of decentralized cooperation chosen for this report includes all the relations of cooperation - agreements between regional, local, territorial and similar partnerships - developed in the framework of bilateral relations, but also European territorial cooperation projects, twinning projects or other types of projects (financed with the resources of either the cooperating authorities or other financial backers).

Despite the complexity of identifying decentralized cooperation experiences that can represent real models for regions that decide to cooperate on SSE issues in the Mediterranean, we have identified actions that may be of interest to communities to study their possible actions of cooperation in this sector.

First of all, it is necessary to underline that projects for economic development and reductions in socio-economic inequalities tend to take an increasingly important place in decentralized cooperation projects. A more transversal approach, and cooperation "from local authority to local authority" evolves towards
cooperation "from territory to territory". These projects of a new form increasingly cross those of the social and solidarity economy.

Despite many common traits and objectives, the rapprochement between SSE and decentralized cooperation has not been natural, but in any case, it is essential to develop. After it emerged in the early 2000s, it only took effect in certain areas such as solidarity tourism or microfinance44. To date, we find similar difficulties to those which have affected decentralized cooperation in its entirety in recent years, in particular due to the relative lack of a truly shared global normative framework, a clear and common definition, and a coherent vision of this sector by international financial backers in the broader framework of international development cooperation. This issue also affects the SSE and in an even more consistent manner.

Nevertheless, while the opportunity to move forward in cooperation between the various regional authorities bordering the Mediterranean does exist, there are also important cooperation experiences between the Mediterranean stakeholders in this sector. For example, they mobilized themselves for the first time in Tunis in 2013 to launch MedESS, with the aim of building the "SSE of the Mediterranean".

The MedESS initiative was launched by a partnership of key players including cooperative platforms for the dynamization of the Mediterranean Social Economy such as iesMed, regional administrations of the basin, with the support of the Crédit Coopératif and the MACIF, in conjunction with the action of other partners. The priority listed for structuring a regional ecosystem of the SSE are:

- **The CitESS-Med programme**: aims to establish a network of interconnected territorial hubs in support to entrepreneurs and enterprises of the SSE, set up and coordinated by territorial operators.

- **The FinESS-Med programme**: New financing channels, especially through a partnership involving national financial entities and territorial structures supporting the SSE, will make it possible to offer, at the end of the network, "capillary" financing solutions adapted to VSEs and SMEs. In addition, FinESS-Med brings together innovative financial tools adapted to the specific needs of the SSE.

- **The Campus MedESS programme**: it aims at Horizon 2020 to create the first international university of the SSE with a wide range of initial and continuous training and Mediterranean courses for students.

In the Mediterranean, especially among the IMC member regions, there are regional authorities that already have good experience in decentralized cooperation related to SSE themes. All the regions that participated in this report expressed the desire to start or boost (if there are no initiatives in the region) the activities of decentralized cooperation, and all strongly declared their intention to internationalize the regional initiatives of the SSE. For example, Western Greece wishes to cooperate with other territories, such as Occitania, in particular in terms of exchanges of knowhow, training of personnel in the field of the SSE.

**Sustainable tourism** is an important theme for the Mediterranean regions, which is closely linked to the defense of maritime-coastal nature, which offers more and more opportunities for profitable entrepreneurship oriented towards the protection of the environment. The **Generalitat of Catalonia, with partners from Bulgaria, Estonia, France, Germany, Ireland, Italy, Malta, Portugal, Slovenia, the United Kingdom and others from Spain** participates in the **Cooproute project**: the European Cooperative Culture Route, a transnational itinerary in the field of cultural and industrial tourism. It is dedicated to all those who are interested in discovering sustainable and innovative tourist destinations while learning about entrepreneurial cooperative cultures in Europe. The project aims to promote cooperative values such as self-help, self-responsibility, democracy, equality, equity and solidarity.

In addition, other sensitive and active regions in the SSE community are working on other projects alongside institutional partners, NGOs, associations and trade unions in the Mediterranean region. **Emilia-Romagna**.

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which in its cooperative action (from Brazil to the Mediterranean) has always wanted to focus on a red thread of projects able to promote the creation of appropriate legal frameworks for the SSE, directly finances projects in Morocco and Tunisia by cooperating with operators of the local SSE.

The member regions of the IMC have already started an interesting cooperation on the themes of the SSE. In this connection, mention should be made of the case of co-operation between Emilia-Romagna and Catalonia. In the year 2014, a protocol between the two regions in the field of social economy and well-being was signed. The protocol aims to promote exchanges between the two regions interested in experiences and good practices on the theme of SSE at local, national and European level. In particular, the agreement contains a commitment to train operators in innovative models, to establish social enterprises for employment, to develop new projects in the fields of risk prevention and diversity management with a specific attention to young people (for example, Eco des femmes).

An important Mediterranean experience of North / South cooperation is what has brought the Provence-Alpes-Côte d'Azur region (PACA) and the Kasserine Governorate into relationship as of 2011. This cooperation is primarily the result of a humanitarian momentum in the face of the distress of a deeply disadvantaged area that has paid a heavy price for the revolution and which finds itself helpless in the face of the influx of Libyan refugees. A cooperation agreement was subsequently signed in February 2012 in Marseille. At the same time, the Italian region of Tuscany has joined the partnership which now encompasses many aspects: vocational training, tourism and the environment, social and solidarity economy, health and humanitarian action, support to civil society.

Moreover, for several years, the Regional Council of PACA has been helping the Tangier-Tétouan region to develop the social and solidarity economy sector. The support program under way since 2011 includes the creation of an SSE house, a regional observatory and a platform to bring together the players in the sector. The action is reinforced with the implementation of a project to support the implementation of a regional policy of social and solidarity economy in the region (RPSSE), carried out in cooperation with the regional council of Tangier-Tetouan.

The RPSSE is divided into four areas, including the creation of a social and solidarity economy house (HSSE). Active since the summer of 2014, it is composed of four people, formed by the CRESS PACA and by Alternatives Sans Frontières (ASF), the partner of the Regional Council of the region in the field. The objectives of the house are to federate the actors of the SSE of the region, to constitute a single window for the reception, the information, to accompany the structures of the SSE, to promote the sector and to encourage the development of innovative initiatives.

The second axis of RPSSE is the SSE Regional Observatory (ROSSE), created in 2008 to identify and analyze available sector data.

RPSSE also enabled the implementation of a regional platform of actors of the SSE (NORESS) in December 2012. It brought together the various players in the sector, it was initially planned to offer training in microcredit, communication, financing. But the actors (public and private institutions, associations, cooperatives) proposed to give it a stronger role in terms of structuring the sector but also of recognizing and valuing the SSE with the public authorities. They recently signed a memorandum of understanding. The platform also makes it possible to finance projects.

Finally, the last axis of the RPSSE: the creation of a shared collective company, intended for craftsmen. company, which brings together various cooperatives in the region's handicrafts sector, must enable project promoters to have pooled services at reduced prices: accounting, support for the development of business

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45 A territory long excluded from the national dynamic of development and the center of the revolution.
46 Working group of entrepreneurs and employees with an interest and skills for international projects, ASF was created following a meeting held on 7 September 2007 in Sete.
activities, training. The Mediterranean dimension of PACA’s international cooperation is broad and includes the Wilaya of Algiers, the Governorate of Tunis, the Governorate of Alexandria in Egypt, the Union of Tire Municipalities and Jezzine in Lebanon.

As for the Region of Rabat-Salé-Kenitra, it has been cooperating with the Rhône-Alpes Region (France) since the 1990s, focusing mainly on agricultural themes. It is also very interesting to observe the cooperation between the Moroccan Region of Tangier-Tétouan (now Tangier-Tétouan-Al Hoceima) and the Diputacion of Cadiz in Spain, attested by the signing of an agreement between the two parties in 2002, which led to the launch of an EU-supported project. In 2007, the two local authorities launched a training course on decentralized cooperation for students, civil servants and elected officials from the regions of Tangier-Tétouan and Cadiz, a total of 80 people from both shores of the Mediterranean. It should be noted that the project is part of a transitional process that makes the transition between the Interreg III A Spain-Morocco programs and the European Neighborhood Policy. The total budget for the operation amounts to 560,000 euros, 100% financed by the EU.

The major beneficiaries of this project were the students who had the opportunity to undergo rewarding training given by Moroccan and Spanish teachers. It is also a matter of acquiring know-how in the setting up of cooperation projects, which will open the way for interesting jobs that can subsequently improve relations of cooperation between the two countries and in the Mediterranean area. The training of young people has always been the best way to improve their life prospects by increasing the social utility of activities and the students’ future standard of living. Training young people is the first step in empowering them to get out of social exclusion through education.

Moreover, the project would increase human resources capable of pursuing decentralized cooperation between the parties concerned, solving the problem of social and occupational integration (in this case in the youth world) which has always one of the clearest vocations of the SSE.

We should also mention the regional co-operation project which is starting between Catalonia, the Sousse region and Tangier-Tétouan-Al Hoceima, for the promotion of SSE carried out by young women. We are negotiating with France and Italy and we hope to broaden the partnership in this regard.

IV. Access to financing for actions related to the SSE sector

The lack of understanding of the functioning of the actors/operators of the SSE means that they often have difficulty in finding the exact financing opportunity.

The Commission recommended that EU countries prioritize the activities of social companies in the national operational programs for the period 2014-2020. But at the same time access to EU funding for social enterprises is complicated by the lack of a clear European framework for improving, recognizing, and regulating businesses of the SSE.

On the 7th of December 2011, the EU Council adopted a historic conclusion on the promotion of SSE in Europe, calling for: to identify the most appropriate financial instruments and to promote their dissemination at all levels in order to establish a global financial ecosystem and to enable the development and growth of social economy enterprises, to provide access to information on the financing possibilities of social economy enterprises.

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52 file:///C:/Users/Nour/AppData/Local/Temp/st14968.fr15.pdf
enterprises, to study the need to create and develop specific guarantee schemes in order to respond to investor risk aversion, to meet the long-term capital requirements of the sector, to actively exploit EU instruments such as the European Structural and Investment Funds in order to strengthen the investment capacity of SSE businesses.\(^5\)

However, public and private SSE stakeholders can benefit - albeit at different levels - from several European programmes and other financial backers that have a sphere of application at a European level, and in many cases, also a Mediterranean scale, such as the European Structural and Investment Funds (ESIF). Depending on the area, the funds constituting ESIF may constitute funding opportunities for the actors and actions related to the SSE.

Funds of interest for SEE actions:

- Cohesion Fund
- European Regional Development Fund (ERDF)
- European Agricultural Fund for Rural Development (EAFRD)
- European Maritime and Fisheries Fund (EMFF)
- European Social Fund
- European Social Entrepreneurship Funds
- European territorial cooperation programmes and other thematic EU programmes:
  - Transnational cooperation programme Interreg MED
  - ENI CBC Med
  - Enhancing Social Entrepreneurship and Inclusive Growth in the Southern Neighbourhood
  - Horizon 2020
  - COSME
  - ERASMUS+
  - Erasmus for young entrepreneurs
  - LIFE

Other financial tools:

- Facility for Euro-Mediterranean Investment and Partnership

More details on these funds and other EU funds are available for consultation in the Appendix of this present document.

V. Perspectives for the actions of cooperation of the Mediterranean regions and the network of the IMC CPMR on the SSE

In conclusion, there is growing attention and enormous potentialities and opportunities for the development of the SSE in the Mediterranean, either in terms of operators in the public-private sector and institutions, or in terms of Experiences in each territory.

At the same time, an obvious lack of a genuinely harmonized and comprehensive European, Mediterranean and international normative approach that gives legal recognition to the sector as such and to the typification of its actors still exists and deserves to be filled.

Thus, although there are different sources of funding for all forms of social enterprise, there is currently no coherent financial support.

This is all the more true in terms of decentralized cooperation actions on a Mediterranean scale, a rich field of potential in view of the development panorama converging in some way in the various countries and territories of the basin, but still not sufficiently promoted and exploited.

Consequently, the regions of the IMC showing their interest, so that this situation can evolve in a positive form and contribute to improving socio-economic development and the lives of citizens around the basin.

The IMC can commit itself to promoting the SSE by stressing the importance of the sector which is obviously growing despite a slow exit from the economic crisis. The SSE is a sector that clearly gives visibility to the increase in social benefits in an economic, national and international environment.

The IMC and its regions will thus be able to consider political actions for the promotion of the sector (at the level of the normative framework, support for financing, etc.), as well as bilateral agreements and concrete cooperation projects to promote SSE in their territories including in particular sectors (sustainable maritime and coastal tourism, renewable energies, etc.).

Future cooperation will be discussed at a meeting of the Economic and Social Cohesion Working Group to be held in Montpellier, in the Occitania Region, in cooperation with Pole Reais in the last quarter of 2017 and/or during other meetings in synergy with other events or key players in the Mediterranean such as the network of the Latin Arc or others.

Possibly, a coordination, arisen from a conference sponsored in partnership with the agencies and the Mediterranean actors of the sector, representatives of the Chambers of RCSSE and others who have already lived or promoted successful projects in the world of the SSE, could be the starting point for an even more thorough discussion between the actors of the member regions of the IMC for the realization of future actions in the Mediterranean region.
POLITICAL MESSAGE

(Project to be developed in the future)

The real development of the SSE in the Euro-Mediterranean region is restrained by a lack of international recognition of the sector, among EU member states and third countries. In addition, there is the real difficulty of identifying an organic policy that can apply a clear and common legal framework to the activities of the SSE.

Consequently, the specific means of financing become relatively ambiguous and difficult to identify clearly. It would be necessary to create, at least at European level, a system of cross-sectoral recognition of this economic sector in order to give rise to a genuine phase of enhanced development.

In other words, finding ways to give a "clean life" to the SSE, without having to rely on public support or the voluntary actions of private actors. This seems necessary in order to be able to consider this sector of activity as a truly living part of the global economy.

In this process of developing the SSE in the Mediterranean region, a special place should certainly be reserved for the regions, the level of regional governance being the closest to the daily life and the needs of the citizens.

Indeed, as the flagship institutions and primary operators of the territories they administer, regional and local authorities can now respond more directly and effectively to the challenges of territorial development. In order to make the "Territory Economy" work well, it would be necessary to operate from this level of governance.

At the same time, the SSE can become an additional tool for regions and local authorities to influence in a more effective and direct way the solution of the socio-economic problems of its territories, the inequalities that the economic crisis has made more serious and difficult to resolve, particularly in the Mediterranean and in most of the IMC member regions.

We, the Mediterranean regions, hope to encourage more and more a concerted debate with the relevant institutions of the EU and the Euro-Med Area, as well as between ourselves and local authorities, and with the actors of the SSE, on the possibility of opening up and further developing this sector through concrete measures such as:

- the implementation of a clear regulatory framework at the EU and international level, based on the harmonization of the existing regulations (and containing a leeway for the adaptation or the flexibility in the various concerned countries) as well as a work of updating, collecting, centralizing and data processing concerning the SSE.

- Major financial resources and self-financing and more dedicated to the SSE’ sector, also including a coordinated approach aiming at the creation of an ethical bank in every Mediterranean country.

- Decentralized cooperation actions including partnerships, bilateral or territorial agreements, projects, actions of capacity building, etc. to promote the SSE and its operators on the basin scale, in particular in countries and territories where this sector is still underdeveloped, and towards the regional / local administrations and their citizens.
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VI. APPENDIX

-European Structural and Investment Funds-

- **Cohesion Fund**: They promote cohesion within Europe by concentrating spending on less developed regions. These funds, which complement each other, aim to stimulate the recovery through growth and employment in Europe. To achieve their objectives, the funds rely on Member States and local experts - those who know their regions and communities better than anyone else. The funding of the European Union is therefore accompanied by funding from the Member States, which are also responsible for its local administration. In other words, the funds go where the strongest needs are concentrated.

The Cohesion Fund helps Member States whose gross national income (GNI) is less than 90% of the community average in order to flatten social and economic disparities and promote sustainable development. For the period 2014-2020, Cohesion Funds cover 6 countries in the Mediterranean: Cyprus, Croatia, Greece, Malta, Portugal, Slovenia. The Cohesion Fund allocates a total of € 63.4 billion for the current period to activities falling under the following categories: the trans-European transport networks and the protection of the environment. The second is a significant theme for the SSE’s operators, and even more so since the EU has decided to finance by this fund all projects which consider other themes but which also indirectly cover the two main categories. Added to the ERDF and the European Social Fund, this fund represents the most important support for European funding to improve the daily lives of citizens and to combat inequalities through actions that can be carried out by public or private bodies.

- **European Regional Development Fund (ERDF)**: The aim of the ERDF is to strengthen economic and social cohesion in the European Union by correcting the imbalances between its regions. The main purpose of this fund is therefore in line with the essence of the SSE and can constitute a source of funding for the actors of this SSE. ERDF investments focus on several priority areas such as innovation and research, digital strategy, support for small and medium-sized enterprises (SMEs) and the low-carbon economy.
The allocation of ERDF resources to different priorities depends on the category to which the region belongs.

- **European Agricultural Fund for Rural Development (EAFRD):** The EAFRD, with a budget of EUR 100 billion, is a financing and programming instrument for the Common Agricultural Policy (CAP), in particular the 'second pillar' of the CAP, with the first pillar devoted to "Market measures" and so-called "surface" aids. In particular, it aims at improving the management and control of rural development policy. The links between the SSE and this fund are obvious and profound, since the objectives pursued include the improvement, viability and competitiveness of all types of agriculture, the transition to a low-carbon and resilient economy in front of climate change in the agricultural, food and forestry sectors, the promotion of all innovative agricultural technologies, sustainable forest management, and especially the promotion of social inclusion, poverty reduction and economic development in rural areas.

- **The European Maritime and Fisheries Fund (EMFF):** It is one of the five European Structural and Investment Funds (EFI funds). These funds, which complement each other, aim to stimulate the recovery through growth and employment in Europe. The EMFF helps fishermen adopt sustainable fishing practices. It helps coastal communities to diversify their economic activities (along with other maritime activities such as tourism, increasing the value of their fishing activities), finances projects to create jobs and improve the quality of life along the European coastline and facilitates access to finance. With a budget of € 6.4 billion, the fund focuses on job creation, diversification of local economies and initiatives to improve the profitability and sustainability of the fishery.

For its close relationship with the Mediterranean territories and the area which is one of the most important for the economy of *Mare Nostrum*, this fund is closely linked to the possible actions to be undertaken within the SSE perimeter.

- **European Social Fund:** The ESF is the main European employment support system: it intervenes to help people find better jobs and to offer a more equitable professional perspective to all EU citizens. To do this, it invests in Europe's human capital - workers, young people and all jobseekers, with a budget of 10 billion euros per year. Another priority is to help people from disadvantaged groups find employment. The primary objective of ESF allocations is to support job creation in the EU. The aim is to create more and better jobs by co-financing local, regional and national projects that improve employment levels, quality and labor market inclusion in the Member States and in their regions. Since the SSE is an economy implemented in a dynamic of general interest before a dynamic of profitability, the development of employment as well as the improvement of the situation of disadvantaged people facing poverty is in perfect match with the scope of the ESF.

- **Other financial instruments of interest**

  - **European Social Entrepreneurship Funds:** Social businesses face real difficulties in financing their projects or developing their activities. In its Single Market Act\(^4\), the Commission proposed that the European asset management industry participate in this financing effort via specific investment funds. The setting up of solidarity-based investment funds which could be active throughout the single market requires a review of current European legislation and the obstacles it may pose to the development of this type of companies. The Fund Regulations create a new label entitled "European Social Entrepreneurship Fund" which will allow investors to clearly identify investment funds whose main purpose is to invest in social enterprises. The new legal framework is simple: fund managers who comply with the harmonized rules of the Regulation may use the new label to market their funds in all EU

Member States. Funds using this label will have to invest at least 70% of their assets (money received from investors) in social businesses. Harmonized rules of transparency will provide investors with clear and effective information on the evolution of their investments. It is about creating an attractive, visible and recognized label in order to attract investors. The objective is twofold: on the one hand, to provide a new source of funding for social businesses which today depend mainly on subsidies. On the other hand, to offer investors an attractive and secure instrument to encourage them to invest in social entrepreneurship and thus demonstrate that finance is not the enemy of society.

EUROPEAN TERRITORIAL COOPERATION PROGRAMMES AND OTHER EU THEMATIC PROGRAMMES (with different thematic purposes and geographical reference areas)

- **Transnational cooperation programme** Interreg-MED: Among other objectives, it aims at fostering job creation, the competitiveness of companies, economic growth, sustainable development, and the **improvement of the quality of life of citizens**. The total budget of the programme for the period 2014-2020 is 265 million euros, composed of 224 million ERDF (European Regional Development Fund), 9 million IPA (Instrument of Pre-accession Aid) and national co-financing. The overall objective of the Interreg MED Program is to promote sustainable growth in the Mediterranean basin by promoting innovative practices and concepts, reasonable use of resources and promoting social integration through territorialized and integrated approaches to cooperation. During the period 2014-2020, the Interreg-MED Program will support cooperation between a varied typology of actors from thirteen Mediterranean countries and will work on 4 priority axes: promoting the innovation capacities of the MED regions for smart and sustainable growth, promoting low-carbon strategies and energy efficiency in the MED (cities, islands and isolated areas), protection and promotion of natural and cultural resources of the Mediterranean and the strengthening of Mediterranean governance. The most consistent axe with the principles of the SSE is surely the priority axis 1 which aims to reinforce the innovation capacities of the public and private actors of the Mediterranean regions and to support intelligent growth and sustainable with a total funding of € 71,783 million (32% of the total ERDF budget and IPA for the program). It pays particular attention to blue and green growth, cultural and creative industries, and social innovation, which represent a high potential for job development in the Mediterranean regions. It underlines the need to strengthen innovation clusters, economic sectors, value chains and networks in all MED regions. It is a real opportunity for action and cooperation in the Mediterranean on the themes of SSE and social innovation.

- **Horizon 2020**: is the largest research and innovation program in the EU with almost 80 billion euros of funding available over 7 years (2014-2020), plus the private investment that this money will attract. Among the novelties of the programme, the participation of Southern Neighborhood countries is the most important opening. This means that projects on research topics can start in the Mediterranean region with the support and resources of one of the flagship programs of the EU's full 2014-2020 programming. The program in question is set up to provide concrete support for research activities which can also contribute to innovation in the social sector. This need for social innovation sought by the SSE and promoted by Horizon 2020 presents funding possibilities for SSE and suggests to the actors of the sector to consider this programme for future projects and activities.

- **COSME**: Endowed a budget of € 2.3 billion for 2014-2020, COSME is the EU's program for the competitiveness of companies and SMEs. COSME is a program implementing the *Small Business Act* (SBA), which reflects the Commission's political will to recognize the central role of SMEs in the EU economy. SSE companies, usually small companies, often operate in a problematic environment at the operational level, COSME supports actions to improve the framework conditions in which companies operate, in particular SMEs. COSME supports the implementation of the "Entrepreneurship 2020" action
plan through a wide range of activities. These include mobility exchanges, research, the dissemination of best practices in areas such as entrepreneurship education, tutoring, and the development of support services for new and emerging entrepreneurs, including young people, women and the elderly, weaker social sectors. The EASME Executive Agency manages the program on behalf of the European Commission.

- **ERASMUS+**: It is the EU's education, training, youth and sport program for the period 2014-2020, with a budget of € 14.7 billion. Erasmus + brings together seven existing EU programs in the fields of education, training and youth. Education, training and unformal learning of young people are essential for job creation and for improving Europe's competitiveness. The education, training and non-formal learning of young people are essential to job creation and to improving Europe's competitiveness in a socio-economic reality of nearly 6 million unemployed young people in Europe, with levels in some countries exceeding 50%. The program supports training initiatives (including sport) through the funding of exchange and study experiences to young people to improve their competitiveness in the professional world. These actions affect the social and economic barriers that often restrain the harmonious development of the skills of young Europeans who belong to the most vulnerable social sectors. The executive Agency EACEA manages the program on behalf of the European Commission.

- **Erasmus for Young Entrepreneurs**: The EC has identified the lack of entrepreneurial skills as one of the problems that impedes the development of this economic sector, so it recommends eligibility for the program of managers of social businesses. This is a cross-border exchange program aimed at helping young and future entrepreneurs acquire the skills to lead and grow a small business, working alongside an experienced entrepreneur in another country for one-to-six month. It enables participants to develop their know-how and promotes the cross-border exchange of knowledge and experience between entrepreneurs.

- **LIFE**: Is the EU's financing instrument for the environment and climate action. The general objective of LIFE is to contribute to the implementation, updating and development of environmental and climate community policy and legislation through the co-financing of projects with a European added value. LIFE is open to participation by third countries.

- **ENI-CBC-Med**: Within the framework of the initiatives implemented under the European Neighborhood Instrument, the ENI CBC “Mediterranean Maritime Basin” Programme supports cross-border cooperation as a contribution to a more just, equitable and sustainable economic, social and territorial development. This programme is open to partnerships that include actors from both sides of the Mediterranean. The key themes addressed by the projects are related to competitiveness, innovation, technology transfer, social inclusion, and environmental sustainability. These partner countries attach great importance to the topic of poverty eradication and related social issues. Support for SSE stakeholders is included in this scope, specifically in the specific goal A.3 “The promotion for social inclusion and fight against poverty” and especially in the A.3.2 investment priority “encouraging the Social and Solidarity Economy actors in terms of improvement of their skills and closer cooperation with public institutions as service providers”. The EU contribution to this call is € 84.6 million. The standard call for proposals was launched on 18 July 2017 and closes on 9 November 2017.

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55 The “Education, Audiovisual and Culture” Executive Agency (EACEA), located in Brussels, started its activities on 1 January 2006. Its mission is to implement certain components of more than 15 EU-funded programs and actions in the fields of education and training, active citizenship, youth, audiovisual and culture. Bringing these programs together under one roof helps to coordinate their management and provide a complete service to their beneficiaries.
• **Enhancing Social Entrepreneurship and Inclusive Growth in the Southern Neighbourhood**: is a programme that aims to promote job creation and economic inclusiveness, by supporting and strengthening social economy and social entrepreneurship ecosystems and relevant stakeholders in the Mediterranean countries. Its objectives are, at a macro level – to contribute to an enhanced enabling policy environment for social economy organisations and enterprises, at a meso level – to improve capacities of social entrepreneurship support structures with increased linkages in the region and with the EU and at a micro level – the relevance of social entrepreneurship as a sustainable business model is demonstrated through successful social entrepreneurship initiatives/social enterprises. The call for proposals has been closed the 24th of May 2017.

**OTHERS FINANCIAL TOOLS**

• **FEMIP** (Facility for Euro-Mediterranean Investment and Partnership): gathers all the instruments available to the European Investment Bank to promote the economic development of the Mediterranean partner countries. It supports growth and job creation in two priority areas such as micro, medium and small sized businesses and the industrial sector. FEMIP also aims to improve and increase investments in human and social capital, such as the construction and rehabilitation of hospitals and health centers, educational and research institutions and social housing.

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56 The EIB will begin its activities in Libya after the signature of a framework agreement with the country, which is at the moment in the course of elaboration (http://http://www.eib.org)