



# Empowering Youth through Entrepreneurship in Morocco



## NEAR EAST FOUNDATION

*Helping Build Sustainable, Prosperous Communities since 1915*

### Participatory Regional Economic Assessment:

### Opportunities and Constraints for Youth Microenterprise Development in the Doukkala-Abda Region of Morocco

Full Report – August 2015



#### Near East Foundation

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## I. General Overview of the Project

### A. Problem Analysis

Few sustainable non-skilled employment opportunities exist for Moroccan youth. Although young people aged 15-29 years comprise 44 percent of the North African nation's working age population, 51 percent are out of school and unemployed. Recognizing the negative effects of high unemployment on social cohesion and political stability, the government of Morocco has launched several programs designed to address youth unemployment. These are largely uncoordinated, and have yet to penetrate communities where youth are most likely to take advantage of, and benefit from, the programs (e.g., youth in mid-sized cities without access to public sector employment). As a result, only 18 percent of job seekers take advantage of the available programs (Carnegie Endowment for International Peace, 2010). Moreover, these programs tend to target youth with higher levels of education in a nation where just one-fifth of secondary school graduates continue onto university, and only 5 percent complete their degree.

Micro and small enterprises play a central role in Morocco's economy, accounting for nearly 95 percent of existing businesses. According to assessments undertaken for a USAID project – Empowering Youth in Poor Neighborhoods in the Region of Casablanca – youth face a number of challenges in starting their own business, including the absence of a strong entrepreneurial culture, a lack of access to affordable credit, and low risk tolerance among financial stakeholders and young people alike. Most young people lack access to the necessary support systems needed to plan, launch, and manage small enterprises, and remain largely unaware of the existing programs to help them navigate this process. Young women encounter additional sociocultural barriers that prevent them from fully participating in the formal economic sector. Indeed, young women owned only 14 percent of microenterprises formally registered in 2014.

### B. Purpose of the Intervention

#### 1. Project description

The Empowering Youth through Entrepreneurship in Morocco (EYEM) program aims to leverage and bridge existing resources by engaging youth associations as drivers of regional economic and enterprise development. The program will work through existing Youth Councils (YCs) – established with past support from the Near East Foundation (NEF) – to build young entrepreneurs' capacity to launch and grow profitable and sustainable businesses that are market-oriented and scalable. To the extent possible, the microenterprises founded will address pressing social and environmental problems caused by rapid, unregulated growth in the region. NEF will work in partnership with three well established Moroccan associations: the *Association Marocaine d'Appui à la Promotion de la Petite Entreprise* (AMAPPE), the *Réseau Marocain de l'Entreprise Social et Solidaire* (REMESS), and *Al Amana Microcredit* to provide training and strengthen institutional support networks that can sustain microenterprise growth over the long term. NEF will receive support from the U.S Department of State's Middle East Partnership Initiative (MEPI)

NEF will implement the project in regions of Morocco where there is high potential for youth-led enterprise development. The project will initially focus its efforts in four municipalities in the Doukkala-Abda Region of westcentral Morocco. These include the major coastal municipalities of Safi and El Jadida and the smaller municipalities of Moulay Abdallah (near El Jadida) and Jemaat Shim (near Safi). All four communes have established Youth Councils and supportive, engaged local government bodies.

## 2. Target beneficiaries

The EYEM project works with YCs to recruit and train 400 youth (aged 18-30 years) with an interest in entrepreneurship and an inclination to start their own businesses. We expect 250 of the trainees to prepare viable business plans and launch businesses. Activities will be open to all youth in this age group, with an equal emphasis on school dropouts and high school and university graduates. Indirect benefits of the project will include the creation of additional youth jobs and an increase in the number of individuals served by community service businesses. At least 50 percent of participants will be women who have shown high interest in microenterprise activities and YC membership. We will work with the young women to eliminate obstacles to full participation. The project will encourage their engagement through culturally sensitive programming: events will take place in the daytime, and assistance with transportation will be provided.

## 3. Main objectives

MEPI objectives:

1. Creation of 250 business start-ups to provide social and community benefits.
2. Promotion of opportunities for individuals to pursue entrepreneurial endeavors.

EYEM objectives:

1. **Build enterprise development skills of 400 young men and women to facilitate the creation of small and microenterprises.** Youth will develop enterprise development skills through participatory regional economic assessments and reviews of the social enterprise ecosystem. The 12 lead trainers in the entrepreneurship training program will train 400 youth (50 percent women) who will go on to develop at least 280 professional business plans, resulting in 250 business start-ups.
2. **Build virtual business incubators to serve young entrepreneurs.** The EYEM project will create an enabling environment for youth enterprise development by linking YCs to existing services and developing business incubators to support enterprise development.
3. **Facilitate enterprise development and launch start-up grants, microcredit, and other forms of resource mobilization.** The EYEM project will provide \$500,000 in seed funding to 250 youth for start-ups. The project will work with local partners to mobilize resources and organize sessions to connect youth with financing/funding opportunities.
4. **Introduce microfranchises for youth entrepreneurs.** The EYEM project will develop a microfranchise model to offer youth a lower-risk business model. Through the microfranchise model, at least 20 youth will open networked businesses.

## II. Objectives of the Assessment

### A. Overall Objective

This economic assessment sought to work with youth and local economic actors to identify sustainable economic opportunities for self-employment among disenfranchised youth aged 18-30 years in the municipalities of El Jadida, Safi, Moulay Abdallah, and Jemaat Shim. Using tools from the Participatory Appraisal of Competitive Advantage (PACA) methodology, the assessment worked to map the entrepreneurial ecosystem—local socio-economic/market

context, key stakeholders, business incubators, and entrepreneurial space for youth businesses to grow—based on participants’ findings.

## B. Specific Objectives

*3 Angles Etudes* was contracted to conduct the assessment in cooperation with NEF and partners AMAPPE and REMESS. Between February and May 2015, they worked with local partners and youth to:

- Identify niche business opportunities for youth, focusing on innovative, business-based approaches to community problem solving, with an emphasis on social and environmental needs.
- Map key stakeholders and institutions embedded in the local entrepreneurial ecosystem in targeted project sites, providing an overview of the business and entrepreneurial environment.
- Analyze market capacity, trends, and barriers to market entry for youth.
- Conduct a gender analysis to specifically work with young women to identify opportunities and challenges that women face in the targeted areas of Morocco.

## III. Methodology

### A. Technical Approach

The assessment team sought to assemble a comprehensive demographic snapshot of Moroccan youth situated within the local socioeconomic context. Methods included a literature review of recent participatory diagnostic reports, municipal plans, employment statistics and economic surveys conducted and/or compiled by local governmental and civil society organizations.

A list of key civil society and institutional stakeholders to interview was drawn from this initial review. Purposive sampling and qualitative methods were used to collect data. These included:

- **Interviews** with members of *Centre Régional d’Investissements* (CRI), National Agency for Employment and Skills (ANAPEC), youth sports leagues, Youth Councils, trade and industry groups, as well as business owners, local government officials, and non-governmental organizations (NGOs) already active in promoting youth entrepreneurship. Each interview lasted roughly 2 hours.
- **Focus groups** comprising 15-30 young people who sit on Youth Councils in the four project intervention areas. Group discussions focused on young people’s backgrounds, expectations, perceptions of entrepreneurship, and disposition toward participating in the EYEM project or similar opportunities. Each focus group session lasted 3 hours.
- **Participatory guided diagnostic workshops** with key stakeholders in Safi and El Jadida.
- **Four PACA workshops** with 15-20 key stakeholders, including strong Youth Council participation, in each of the two provinces of Safi and El Jadida. Each workshop lasted roughly 2.5 hours and introduced participants to PACA tools – including Michael Porter’s diamond and a mapping of competitive advantage.

In total, the perspectives of 66 actors representing 53 institutions – 45 private and 8 public – and 114 youth (87 young men, 27 young women) contributed to this report’s findings (see Table I).

	<b>Jemaat Shim</b>	<b>Moulay Abdallah</b>	<b>El Jadida</b>	<b>Safi</b>	<b>Total</b>
<b>Young Women</b>	8	5	5	9	<b>27</b>
<b>Young Men</b>	23	10	21	33	<b>87</b>
<b>Total</b>	<b>31</b>	<b>15</b>	<b>26</b>	<b>42</b>	<b>114</b>

## **B. Limitations**

Limited quality secondary data on formal and informal sector entrepreneurial activity among youth in particular and the broader population in general made it difficult to triangulate our findings. It was particularly difficult to determine the gender of the subjects from the available data. No local player aside from the CRI disaggregates statistics by gender in Doukkala-Abda. As such, our gender analysis is largely driven from primary data collection. The project worked to include a robust sample of women in workshops and interviews, but experienced challenges in encouraging women’s attendance.

## **IV. The Small and Medium-Sized Landscape**

### **A. Overview of the Sector**

Weak institutional support, deficits in the availability of affordable financing, and an educational system that does not encourage entrepreneurship among young people, describing it as risky and impulsive, have hindered the development of a vibrant formal microenterprise sector in the Doukkala-Abda region.

Commercial activity is largely confined to the informal sector due to cumbersome legal restrictions that discourage or prevent entrepreneurs from registering with the state. Morocco ranks 71 out of 188 economies in the World Bank Group’s ease of doing business rankings in 2015.

Most informal sector actors sell to their neighbors and friends, and tailor their offerings to reflect seasonal availability. The majority of the region’s residents rely on agriculture and fishing to make ends meet. This work is typically variable, infrequent, low paying, and subject to sudden changes in demand.

Statistics on formal sector employment compiled by the CRI indicate that **1,048 microenterprises** currently operate in the region, generating **5,583 jobs**. Of these, **133** were launched in 2012. Most microenterprises are engaged in food, mineral and metalworking industries. Textiles, leatherworking, woodworking, and chemical production also figure prominently in the local economy, though to a lesser degree.

Cultural norms that discourage women from operating their own business have limited their entry into the formal sector. Women-owned microenterprises comprised just 14 percent of the total number in operation as of 2014 – with the majority concentrated in the food production sector.

## B. Supporting Institutions

### 1. Financial services

The region is home to an array of public and private microfinance institutions, but many of these charge high interest rates. In recent years, the government has made an effort to crack down on predatory lending schemes, and bring microlenders under state supervision.

Community-based organizations attempt to fill the credit gap by providing financing at more reasonable interest rates. Even at more modest rates, many youth view interest and collateral as barriers to entry, causing many potential microenterprises to go unfunded.

### 2. The quality of knowledge and technologies

Despite their enthusiasm and involvement, youth participants held little to no knowledge of the various grants and exemption programs offered by state and national institutions and international NGOs. Youth in Safi generally demonstrated a **higher quality of knowledge** than in the other three target areas – an imbalance we attribute to variances in support and communication systems across the region.

**The quality of technologies varies** on a sector-to-sector basis. Heavy industries, such as mining and industrial production benefit from greater access to advanced technologies, having historically received higher levels of foreign investment. More advanced, “greener” technologies tend to proliferate less in areas where investment has typically been low (i.e. agriculture).

### 3. The quality of factors: regulations and infrastructure

In the past, entrepreneurs often struggled to find affordable brick and mortar locations at which to register their businesses. A new law passed this spring allows entrepreneurs to register their businesses using a low-cost Moroccan Post postal box address.

The government has established **business incubators** in El Jadida and Safi to help youth transform their ideas into viable business models. Most youth interviewed were unaware of the existence of these facilities.

Transport networks are strong and improving in the Doukkala-Abda region. Safi and El Jadida are major commercial centers with port, rail, road, and air connections. Jemaat Shim and Moulay Abdallah are well connected via national roadways to these urban centers.

## C. Tax Policy

**Bill No. 114-13** establishes “auto-entrepreneurs” as a legal status in an effort to expand state control over informal economic activity. The Bill defines an “entrepreneur” as any individual who, acting in their own name, engages in a trade, industry or craft, or provides a service based on their own labor, skill or expertise to generate income, where the annual income is equal to or not exceeding 500,000 DH for goods and 200,000 DH for services.

According to Article 5 of the Bill, an entrepreneur will be removed from the National Registry of Entrepreneurs, and rendered ineligible to receive tax benefits if:

- Profits exceed 10 percent of one of two thresholds: (1) 500,000 DH for commercial, industrial and craft activities, or (2) 200,000 DH for services.
- Annual sales exceed either of the two thresholds for two consecutive years.
- The owner does not inform the registry of a change of business address.
- The owner fails to comply with other regulations included under the legislation.

The bill establishes a separate tax bracket for small and medium-sized enterprises (SMEs) in an effort to alleviate the tax burden. As of January 2015, income from commercial, industrial and craft activities not exceeding 500,000 DH will be taxed at 1 percent. Service sector income under 200,000 DH will be subject to a 2 percent tax rate. Entrepreneurs are eligible to write off real and personal property expenses used in business.

## **D. Public Sector Plans**

The following plans constitute the Moroccan government's approach to promoting economic development and ensuring sustainability over the long term.

### **1. Plan to accelerate industrial development**

The program aims to integrate "traditional" arts and crafts goods into industrial value chains to spur mass production. The consolidation and modernization of local productive capacity will be financed by a 20 billion DH Industrial Development Fund to launch in 2020. A thousand hectares of public land will be mobilized in the service of the fund with the support of the Moroccan banking sector. The program is designed to:

- Develop linkages with major contractors to strengthen investment in the arts and crafts sector, and increase exports with an eye to improving balance of payments.
- Improve SMEs' global competitiveness and train Moroccans in the skills and competencies investors are looking for.

### **2. Green Morocco Plan – *Plan Maroc Vert***

The Green Morocco Plan (PMV) places agriculture at the heart of Morocco's strategy to achieve economic and social development. The government seeks to maximize Morocco's agricultural potential, and dispense with the antiquated "dual systems" binary, which views agriculture as a primitive activity that gradually declines with economic growth and the rise of industry. PMV encourages land aggregation to achieve economies of scale and attract foreign investment. Two main goals underpin the plan:

- Reorient the agricultural sector to produce high value-added products that can compete in international markets.
- Fight rural poverty through improvements in agricultural productivity, and thus, agricultural income.

### **3. Energy strategy**

The government's energy strategy seeks to strengthen the power grid through the promotion of green technologies (i.e. Moroccan Project of Solar Energy, Moroccan Integrated Wind Energy Project), energy efficiency, and proper regulation of the energy sector.

### **4. Halieutis Plan**

Introduced in 2009, the Halieutis Plan seeks to ensure the continued viability of the fishing sector, and crack down on unregulated and informal sector fishing. Three pillars underpin the strategy:

- Sustainability: manage fish stocks to ensure the industry's sustainability for future generations.
- Performance: streamline production to promote quality control from start to finish.
- Competitiveness: facilitate valorization to improve product competitiveness in key markets.

### **5. Digital Morocco**

Digital Morocco aims to position Morocco as a regional technology hub with an eye to spurring human resource development, and adding value to other economic sectors. The strategy's aims are four-fold:

- Promote broadband internet access to facilitate the flow of information.
- Bring government services online to address citizens' needs more effectively.
- Expedite uptake of technology among SMEs to increase their productivity and improve competitiveness.
- Foster the emergence of high potential information technology centers.

### **6. Improving access to finance: Project 2015 and the 2013-2016 CGF Development Plan**

Project 2015 seeks to professionalize and better integrate the microcredit sector into the nation's financial landscape. A proposed bill would expand the Bank Al-Maghrib's<sup>1</sup> scope of control over microcredit organizations to ensure compliance with national rules and regulations.

The 2013-2016 Central Guarantee Fund Development Plan seeks to improve the effectiveness and reach of the national guarantee system in support of microbusinesses.

### **7. National Committee of the Business Environment (CNEA)**

The launch of the CNEA reflects the government's desire to improve the competitiveness of the business environment in Morocco, and institutionalize public-private dialogue in the long term.

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<sup>1</sup> The Bank Al-Maghrib is the central bank of the Kingdom of Morocco. In addition to currency management, the Bank Al-Maghrib also supervises a number of private banks supplying commercial banking services.

The CNEA will consult with the private sector to identify and simplify the most burdensome administrative procedures.

## 8. Public-private partnerships

The House of Representatives adopted Bill No. 86.12 on public-private partnerships in February 2014. The bill aims to leverage the private sector's innovative capacity in the service of economic development, and to establish a contractually binding link between delivery and efficiency. The latest version of the bill currently sits with the House of Councilors.

## E. Public Sector Stakeholders and Programs

### 1. Ministry of Agriculture, Rural Development and Maritime Fishing

Part of the Green Morocco Plan, the **Young Agricultural Entrepreneur Program** aims to launch 200 youth-run agricultural enterprises over two years with funding from the African Development Bank. Successful project managers will receive training in skills for project management, support in the development of commercial, financial and technical feasibility studies, and guidance in navigating legal requirements for formal registration and accessing finance.

Eligible microenterprise activities include agricultural and livestock production, agricultural input production (seeds, seedlings, pesticides, fertilizers, etc.), installation and maintenance of drip irrigation equipment, agribusiness services (repair and maintenance of facilities), trades related to agropole development (transportation and distribution of food products), installation and handling of renewable energy systems (solar panels, biogas), eco-agriculture advisory services (organic certification), landscaping, and management/recycling/valorization of agricultural waste and byproducts pollutants.

### 2. National Agency for Renewable Energies and Energy Efficiency (ADEREE)

ADEREE (formerly known as the *Centre de Développement des Energies Renouvelables*) provides technical interactive support to youth entrepreneurs interested in launching enterprises in the green energies' marketing and installation fields.

### 3. National Agency for Small and Medium Enterprises (ANPME)

The National Agency for Small and Medium Enterprises seeks to support SMEs at all stages of growth via integrated support packages specifically designed to enhance SME competitiveness. The following programs fall under the ANPME umbrella:

- The **Imtiaz** program seeks to support high-potential SMEs that can achieve scale through the provision of subsidies pegged to 20 percent of the total investment and capped at 5 million DH. Nearly 200 SMEs received subsidies in the program's first eight application cycles. As of June 2014, the government has channeled 621 million DH into the SME sector, corresponding to more than 3.81 billion DH of investment.
- Among its many aims, the **Rawaj** plan seeks to leverage development through local trade with the introduction of new forms of distribution, strengthening of information and consumer protection, modernization of the local business unit, and expansion of the range and quality of products available in a given location. Four thousand retail locations

owned by 13 separate retailers bought into the program during its transitional period (2013-14).

- The **Moussanada** program provides SMEs with a predefined choice of benefits – namely, software and hardware – for improving their productivity. The government will finance 60 percent of the cost of these programs up to 1 million DH.
- The Moroccan government’s ambitious **Moukawalati** program seeks to subsidize and provide coaching in support of 30,000 micro and small enterprises capable of sustaining between 60,000 and 90,000 jobs. Launched in 2006, the program started slowly, having reached roughly 7% of its target due to sector-based constraints (see Section VII).
- The successor to the Moukawalati SME support program, the **ANPME-MCC** project provides 2 years of externally sourced, personalized mentoring services to youth entrepreneurs. Since 2014 184 enterprises have received external support through the program.
- The **ANPME-GTZ** program seeks to develop structures and institutions that support female entrepreneurship in the long term, and promote the integration of gender considerations into existing development projects. It primarily targets graduates, and businesswomen who manage more structured trade, textile, and service sector operations.

#### 4. Social Development Agency

The Social Development Agency’s **Moubadarates** program is a partnership with the France Initiative Network that links youth entrepreneur associations in Morocco with their counterparts in France to facilitate knowledge exchange. Association members qualify for interest-free, non-binding “honor loans” sponsored by philanthropists and private citizens, and receive ongoing coaching and technical support from volunteers – many of whom are entrepreneurs themselves.

#### 5. National Initiative for Human Development (INDH)

Launched in 2005, the National Initiative for Human development aims to alleviate the negative impact of poverty on the local population by serving as a strategic repository for learning on social development, democratic consolidation, decentralization, and best practices in assisting vulnerable populations.

INDH programs adopt a participatory approach, and target poorer urban districts and rural communes. Up to 80,000 DH of funding is available for individuals, trios, and cooperatives interested in starting an enterprise. Between 2012 and 2014, INDH supported the establishment of 100 enterprises in the Doukkala-Abda region.

### F. Private Stakeholders and Programs

#### 1. People’s Bank Foundation

Created as an NGO in 1991, the People’s Bank Foundation (*Banque Populaire Groupe*) provides technical advice to young entrepreneurs and crafts-based enterprises, and works to improve lender/lendee relationship between bank and enterprise.

#### 2. Attawfiq Microfinance Foundation

Attawfiq Microfinance Foundation was founded by the *Banque Populaire Groupe* in response to citizens’ needs. It works alongside the state and other NGOs to contribute to the national effort

to eliminate poverty and reduce unemployment through the provision of microcredit to vulnerable and underserved populations. The foundation also offers training, consulting and technical assistance. Payment plans run on 7, 14, or 28-day intervals. Three tiers of microfinancing are available:

- **Al Intilaka** loans represent the most basic financing option on offer to entrepreneurs. They vary between 3,000 and 20,000 DH, and are repayable over a period ranging from 6 to 30 months.
- **Al Mouakaba** loans are available to grantees that have completed repayment of Intilaka loans with a history of impeccable refund. Loans vary between 20,500 and 40,000 DH, and are repayable over a period ranging from 6 to 48 months.
- **Al Attaehi** loans are available to grantees that have completed repayment of Al Mouakaba loans. Loans vary between 40,500 and 50,000 DH, and are repayable over a period ranging from 6 to 48 months.

Several other individual loan mechanisms are also offered:

- **Al Fardi** loans finance the working capital or investment funds for brick and mortar locations and women customers pursuing home-based income-generating activities. Loans vary between 7,000 and 50,000 DH, and are repayable over a period ranging from 6 to 48 months.
- **Attakadoum** loans are available to past individual grantees working in commercial and crafts sectors. Loans vary between 10,000 and 50,000 DH, and are repayable over a period ranging from 6 to 48 months.
- **Attajhiz Al Hirafi** loans are available to finance up to 95 percent of a vehicle's purchase value. Loans vary between 7,000 and 50,000 DH, and are repayable over a period ranging from 6 to 48 months.
- **Salaf Attaaounia** loans are available to individuals or cooperatives engaged in agriculture or artisanry who wish to promote their activities and modernize their tools. The amounts granted under this loan vary between 3,000 and 50,000 DH, and are repayable over a period ranging from 6 to 48 months.

### 3. OCP Foundation

The state-backed OCP Foundation was created in 2007 to develop and implement public programs focused on human development. Thus, the OCP Foundation adopts a holistic and participatory approach to establishing foundations for integrated citizen action on issues related to social and economic development, facilitating South-South cooperation, and promoting women entrepreneurship. The **OCP Entrepreneurship Network** aims to strengthen connections between entrepreneurs and key stakeholders at the local, regional, and national level.

### 4. Business Creation Foundation

The Business Creation Foundation has partnered with the Ministry of Industry and Trade since 2011 on the Innova Project – a project with an educative component that promotes an entrepreneurial culture among students, and provides legal and technical training and guidance to prospective entrepreneurs.

## V. Analysis

### A. Entrepreneurial Spirit

Youth views on entrepreneurship are varied and, at times, contradictory. Youth who participated in the focus groups in all 4 areas valued opportunities to integrate with society on their own terms at a time when they feel powerless and frustrated by the pace of change in society. In their eyes, entrepreneurship would provide the sense of purpose, responsibility, and adventure they crave – albeit with its own set of challenges. Culturally, however, traditional wage-labor employment is viewed as more secure than entrepreneurship, and so, many youth who relish the prospect of running their own businesses never follow through on their intentions.

**Men** tended to cite a desire to be masters of their own destiny and acquire wealth. In citing their underlying motivations, the most common responses were (1) to be my own boss and (2) to profit from my unique talents.

**Women** displayed a similar entrepreneurial spirit, though to a lesser degree than their male counterparts. We attribute this variance in degree to the traditional gendered mentality that discourages women from pursuing their own ventures independently of male support systems. In focus groups and interviews, women cited greater independence, personal development, and the desire to care for and support their families as their primary motivations for entering into entrepreneurship.

### B. Capacity to Succeed in Entrepreneurship

Youth lamented the cumbersome restrictions placed on credit advances by local microfinance institutions, and referred to instances of failed youth socioeconomic empowerment programs as a source of skepticism that entrepreneurship would work for them. They also questioned whether larger, more established industries would ultimately price newer up-starts out of the market.

Participants' willingness to invest personal finances in a start-up venture varied by age group and target area. Younger participants were noticeably more reticent to contribute funding. Youth in Safi – the poorest of the 4 targeted areas – were particularly risk averse, and would look to institutions that did not mandate matching requirements to secure funding.

Women lacked the level of confidence in their abilities displayed by the men in their groups, but could identify promising market niches, and knew of other women who had succeeded in launching their own business in the area. Women recognize that it is possible to be successful as young entrepreneurs.

### C. Needs and Expectations

In considering whether to make the leap from intention to action, youth noted they would expect to receive legal and financial support, training modules on business management, trade practice, marketing and branding, and guidance in translating loosely conceived ideas into viable business models. The provision of two years of ongoing technical coaching was identified as valuable, if not critical, to entrepreneurial success.

One participant shared the following anecdote about a friend who tried to transition from freelance work to a more established economic model without the benefit of external support systems:

“My friend worked on his friends and acquaintances’ computers as a freelancer, but gradually began to travel down the entrepreneurial path. As his business grew, he turned to the Internet for resources on how to make the transition, but struggled to operationalize these without external support. Today, the company is registered on paper, but he continues to struggle in practice. Most of his former clients are not willing to pay more than his typical freelance fee having worked with him for so many years on a less costly, more informal basis. He thinks he will have to recruit new customers if he is to grow, and establish his higher price at the outset, but needs better training if he is to succeed.”

– El Jadida, February 2015

## VI. Findings

Our assessment identified 8 key niches that young entrepreneurs are well poised to capitalize on. These include:

### A. Tourism

The region conceals an undeniable potential for tourism rooted in its historical monuments, maritime beauty, and rich arts and crafts scene. However, these strengths are either partially exploited or are dominated by a handful of industries that charge above and beyond market value for services. Entry into the tourism markets would serve to inject greater competition into the local markets, thereby lowering prices, and cause ripple effects in the economy by increasing demand for goods and services acquired by tourists.

- In Safi, the Lalla Fatna beach is a popular destination with surfers from around the world. Water skiing, swimming, and fishing are popular tourist activities. Sites of note include the ruins of the old city of Medina, a seaside fortress and church built by the Portuguese in 1523, the *Dar Sultana* (House of the Queen), and the Minarets of Medina.
- In Moulay Abdallah the coastline extends roughly 20 kilometers along its western edge, providing ample opportunities for water sports and activities. The historic city centers of Ouled Sidi Bouzid and Ghedban are also located here.
- El Jadida and Jemaat Shim are well poised to offer local accommodations at peak season, when more centrally located hotels will be full.

Key niches include mobile food carts, guesthouses, and guided historical and hiking tours.

### B. Fishing

Fish and fish products figure prominently in the Moroccan diet, but much of the fish caught off the coast of the country’s maritime perimeter is boarded onto ships bound for Europe. Safi was once the world capital of sardine production, but input control standards imposed by the European Union in the early 2000s and overfishing caused the fishing economy to collapse.

The sector is on the mend now as fishers have moved their operations southward to provide space for local fish populations to rebound. Processing input controls are gradually being brought up to code, and exports to the EU are recovering. As of 2014, 80 percent of fish exported by Morocco is destined for European markets.

The Moroccan Port Operation Office (ODEP)-managed port industrial area – which houses 27 industrial units largely dedicated to fish canning and fish byproduct processing – provides a focal point for a vibrant fishing sector. Upstream value chain opportunities include manufacturing and repair of trawlers and downstream processing and transport of fish products.

Key niches include refrigerated transportation, equipment sales, boat and equipment maintenance and repair, salted fish snacks, and rehabilitation of traditional fish souks.

### **C. Trade and Commerce**

In recent years, new forms of commerce, including supermarkets and shopping centers, have emerged across the region and its environs. New franchises and distribution structures proliferate. Activity in this sector should focus on aiding informal businesses in transitioning to the formal sector, and generating new services that function as complements to existing economic activities or capitalize on emerging trends (i.e. tourism, urban migration).

Key niches include pastry shops, hairdresser, beauty supply stores, language lessons, sports/exercise complexes, mobile toilets, school transport, arcades, youth recreation centers, beach kiosks, taxi services, e-commerce, sound system sales, commercial trucking of goods, prescription deliveries, restaurants serving truffles, commercial cleaning services, fast foods, debt collection services, car washes, and computer maintenance and repair.

### **D. Agriculture**

The productive capacity of Moroccan land is hampered by recurrent drought, declining soil fertility, low diversification, and outdated technologies. Enterprises that promote the adoption of green technologies to address pervasive supply side deficits could significantly increase output and improve per unit costs.

Safi's agricultural sector is organized as part of 65 cooperatives feeding into 19 collection and distribution centers. Cereals, legumes (beans and peas, chickpeas and lentils), vegetable crops, and fruit orchards (olives, almonds, vines, and fig) are produced in the area. Annual milk production sales hover around 5 million liters.

Jemaat Shim, El Jadida, and Moulay Abdallah's agricultural sectors consist of small, scattered, low-yielding plots that primarily farm grains in low-fertility soils. Efforts to build economies of scale similar to those in Safi are needed to lower costs and improve yields and variety.

Given the influx of international supermarket chains into the area (i.e. Carrefour, Marjane, and Acima), particular emphasis should be placed on (1) increasing producers bargaining power to prevent downstream capture, and (2) ensuring producers meet production and branding standards and requirements needed to access supermarket shelves.

Key niches include beekeeping, organic farming, red algae farming, ornamental horticulture, valorization of agricultural products, dairy farming, medicinal horticulture, producer cooperatives,

transportation and distribution of agricultural and animal products, agricultural input production/distribution, rabbit farming, and chicken farming.

## E. Industrial Manufacturing

Safi, Moulay Abdallah, and El Jadida all host sizeable industrial clusters.

In Safi, the 35-hectare **Kaouki Industrial Park** produces 24 billion DH worth of chemicals and para-chemicals each year – comprising roughly 90 percent and 18 percent of regional and national industrial production respectively.

One of the nation's first industrial parks was established in Moulay Abdallah in the early eighties. The park is a motor of growth in the region, but industry managers report deficits in skilled technical labor. Vocational centers that can equip youth with the skills needed to meet labor shortages would help alleviate unemployment.

Likewise, the 250-hectare port of **Jorf Lasfar** generates considerable economic benefits for Moulay Abdallah and the greater region. The port links the region to international markets, and is in turn linked to the interior of the country by road and rail.

El Jadida is the second largest center of industrial output after Casablanca. The city is home to an international phosphate production cluster. India, Brazil, Germany, Belgium, and Pakistan all have operations here. Gas storage, pharmaceutical, and thermoelectricity production units also figure prominently.

Key niches include metal sandblasting, and outsourcing of micro-components from larger companies.

## F. Agro-industry

Milk production and food enhancement offer opportunities for downstream processing and outsourcing for major industry clients. Primary animal and agricultural products sourced from nearby cooperatives could sustain processing enterprises. In Safi, roughly 10 percent of the region's food production takes place within the confines of the Kaouki Industrial Park.

Key niches include couscous production, olive pressing, vine drying, and red algae processing.

## G. Artisanry

The region is known nationally and internationally for its authentic, high quality pottery (functional and ornamental), ceramics and handicrafts. The government recognizes the sector's potential, and is pouring significant resource into its modernization and expansion (see Plan to Accelerate Industrial Development).

In Safi, the provincial government is in the process of modernizing the industry with upgrades to hill potters and construction of a new artisan village that will produce crafts that meet international standards, and are branded with the official Madmoun stamp of authenticity.

Key niches include metalwork, organic rug weaving, production of fur clothing, tailoring, traditional pottery, and ceramics.

## H. Social and Environmental Remedies

The region has sustained rapid economic growth in the vital economic sectors of agriculture, industry, fisheries, urban development, infrastructure, and tourism. Unfortunately, much of this growth has come at the expense of the environment in the form of solid waste pollution and the diffusion of non-sustainable energy sources. Enterprises that manage waste, promote sustainable energy and technologies, and upgrade elements of the solid waste chain would help to repair much of this damage.

Key niches include upgrading of solid waste chain, recycling of cooking oils, recycling of e-waste, recycling of textile scraps, recycling of wood scraps, green-scaping, roof-scaping, bio dry cleaning, installation of wind turbines, installation of solar pumps, eco lodges for tourists, plastic milling, and water and sewer maintenance.

## VII. Constraints

- **Land speculation** drives up costs for young entrepreneurs who wish to rent or purchase a brick and mortar location from which to run their new enterprise. The government recently passed a law that allows entrepreneurs to formally register their business using a postal box, but entrepreneurs still lose out on the benefits that accrue to businesses that are more visible and accessible by virtue of their presence in the community.
- Entrepreneurs must navigate a **burdensome regulatory process** to formally register their business. The process, which involves multiple actors, is convoluted and absorbs entrepreneurs' time, money and energy. Most of the youth who were interviewed would not consider starting their own enterprise if it required significant start-up and capital costs.
- Youth resent the **tax burden** imposed on start-ups, and cite it as a major incentive to remain hidden in the informal economy.
- Youth lack trust in procurement processes, due to **lack of transparency, and evidence of cronyism and corruption**. In PACA workshops, youth shared stories of acquaintances who had been disqualified from procurement processes without explanation.

## VIII. Recommendations

### A. Recommendations for Central and Local Government

- Eliminate altogether or replace flat commercial taxes with phased tax increases to ease the financial burden borne by youth entrepreneurs during the critical first years. The reduced tax rate on SME profits introduced by the Moroccan government in 2011 is a step in the right direction that should be consolidated.
- Invest in business incubators with strong governance components, and strengthen SME support networks that can guide youth in developing their business ideas, registering their businesses, and overcoming challenges that emerge early on.
- Provide flexible funding (50,000 - 80,000 DH) to young entrepreneurs who cannot afford or are reluctant to indebt themselves to high-interest microcredit schemes.
- Create one-stop shops for business registration that will facilitate upstream entrepreneurial activity, and limit the administrative burden placed on new entrants.

- Reinforce the capacity of existing stakeholders involved in the design and development of job creation and inclusion policies and programs to support youth entrepreneurship and avoid duplicative efforts. Special emphasis should be placed on ensuring information on opportunities reaches its targeted audience.

## **B. Recommendations for the Near East Foundation**

- Increase target age group from 18-30 years to 25-45 years to secure endorsement and buy-in from key stakeholders who are too risk averse to invest in youth aged between 18-25 years.
- Ensure that microenterprise investments reflect supply-side gaps on a sector-to-sector basis to avoid labor gluts.
- To the extent possible, pair women with more established entrepreneurs to boost self-confidence and provide support and guidance specifically tailored to overcome the constraints faced by women.

## **IX. Remaining Research Needs**

### **A. Public and Private Sector Programs**

Additional research on eligibility requirements for, and services on offer through, public and private sector programs are needed to provide youth with the most complete picture of the resources available to them.

### **B. Informal Economy Statistics**

A more comprehensive study that captures the size and nuance of the informal sector in the Doukkala-Abda region is needed to empower policy makers to develop informed policies.

### **C. Industrial Outsourcing**

Further research is needed to assess the potential for additional outsourcing opportunities at factories and industrial parks across the Doukkala-Abda region. Garment, paper and packaging, electrical components, appliances, IT, and medical equipment are all relevant sectors to be explored.

### **D. Savings**

Once entrepreneurs begin earning money, it will be important for them to explore formal and informal savings mechanisms available through MFIs (microfinance institutes), RoSCAs (rotating saving and credit associations), and VSLAs (village savings and loan associations). A personal savings account will help entrepreneurs to cope with future shocks and stresses, facilitate their financial literacy, and potentially enhance their protection.

### **E. Collective versus Individual Ventures**

Further research is needed to assess openness to joint investments as a means of spreading risk. Collective ventures may appeal to youth who are reluctant to launch an independent venture, and

would value options that require less start-up capital. Such ventures may also enhance the protection of those engaged, and strengthen social capital and business linkages.

## X. Quick Reference Guide: Points of Contact

### A. Safi and Jemaat Shim

<b>Regional Center for Investment – Safi</b>	
<b>Mission</b>	Business creation, promotion of local economic fabric, information technologies.
<b>Address</b>	Liberty Avenue, New City, 46000   Safi, Morocco.  Tel: +212 (0) 5 24 61 01 55   Fax: +212 (0) 5 24 61 21 40
<b>National Agency for Employment and Skills (ANAPEC)</b>	
<b>Mission</b>	Support job seekers in researching and obtaining employment.
<b>Address</b>	Address Villa Omnia   Molay Youssef  Tel: +212 (0) 5 24 62 40 06
<b>Chamber of Commerce and Industry: Safi</b>	
<b>Mission</b>	To provide administrative, business, and training support to entrepreneurs. The chamber is comprised of four departments – research, legal advice, administration, and consular services.
<b>Address</b>	Address Rue Tetouan, 46000   Safi  Tel: +212 (0) 5 24 61 06 27
<b>Craft House: Safi</b>	
<b>Mission</b>	To train, support, and defend the rights of artisans.
<b>Address</b>	No. 53 Subdivision Chmiss El Tribi, Street El Kindi, 46000   Safi  Tel: +212 (0) 5 24 62 50 73   Fax: +212 (0) 5 24 63 01 99
<b>Commerce and Industry Delegation: Safi (ANPME)</b>	
<b>Mission</b>	To operationalize Ministries of Commerce and Provincial Industries' strategies, and develop provincial plans for industrial development. Programs and policies include Rawaj, Moukawalati, GTZ, MCC, IMTIAZ, and MOUSSANAD.
<b>Address</b>	Lamarne Street, PO Box 248   Safi  Tel: +212 (0) 5 24 46 33 31
<b>Provincial Agriculture Delegation</b>	
<b>Mission</b>	To promote agricultural entrepreneurship/investment, and operationalize Agricultural Development Agency Programs/Agri-Councils programs. Programming includes Young Agricultural Entrepreneurs: Safi (JEA)
<b>Address</b>	Al Madina/Al Munawara Street   Safi  Tel: +212 (0) 5 24 62 31 88   Fax: +212 (0) 5 24 62 29 34
<b>Province de Safi (DAS)</b>	
<b>Mission</b>	To integrate entrepreneurial activity into National Institute for Human Development (NHRI) programming. The DAS has launched and financed 100 enterprise programs over the last 3 years.
<b>Address</b>	--
<b>Social Development Agency (ADS)</b>	

<b>Mission</b>	To improve the living conditions of the most vulnerable populations, and engage with local actors to identify and develop sustainable programming using participatory approaches (ADS was established under Article 3 of Law No. 12-99). <i>Maroc Moubadarates</i> is an ADS program.
<b>Address</b>	N 2/N 24 Bis Street   Safi Tel: +212 (0) 5 24 62 31 57
<b>National Mutual Aid</b>	
<b>Mission</b>	To coordinate private networks of assistance and charity to provide monetary support and grants assistance to public works and social projects that contribute to the public good, and promote family and social cohesion. This includes funding institutions that facilitate access to work, and promote the integration of orphans, persons with disabilities, and other vulnerable populations.
<b>Address</b>	326 Quartier Anas   Safi
<b>Youth and Sport Delegation</b>	
<b>Mission</b>	To promote pro-youth policies and programming in national, regional, and international circles. Projects include Strengthening Micro-Entrepreneurship for Disadvantaged Youth in the Informal Sector.
<b>Address</b>	Avenue Ghaylane   Safi Tel: +212 (0) 5 24 46 29 20
<b>University Cadi Ayad of Safi (ENSA)</b>	
<b>Mission</b>	To provide training in engineering theory and practice; collaborate with industrial, economic, and social actors to ensure the curriculum equips students with the interpersonal and technical skills demanded by employers at regional and national levels; match students to internships and apprenticeships; and, revitalize scientific and technical research.
<b>Address</b>	National School of Applied Sciences Route Sidi Bouzid, PO Box 63, 46000   Safi Tel: +212 (0) 5 24 66 91 55
<b>The OCP Foundation</b>	
<b>Mission</b>	To promote entrepreneurship; provide technical and financial support to develop new businesses, cooperatives and income-generating activities; sustain existing businesses; encourage innovation, women's and social entrepreneurship. The foundation manages the OCP Entrepreneurship Network.
<b>Address</b>	Avenue Mohamed El Jazouli   Rabat
<b>The People's Bank Foundation</b>	
<b>Mission</b>	To finance income generating activities; support and assist microentrepreneurs by facilitating their gradual transition from the informal to the formal economic sector; provide financial education and training on best practices in microenterprise management; contribute to programs with a strong social benefit component. Programs include Al Intilaka, Al Mouakaba, Attaehil, Al Farid, Attakadoum, Attajhiz, Al Hirafi, and Salaf Attaaounia.
<b>Address</b>	Boulevard Monastir   Mohammédia Tel: +212 (0) 33 68 90 07
<b>Municipality of Safi</b>	
<b>Mission</b>	To establish and implement a 6-year municipal development plan; promote the municipality's social and economic cohesion; and, strengthen local infrastructure for the public benefit.

<b>Address</b>	--
<b>Municipality of Jemaat Shim</b>	
<b>Mission</b>	To establish and implement a 6-year municipal development plan; promote the municipality's social and economic cohesion; and, strengthen local infrastructure for the benefit of the public.
<b>Address</b>	Lycée Agricole Jemaat Shim, Route Youssoufia PO Box 70   Jemaat Shim Tel: +212 (0) 5 02 46 42 09

## B. El Jadida and Moulay Abdallah

<b>Regional Center for Investment – El-Jadida</b>	
<b>Mission</b>	To create new business, promote the local economy, and set up information technologies.
<b>Address</b>	Boulevard Houman El Fatouaki   El Jadida, Morocco. Tel: +212 (0) 5 23 37 23 03
<b>National Agency for Employment and Skills (ANAPEC)</b>	
<b>Mission</b>	To support job seekers in researching and obtaining employment.
<b>Address</b>	Boulevard Mohammed VI across from Marhaba center   El Jadida Tel: +212 (0) 5 23 37 01 16
<b>Chamber of Commerce and Industry: El-Jadida</b>	
<b>Mission</b>	To provide administrative, business, and training support to entrepreneurs. The chamber consists of four departments – research, legal advice, administration, and consular services.
<b>Address</b>	Avenue Mohamed Fqih Errafii   El Jadida Tel: +212 (0) 5 23 34 37 85
<b>Craft House: El Jadida</b>	
<b>Mission</b>	To train, support, and defend the rights of artisans.
<b>Address</b>	Avenue Brahim Roudani, Plateau   El Jadida Tel: +212 (0) 5 23 34 07 59   Fax: +212 (0) 5 23 34 07 59
<b>Ministry of Industry, Commerce and Technologies: El Jadida (ANPME)</b>	
<b>Mission</b>	To operationalize Ministries of Commerce and Provincial Industries' strategies, and develop provincial plans for industrial development. Programs include Rawaj, Imtiaz, Moukawalati, GTZ, MCC, and Moussanad.
<b>Address</b>	Boulevard Mohammed VI   El Jadida Tel: +212 (0) 5 23 34 12 45
<b>Ministry of Agriculture</b>	
<b>Mission</b>	To promote agricultural entrepreneurship/investment, and operationalize Agricultural Development Agency Programs/Agri-Councils programs. Programming includes Young Agricultural Entrepreneurs (JEA)
<b>Address</b>	PO BOX 79, DPA   El Jadida Tel: +212 (0) 5 23 34 29 88/ 34 29 06/ 34 29 90   Fax: +212 (0) 5 23 34 29 89

<b>Social Development Agency (ADS)</b>	
<b>Mission</b>	To improve the living conditions of the most vulnerable populations, and engage with local actors to identify and develop sustainable programming using participatory approaches (ADS was established under Article 3 of Law No. 12-99). <i>Maroc Moubadarates</i> is an ADS program.
<b>Address</b>	--
<b>National Mutual Aid</b>	
<b>Mission</b>	To coordinate private networks of assistance and charity to provide monetary support and grants assistance to public works and social projects that contribute to the public good; and, promote family and social cohesion. This includes funding institutions that facilitate access to work, and promote the integration of orphans, persons with disabilities, and other vulnerable populations.
<b>Address</b>	--
<b>Youth and Sport Delegation</b>	
<b>Mission</b>	To promote pro-youth policies and programming in national, regional, and international circles. Programming includes Strengthening Micro-Entrepreneurship for Disadvantaged Youth in the Informal Sector.
<b>Address</b>	El Jadida Tel: +212 (0) 5 23 34 25 84   Fax: +212 (0) 5 23 34 29 74
<b>Municipality of El Jadida</b>	
<b>Mission</b>	To establish and implement a 6-year municipal development plan; promote the municipality's social and economic cohesion; and, strengthen local infrastructure for the public benefit.
<b>Address</b>	--
<b>Rural Commune of Moulay Abdallah</b>	
<b>Mission</b>	To establish and implement a 6-year municipal development plan; promote territory's social and economic cohesion; and, strengthen local infrastructure for the public benefit.
<b>Address</b>	--