



STUDY AND RESEARCH

**POLICIES TO SUPPORT ENTREPRENEURSHIP IN MOROCCO
PRACTICES AND LEARNINGS**

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INTRODUCTION

For most countries, entrepreneurship is a crucial tool to boost economy. It represents an important lever for economic growth. So, most governments consider it as a way out of underdevelopment and a solution to create opportunities of employment.

In the context of Morocco, the strategy undertaken by the government to face unemployment remains a priority. It focuses on the young people's main concern which is finding jobs. To this effect, promoting entrepreneurship in order to create an environment that leads to the understanding of the entrepreneurial profile of the Moroccan population and its main aspects so as to identify the right measures of intervention to lead the way to the public authorities as well as the national and international NGOs for development. This is one of the main contributions of the study of the Global Entrepreneurship Monitor (GEM), set up in Morocco since 2015.

According to GEM study, Morocco presents signs of entrepreneurial culture and an entrepreneurial potential "Fairly high", a significant potential of the MENA region showing important signs of entrepreneurial intentions¹. Nevertheless, the study highlights a Total Early Stage Entrepreneurship Activity (TEA) among the least in the world². Contradiction following the lack of transforming these intentions into actions that may create opportunities of new businesses. Such transformation is not enough to generate a new "flow" of businesses that can enhance some dynamic entrepreneurial of the national economy. To this comes a second contradiction of the Moroccan model of development³. A model with no further perspectives to create opportunities of neither work nor training for the young people⁴.

We can deduct from this study an analysis and recommendations to help policy deciders to build foundation and conditions in order to lead the path to entrepreneurs to start their projects. This will of course clarify the different practices and forecast the constraints that may affect the feasibility of the whole program.

Three main ideas will be the core of our analysis. A methodological approach and working hypotheses (I) to analyze and learn from the main programs of support to the developed entrepreneurship in Morocco, by distinguishing the programs intended to encourage new business start-up (II) from those that aim to assuring the consolidation of its development (III). We will highlight the programs established by public authorities from those by the national and international NGOs, while trying to show their strengths and weaknesses, as well as the way to improve them.

¹ 33 % of the investigated declared their intention to create their own business in the next three years. By forecasting, it is about 7,5 million adults could make a commitment in an entrepreneurial career.

² The TEA corresponds to the proportion of the population aged between 18 and 64 years engaged in an entrepreneurial process. With a rate of 5.56%, Morocco is in a similar situation to Malaysia while the average of the TEA in the world is between 15 and 20%

³ The statistics of the HCP are alarming. 14.2% of 15-17 years old and 34.6% of 18-24 years old are neither at school nor in a training, nor employed.

⁴ The result of the failure of the educational system and the inability of the employment market to absorb this category devoid of skills required, this situation risk of transforming itself into a real time bomb. At the time where young people are supposed to constitute wealth, they represent a burden for their families, society, and the government.

I. METHODOLOGICAL APPROACH AND WORKING HYPOTHESIS

I.1 Methodological Approach

In 1950, the concept of entrepreneurship was developed by the economist Joseph Schumpeter. It's considered nowadays as a solution to the development of emerging economies. For Paturel (2007), if there is entrepreneurship "it stems from an idea, when we can cease an opportunity in an official framework of an organization and later develop it either by an individual or within a team and undergoes an important change in its life, depending on a process that leads to the creation of a new value or to the economy of waste of existing value" In this way we have profit-seeking entrepreneurship and non-profit-seeking broadly called social entrepreneurship.

When entrepreneurship is set up to solve problems of unemployment, it also contributes to the economic growth hence to fight poverty and precarity. The creation or the expansion of any business or enterprise would surely solve some of the governments' challenges namely jobs creation and the security of the existing ones.

For Sriram and Mersh (2010), a lot of crucial and convenient factors are necessary for the start-up and the success of new emerging businesses. These actors insist on the fact that if initiatives, competences, and resources are decisive to the success of starting businesses. On the other hand, the state policy has also an imperative effect to buck up or to hinder the efficiency of the entrepreneurial activity.

The role of the government is vital to activate entrepreneurship and can interfere at three stages: to have an oversight on the whole proceeding, affording assistance when needed and seizing and granting. The state has an imperative role to establish a favorable environment to all businesses by establishing laws and rules to promote entrepreneurship, by supporting and organizing trainings so as to cheer up young entrepreneurs as well as for the building up of the entrepreneurial culture within the population. In order to attend an economic growth, entrepreneurship can have an important role provided that public authorities as well as international organization favor certain actions; the promotion of entrepreneurial activity and the establishment of a supportive environment for the foundation and the development of businesses.

The percentage of entrepreneurs in the process of starting a business (nascent business), the percentage of owners managers of young business (new business) and the total activity rate of entrepreneurship at an early stage – TEA (active business)⁵; all of this are the main indicators most frequently used in order to describe the entrepreneurial activity of a country, particularly through the study of Global entrepreneurship Monitor. The TEA is a sum of nascent and new business: It includes on the one hand, the national rate of entrepreneurs involved in setting up a business but have not yet paid the salaries for more than three months, and on the other hand, the national rate of owners-managers of new businesses, which concerns owners or co-owners of profit-seeking businesses of less than 3.5 years⁶.

The people who create a business by searching the necessary equipment and premises, to prepare teams for the startup, to elaborate a business plan or else to begin saving money are staff appointed by the entrepreneurs at starting stage; according to Carter and Al.

"The level of the "and the "the life cycle of the enterprise" determine the needs to support entrepreneurship. These services are various and can be categorized and/classified. For an eventual analysis non-financial Support Services and Financial Support are distinguished.

- The non-financial services can be assimilated to the Entrepreneurial support in the broad sense that can cover all the phases of the business cycle: Phase of pre-creation, creation and development. They correspond to the services of awareness, information, training, advice, accommodation, and networking.

- For the Financial Services they designate the set of lines and means of external funding necessary for the development of the business both in its phase of creation and development and focus on both the needs of exploitation and of investment.

⁵ Bergman and Stephan (2013), Amoro et al. (2011); Bergman et al. (2009); Bosma et al. (2012).

⁶ Reynolds and al. 2005.

We find in the appendix two matrices schematizing the typical work of services and life cycles of the business, by highlighting to what correspond these services in reference to the Moroccan context.

I.2. Working hypothesis

In this perspective, two main working hypotheses have been kept and that we are going to try to check. We can assume, first of all, that the general environment of business plays a decisive role when it comes to stimulating or blocking ideas either to create or to develop new businesses. Its role is of more importance when it is the case of emerging businesses created or managed by young people who work in an adverse surrounding which is the case of Morocco. Again, the improvement of the entrepreneurial climate is one of the sensitive factors and a prerequisite to any kind of support to the creation of business.

Secondly, on the one hand the effectiveness and the relevance of the support programs should set in advance the targeting and clear partition of the different stages of the life cycle of the business be it nascent, young or established. And on the other hand, among the entrepreneurs who are motivated by the opportunity and those by necessity.

In this perspective, we can check to what extent the public authorities have implemented their programs of support to entrepreneurship taking into consideration the nascent entrepreneurs and the new ones as well as the entrepreneurs motivated by the opportunity and those motivated by the necessity according to categorization favored by the Global Entrepreneurship Monitor (GEM).

Another perspective of how entrepreneurship should be considered was not dealt with until lately, favoring the young graduates, with the awareness to encourage self-employment in general and in particular to bring help and assistance to the entrepreneurs driven by hardship and necessity (disadvantaged people) with the aim to remove the large population of young from informal and less productive activities. Because, if the public authorities are willing to promote the entrepreneurship spirit, the improvement of the potential to create businesses and at the same time the renewal of the park the existing businesses in an environment of constant change. For the young people, entrepreneurship remains a means of broadening the evolution of professional careers and for the disadvantaged people, particularly the unemployed, a means of social reintegration.

II. THE SUPPORT PROGRAMS FOR THE NEW BUSINESS START-UP

In Morocco, during the last few decades, entrepreneurship has experienced structural adjustment, the economic slowdown, increase in unemployment and poverty. This improvement is felt in the creation of new opportunities of jobs, economic growth, and the fight against precariousness.

The creation of small-dimension enterprises (SE) by young people has been a preferred strategy in Morocco for the last three decades not only to overcome the problem of incorporating the young graduates in the professional life but also to take part positively in the socioeconomic development of the country. In fact, the rise of the number of graduates without jobs, the scarcity of job opportunities in the public employment, in addition to the need to meet the challenges of competitiveness of Morocco at a higher level have led the national authorities (II.1) and NGOs (II.2) to dare take more interest in the promotion of small-dimension businesses by young people.

II.1. THE PUBLIC PROGRAMS OF SUPPORT FOR THE NEW BUSINESS START-UP

Feeling unable to include the large number of graduates by the public offer and the frustration of the private offer to find the adequate profiles to answer its needs, the national public authorities were aware, for more than 30 years, the obligation to promote entrepreneurship as a way out of to the unemployment of young people. For this reason, two categories of programs have been implemented, one national wide aiming the young graduates (II.1.1) and, the other, directed precisely for the unfortunate population (II.1.2).

II.1.1. THE PUBLIC PROGRAMS TARGETING THE YOUNG GRADUATES

Since 1980s, a lot of programs of support for the creation of businesses by young people have come into existence. However, the intensity of unemployment and poverty, after the implementation of the Program of Structural Adjustment (PSA), the state policy steps toward the creation and the development of businesses by young people through a public strategy for the promotion of self-employment.

In 1987, “credits young promoters” was created and funded by the public authorities, which proved to be extremely low after several years of probation. Learning from this experience, the public authorities launched, in 2006, the program Moukawalati. A national program of support for the creation and management of targeting also the young graduates. In addition to the importance of the financial program, it considers the follow up, all the way long, of young graduates during the different stages of the creation and development of their small businesses. Ten years later, with the intention to put an end to informal economy and boost self-employment, the government has considered a new plan entitled “Statute of self-entrepreneurs” the particularity of which is simplify the creation of micro-enterprises.

It is appropriate to assess what had been done trying to analyze these programs and draw the main learnings, since unemployment of the young graduates was and remains one of the greatest challenges for Morocco.

1. The « Credit young promoters » program : A financial dominant support

1987 knew the establishment of the first national program to back up the creation of enterprises for young graduates⁷. The aim of which is to encourage these latter set up businesses with important financial support and a personal participation not exceeding 10% of the cost of the project and 90% left funded by the state (65%) and a banking institution (25%)⁸.

⁷ To qualify for this credit, young promoters had to be aged between 21 to 40, diploma holders of higher education or vocational training, or having a certificate of professional qualification allowing them to exercise an activity. The creations must be in the form of individual firms or enterprises of people whose object corresponds to the qualification of the interested parties.

⁸ The ceiling of loans granted was 1,000,000 MAD by borrower to a rate of interest of 7% per year for the long-term credits and 9% per year for the appropriations in the medium term, for 12 years maximum.

After more than a decade of implementation, it was evident that the results were not as expected with only 25%⁹ of total of achievement. In addition, this program knew a problem recovery with a total rate of average outstanding ranging from 18% to 43% depending on the sector of activity. Thus, extremely low results, attributed to three main causes: reluctance of banks to answer willingly to this plan and the inadequacy of the profiles of young graduates chosen for the job of entrepreneurs.

Two main learnings might be drawn from this experience. First, the financial support proved to be insufficient. Even if funding is vital to any project, it is only a single part of a series of actions such as training, the follow up, etc. Another supplementary system should have been considered to take in charge of the training and the support of young promoters. Thereafter, the ecosystem, the bureaucracy and the delays generated caused the braking of a lot of projects¹⁰. The conception of a single window would have facilitated the welcoming of candidates, their pre-selection, and their support all along the procedures of creation.

2. The « Moukawalati » program: An integrated plan of support

The “Moukawalati” program was launched in 2006. It drew profit from the previous program “Credit Young Promoters” the advantages so as to cover the left-over deficiencies. For that purpose, other measures were set up by the public authorities¹¹. Numbers of the actors of the entrepreneurial ecosystem were involved¹²: the financial conditions of the program were not only favorable¹³ but a follow up of the young promoters was predicted all along the stages of the creation and development of their project.

The expected results from this program were also deceiving. While 30.000 enterprises were supposed to be created and supported, it engendered the creation of 2060 businesses between 2007 and 2011 (that is 410, creations per year) registering by this a completion rate of not exceeding 7%¹⁴. Besides, the effort of bank financing the new projects has not reached 45%, taking into consideration that this program was intended to facilitate the foundation of very small businesses by young graduates out of work.

We can learn from this that several aspects of the “Moukawalati” program were unsuccessful. First of all, the lack of coordination and cooperation between the various actors: the so many actors who were supposed to be a strength of the program turned out to be the source of numerous problems mainly of coordination. Also, the role expected from each actor was not well planned and prepared and the different sights were not collectively combined¹⁵. Secondly, the mistrust of banks which were not able to stand by the social logic which was at the origin of the “Moukawalati” program and maintained to promote the logic of financial profitability and caution¹⁶. Above all, the weakness, and the inadequacy of the support: while only 25% of entrepreneurs have benefited from the consultation, the support of pre- and post-establishment provided was not sufficient and inadequate. The people in charge for this

⁹ Over the period from 1988 till 2000, less than 11.000 promoters benefited from the program Credit Young Promoters while the initial forecasts planned the creation of 2.000 to 3.000 businesses a year.

¹⁰ Young Promoters suffered from the lengthy of the administrative procedures, either in creation and getting authorizations, or the release of funds

¹¹ If at the beginning, the program has targeted mainly the graduates from the professional training and higher education, it has been expanded, subsequently, to cover even the non-graduates

¹² Particularly the Chambers of Commerce, Industry and Services (Departments), the associations of microcredit, the universities, the OFPPT, the banks, the Regional Centers of Investment and the ANAPEC

¹³ The government has decided to take in charge the costs of supporting the project at the level of 10.000 MAD. It also granted an advance without interest representing a maximum of 10% of the cost of the project limited to 15.000,00 MAD and guarantees 85% of bank credit necessary to the achievement of the project.

¹⁴ The jobs generated have not exceeded 6180, which is less than 7% compared with the initial forecasts (90000 jobs), while knowing that the forecasts only covered the period of 2006 to 2008.

¹⁵ There was a real problem of coordination between the Central Guarantee Fund and banks

¹⁶ Deeply influenced by the experience of the credit Young Promoters, the Moroccan banks failed to trust the Moukawalati program and continued to show great reluctance despite the Fund Guarantee adopted.

support did not, for most part, have the right profiles and the necessary experience to guide the young entrepreneurs¹⁷.

A shortcoming of the quality of the guidance was the source of the failure of the program and a framework meagrely prepared in particular the banking system.

3. The « Self-entrepreneurs » program: A tax dominant support

Once the programs “Credits Young Promoters” and “Moukawalati” have been discarded, a new plan inserted since 2015 is regarded by the public authorities as the new lever of the development of the entrepreneurial activity and a start to fight unemployment and the social involvement. It aims the idle population which is a real burden to the development of the country and constitutes 3 million individuals. This problem can be dealt with the creation of self-employment for the young people and make the access to the labor market easier and get out of the informal economy¹⁸.

A new scheme has been considered to help with the creation of business including the waiver of registration in the register of commerce, the simplification of procedures of domiciliation, and so on. Adding to a smooth tax system was set up as well as exemptions to encourage micro entrepreneurs to join the formal economy. On this perspective, the national, regional and the local structures were called to support this project.

The results prove to be satisfactory and promising after two years of implementation of the program. The objectives set at 100.000 self-entrepreneurs were almost reached with 70.000 of subscribers. Nevertheless, the problem of lack of information and the follow-up, though planned before, remain there. This experience shows that a lot of holders lack information about the program and are left to themselves. Some of them knew difficult financial situations, see bankrupt or over indebted¹⁹, because of their ignorance to some existing financial products and programs tailored to their projects and their profiles.

The real handicap of this program remains in the lack of information along with the absence of the national, regional and local structures meant in priority to support and guide the young through.

II.1.2. THE PUBLIC PROGRAMS SPECIFIC TO DISADVANTAGED YOUTH

Many efforts remain undone in order to reduce the social deficit and in particular the unemployment of young school dropouts or lacking training although important actions were used. Since, the inactivity rate remains high in Morocco: 51% of the 15-29 aged groups do not study or do not have employment. In addition, 69% of all young people do not even have a diploma of secondary education and 20% are illiterate. Girls are particularly vulnerable. The proportion of young people who work in the informal economy reached 87%. Thus, the challenge for Morocco remains not only to create wealth and jobs opportunities but also to guarantee some kind of benefits to the widest layers and different walks of the population throughout the country.

Several projects of support for the young project holders, from disadvantaged background, were inserted by the public authorities. Among which, three proved to be significant.

- The program of support to young people holding a project.
- The program of insertion by the economic activities.
- The program of support of micro-entrepreneurship in the informal sector.

¹⁸ The status of the Self-entrepreneur gives the right to several benefits, like the absence of the obligation to register in the Register of Commerce (RC) as well as to keep accounts. Also, the possibility of issuing invoices, to be exempt from VAT and to domicile the activity at home. The Statute also gives access to the medical coverage and to a Reduced tax on income (1% of the CA for industrial activities, commercial and craft and 2% for the benefits of services).

¹⁹ The statistics confirm that 70 to 80% of the Entrepreneurs stop their activities in the three years following the establishment of the project when they are not supported.

1. The program of support to young project holders

The program "Morocco Moubadarates" duplicated from the French experience and launched by the Social Development Agency (SDA), aims to encouraging individual economic initiatives through some kind of partnership with the local associations in order to enhance self-employment and to ensure a follow-up pre and post-creation to guarantee the development and the sustainability of small projects.

This program advances a combined perspective with both non-financial services and financial: it consists of an appropriate funding and of proximity to projects holders in the form of personal loan without guarantee and without interests²⁰ as well as a space of reception and information. Equally, the projects holders can benefit from different trainings in the subject matter among which the strengthening of personal skills, the development of entrepreneurial spirit, technical supervision, and support to the development of business plans.

Thanks to this initiative, important funds were allocated to the operational platforms (Rabat, Agadir, Casablanca, Marrakech and Laayoune) which have created collaboration between the different local actors for the promotion of new businesses, for the sake of small project holders who could not get access to bank credits.

This relevance of this approach has led to a relatively successful experience thanks to the scheme of proximity covering the needs for both financial services as well as non-financial: The projects holders benefit from services of support of information, training, advice and financing, pre and post-creation. However, resorting to additional external funding, the limitation of these resources (both human and financial) reduces the field of action of these structures. To guarantee some kind of sustainability and be self-dependent for their own survival and avoid counting on aids and subsidies of the NGOs, an even partial billing of insured services had to be considered. This will benefit not only to cover the expenses (partial or total) but also to value, from now, the services of support from the point of view of the young entrepreneurs.

2. The program of insertion by economic activities

The public authorities founded and sustained the Mohammed V Foundation for Solidarity with the support of a network of large enterprises. This Association has developed an original program devoted to very small enterprises, putting at the disposition of disadvantaged people living in precarious areas, and particularly those young project promoters, adjusted equipment based on the logistic and financial support, strengthening capacities and post-creation follow-up of their economic activity.

For this purpose, a national program was established: The Insertion Program by the Economic Activities (IPEA) set for the benefit for individual actions, associations and cooperatives working or wishing to work in sectors of activity related to agriculture and enhancing local products, the handicraft, as well as services. This program has sustained 167 economic projects for 10 million dirhams during 2016²¹. So far, a network of 300 associations and cooperatives, working on a large scale of activities, forming a continuity of the Foundation at the local and regional levels.

A pilot experiment was set up by the Foundation for the creation of the Center of Very Small Solidarity based Enterprises, that work like a real project incubator. With more than 80 workshops, this Center has a target the young in precarious situation with aptitudes and entrepreneurial motivation at their disposal and with sustainable economic projects.

This is an original innovative approach and a model experience of the most successful ones supplying the young people with an integrated system of follow-up through the array of confirmed services: awareness and education, simplification of the entrepreneurial culture intended for the young, training

²⁰ One of the key measures of this project, consists in supplying honor loans without guarantee, with 10.000 to 80.000 MAD, intended for small projects holders.

²¹ The program is carried by a central structure, relayed by a regional support and a partnership platform (local associations, GIZ, National Agency for the Promotion of Small and Medium Enterprise " Morocco SME") in charge of the technical supervision and monitoring of the implementation of the projects.

through reinforcement of competences and skills of project holders, instigation to business creation, evolution of projects and post creation assistance as well as funding²².

Again, the sustainability of the project relies on the Foundation ability to raise necessary funds to run the Center as well as the funding of the cost-free equipment of every maintained project holder (up to 150.000 MAD).

3. The strengthening program of micro-entrepreneurship in the informal sector

The disadvantaged young of the informal sector of rural areas are for the first time in the heart of a national program for the strengthening of the micro-entrepreneurship in the framework of the project **“Strengthening of the micro-entrepreneurship for disadvantaged young people in the informal sector”²³**. The project seeks the disadvantaged young women and men, aged between 18 and 30 years old, with at least a secondary educational level, out of work or in the informal sector.

The project holds an integrated support of micro-entrepreneurship for disadvantaged youth. The objective is to assist the start-up and the development of young micro-entrepreneurs through a range of non-financial support services with the improvement of their capacities to access the existing financial facilities and sustain the increase of their income generating activities. Furthermore, the project offers a post-creation follow-up for 12 months²⁴.

The project was implemented by 14 associations selected at the national level which mission is putting together the local actors of the civil society, particularly the association holding a project, with the basic community organizations having experience in the subject matter of micro-entrepreneurship and income generating activities²⁵.

Such an action of reinforcement of micro-entrepreneurship is in fact an original model of social and economic inclusion of young people of the informal sector which could be applied widespread. Its strong point is the establishment of an integrated plan and answers the needs of project holders to a higher level of entrepreneurial process. Levels that reminds us of equivalent actors such as ANAPEC and Micro-Credit Associations.

Now the challenge consists in the way the program is going to take up the management training for the poorly educated population, to organize the funds adapted to find a way to support closely such as the model of the one introduced by the AMC.

Conclusion

Some flagship programs intended for the young graduates were born in Morocco “Credit Young Promoters”, the “Moukawalati” program and the status of “self-entrepreneurs” and others that targeted the disadvantaged populations. From all these experiences, a set of recommendations could be issued, and more tracks to improve and prospect.

- First, the improvement of the ecosystem of the entrepreneurship stands up as a prerequisite, the refinement and purification of the general climate in Morocco.
- Secondly, the removal of the different constraints which is a burden on the entrepreneurship: it consists first to make the access to credits easy, to mitigate the problem of land (by multiplying the incubators, developing industrial areas for young people), the simplification of the

²² Cost-free funding of equipment up to 150.000 MAD.

²³ The project is funded by a donation of \$5 million from the World Bank and managed by the Ministry of Youth and Sports (MJS),

²⁴ A specific objective is set in advance to train for entrepreneurship 5.000 direct grantees and to achieve successfully the training of entrepreneurship for 4500 people with an ensured follow-up for 1.800 young micro-entrepreneurs by the project. (40% of the grantee are women)

²⁵ It is about actors of the private sector and those of the local governments with the institutions of the public sector which have a strong local presence, such as the MJS by Youth clubs and women’s centers, the National Mutual Aid through Apprentice Trainee Centre and INDH through the municipal teams of animation.

procedures and formalities for the creation by introducing a real single window, social and tax relief.

- Finally, to ensure an entrepreneurial support, efficient and specific to young entrepreneurs both in pre and post creation stages, reinforce their management skills, strengthen the networking among the entrepreneurs themselves, their membership and their effective participation in the professional organizations, several actions should take place.
- The sustainability

For this purpose, the two experiences: The **Center of the VSE of solidarity** and the support of disadvantaged young people who are in the informal sector by the **micro-entrepreneurship**, both constitute one of the best practices of promotion of the new business start-up, experiences that deserve intensification and generalization.

II.2. THE NGO (NON-GOVERNMENTAL ORGANIZATION) SUPPORT PROGRAMS FOR CREATING NEW BUSINESSES

We are adopting a large acceptance of the Non-governmental Organizations (NGOs), which concerns at the same time bridging agencies of several foreign governments (like the USAID of the United States or the APEFFE of the Belgium Government), on International Foundations (as SILATECH and EFE), on Financial Organisms (such as the World Bank), in addition to the NGOs to the strictest meaning of the term like the ILO of the UNESCO.

To this purpose, we will analyze their interventions according to two main fields, the promotion of the entrepreneurial culture (II.2.1.) and the promotion of business creation (II.2.2.).

II.2.1. THE PROGRAM OF PROMOTION OF THE ENTREPRENEURIAL CULTURE

1. ILO program of promotion of the entrepreneurial culture

“Young at Work” set by the International Labor Office (ILO)²⁶ aims to develop the entrepreneurial spirit and promote youth employment (20.000 candidates over 4 years from 2014-2017).

The approach consists in focusing on the development of the entrepreneurial spirit in students, within associations, at the same time putting some emphasis on institutional sectors like the ANAPEC or the Ministry of Employment²⁷.

One of the programs that foster the creation new business is the training “understand business” (CLE)²⁸. This permits to develop students’ positive attitudes towards entrepreneurship and independent work. The measure consists in training a team of tutors to explain it in the educational program in Moroccan Universities. The trained teachers are supposed to teach the module “entrepreneurship” in their educational institutions in classrooms or distance learning.

Starting from the observation that the young people lack crucial information about the steps to follow when willing to create a business or more generally about their rights as citizens, the project started by publishing guides answering their questions and leading the path to their first steps towards the labor market. More than 100 university teachers were trained and accredited by the International Labor Office. Several thousand students benefited from this training in entrepreneurship.

It is really a unique experience of its kind in which the asset is to ensure distance learning, e-learning, adapted to the national context, leading to the creation of business projects, that can reach thousands of students. The issue is based on the capacity of the Ministry of Education (for lack of another Association and/or NGOs) to appropriate this plan and sustain it.

2. The INJAZ-AL-MAGHRIB program of promotion of the entrepreneurial culture

²⁶ The Canadian cooperation agency funds the project up to 8 million Canadians (nearly 61 million MAD), this initiative concerns three main zones called targets: Kenitra-Casablanca, the Oriental region and Agadir region.

²⁷ At the university and the OFPPT, the objective of the training workshops for the teaching staff, consists in :

- Developing classes on business creation or the financial sector, including the program "Understanding business" (CLE), in face-to-face and via distance learning
- Implementing actions with the ANAPEC, to expand support services not only to young graduates but also to out-of-school young.
- Implementing actions with associations and institutions in the aim to develop skills of support services for business creation

²⁸ Entrepreneurship Training - Understanding Business “CLE” is a program of education for entrepreneurship, a network of more than 14 000 facilitators and more than 5700 institutions, a certification system introduced in 56 countries

The INJAZ-AL-MAGHRIB association, member of the Junior Achievement Worldwide, has for objective to arouse the spirit of initiative and entrepreneurship in the young people, and to contribute to the consolidation of the links between education and the world of entrepreneurship²⁹.

Business Programs is the flagship program of INJAZ. It aims to training young people to create and manage businesses resorting to voluntary councilors from partner enterprises³⁰.

INJAZ AL MAGHRIB relied on, since its launch, on the commitment of businesses, institutions, and volunteer advisors, 2750 people. In 10 years, it was able to train for the set-up of businesses almost 95.000 young people and has settled tools of monitoring to test the impact of programs on the young people (attendance, effective creation of junior enterprises, models of costing, CRM).

The key factors for the success of this program relies in the involvement of the business in the entrepreneurship training through the important network of volunteer counselors involved.

II.2.2. THE PROGRAMS FOR IMPROVEMENT OF EMPLOYABILITY

1. SILATECH program for the improvement of employability

Launched in September 2015 by Microsoft and SILATECH, the program “ta3mal” supports the young job seekers or wishing to create their own businesses, by putting at their disposal, via the online platform Ta3mal.ma, tools, resources, courses, modules of entrepreneurship, training and job offers in all sectors of activity. This first-of-its kind initiative was really successful with young people and offers valuable resources to them find a job³¹. More than 700 courses are on line³².

In addition to offer young people opportunities to find job offers or internship, the portal Ta3mal.com contains a phase only for businesses that are looking for candidates with accurate profiles. The site helps the latter to select targeted skills and thus create a real network of relationship, facilitating the integration of young people in the labor market.

This platform of employability enables young people take advantage of online learning tools in order to help them develop the technical and commercial skills, the improvement the employability and the promotion of the entrepreneurial spirit in Morocco, in relation with the Centers of development of competences and the OFPPT advisors³³.

Ultimately, a very innovative project allowing the young people their entrepreneurial potential online and access to employment opportunities.

2. E F E project for the improvement of employability

Member of the International network EFE (Education for Employment), EFE Morocco has for objective to make young people in search for employment benefit from programs of training adapted to employment already identified. EFE Morocco ensures training programs for promising sectors of economy which suffer from the lack of personnel duly qualified.

In terms of approaches, EFE Morocco stays in close contact with the passing candidates, providing them with continuous support through insertion, mentoring, citizens activities and the relationship with the

²⁹ INJAZ Al-Maghrif is a state-approved association of public utility.

³⁰ So, in every class, the students create their micro-enterprise: give it a name, choose the members of their executive committee, design a product or a service, lead the feasibility study, place the shares of the enterprise to constitute, establish a business plan, produce, market and liquidate the business at the end of program.

³¹ Since its start, other local partners have joined the program: the OFPPT, AIWadifa, trainees.ma, AMIDEAST, the American Chamber of Commerce in Morocco.

³² In all areas, opportunities for free training and personalized advice, for example on how to write a CV or on the way to finance a project, are available in free access.

³³ The initiative Ta3mal was successful in 14 countries where it was already introduced, like Egypt, Tunisia, Algeria, Qatar and Iraq. All in all, it concerned 15 million people and put on-line 200000 opportunities of employment since the launch of the platform.

former laureates. For that purpose, EFE involves business managers, the companies, the educators, the civil society and the government in partnership to improve the young people's skills and create employment placement.

Through its three major programs "Finding a job is a job"³⁴, "Sales force" and "Workplace success"³⁵, EFE Morocco targets young job seekers between 18 and 29 passing candidates of public universities or professional training centers or high school degree holders. These young people are from neighborhoods and areas with limited opportunities, the most vulnerable category of people with a high rate of unemployment.

Since the start of their collaboration, EFE Morocco, with the support of the foundation Citi, has succeeded to train almost 28.000 young Moroccan and involve the passing candidates in 300 enterprises related with prosperous sectors such as the automobile, the aeronautics or still offshoring.

Conclusion

The promotion of the entrepreneurial culture and the creation of new businesses are the fields of preferences of the NGOs.

Important initiatives and pilot experiments have come to existence covering mainly the stages of awareness, skills development of projects holders and secondarily for coaching to promote self-employment. It is, for the most part, of delimited actions in time with well-defined resources. Sustaining these experiences goes through two solutions: one insured by the public authorities, particularly for disadvantaged young project holders and for young graduates, and another limited support of NGOs in the perspective of a financial empowerment of the structures of support by the implementation of a progressive invoicing of charges to the beneficiaries.

The use of the digital in developing entrepreneurial skills through distance learning (case of SILATECH and ILO programs) answers completely well the current needs of young generation and can even reach remote and disadvantaged regions of Morocco. The digital claims to constitute a serious alternative to the problem of the lack of skills making it likely to promote entrepreneurship.

³⁴ It aims to put all chances on the youth side, from the initial research phase to the job interview, to get a job. It represents a new approach, consisting mainly on supporting young people with difficulties to find a job

³⁵ The purpose is to improve the behavior of youth in the workplace. This behavioral training is focused on the well-being

III. THE SUPPORT PROGRAMS FOR THE BUSINESS DEVELOPMENT

III.1. THE PUBLIC PROGRAMS

High unemployment remains one of the main problems that Morocco has to face. The private sector of Morocco is constituted of 98% of very small, small and medium-sized enterprises (VSE-SME), which contribute to nearly 40% of the gross domestic product (GDP). They are however far from fully exploiting their potential in terms of growth and employment. To this effect, several initiatives of economic reforms, promotion of the VSE and new entrepreneurs as well as access to financing have been developed by the public authorities and mainly:

- The strategic support of VSE at the national level
- The support to the strengthening of the follow-up plan of VSE
- The public support for the innovative entrepreneurship startup of CNRST

1. The strategic support of VSE at the national level

To enhance the added value of the enterprises forming the National productive fabric, the Government of Morocco has launched, with the support of the German Cooperation (GIZ), the development of a national strategy of the promotion of the VSE which plan involves the legal reforms, fiscal and financial.

In fact, the VSE, which represents more than 80% of the fabric of SMEs, does not take advantage from an overall and integrated plan of support. Also, among all the production units, microenterprise (taking advantage from the actions of the NHRIS) to large enterprises, passing by the SMES, the VSE is the only entities completely excluded from the support programs. However, the latter is an important breeding ground of growth, jobs, tax revenues, social contributions...

In this respect, the plan of strategy has settled a double objective: support the cloth of definite VSE³⁶ on one hand, and attract structures operating in the informal towards structured economy, on the other hand. A must to be eligible in the different programs of current support. About 500.000 out of 3 million VSE should benefit from this plan.

The approach focuses mainly on a tax plan reinforced by a financial support. Among the main measures, there is the introduction of a tax system adapted, more favorable to the VSE³⁷ and the implementation of a guarantee fund dedicated to the VSE in order to improve access to bank credit³⁸.

This system meets perfectly the needs of the VSE, because in the lack of a guarantee, the VSE could benefit neither from a bank credit, nor from a microcredit. Moreover, a local Bank has already started the marketing of an identical offer and the associations of microcredit are attempting to exploit this opportunity to develop an offer intended for VSE.

³⁶ At least listed on the patent and therefore subject to the professional tax

³⁷ With the establishment of an IS to 15% for enterprises generating a turnover of less than 3 million MAD, and the encouragement of businesses and individuals who do not transform into legal persons, with a tax amnesty. Finally, the VSE could even recruit employees with exemption from this tax and contributions NBSC/TFP for 24 months, extended by 12 months if the recruitment is contracted. A scenario inspired by the Idmaj system (Anapec).

³⁸ Called Damane Express, the plan will rely on funds managed by the Central Guarantee Fund (CGC) and will involve the banking system. Specifically, the mechanism is the guarantee up to 70% of the appropriations granted to the VSE in the limit of 1 million MAD.

2. The support to the strengthening of the follow-up plan of VSE

Morocco SME, a national agency to support the PM³⁹, SME has developed an approach to post-creation assistance to meet the needs of the very small Moroccan enterprise⁴⁰.

Based on the approach "Nucleus"⁴¹, it conforms for the VSE to develop an entrepreneurs' network in the same sector of activity with a consultant, the project aims to create a plan through which they could better identify their problems, to define their own needs in follow-up service and thus improve the performance of their businesses.

The project also aims to support and strengthen the capacities of the organizations of follow-up in order to enable them to develop services post-creation based on a sustainable economic model, and at the same time responding to the needs of the Moroccan VSE. The approach is to standardize the training services and advice and adapt them to the needs of very small, small and medium-sized enterprises. To this effect, the GIZ certifies the trainers and advisers and puts in place an offer of training services and Council to the scale of the whole country.

At the end of 2016, about 160 trainers and advisers were qualified and 400 entrepreneurs and independent took part in continuous training.

This procedure presents a unique experience of follow-up: awareness and an implementation of a real plan of mobilization of the SME leading to the execution of a system of action collectively developed by the group. The experience shows that the entrepreneurs, in sharing their experiences, find all the solutions to their problems through regular and supervised meetings "Nucleus " and that they have subsequently been able to increase their productivity and create jobs. In part, the success of this project, Morocco SMES intends to continue this activity of the Council.

3. The public support for the innovative entrepreneurship startup of CNRST

The CNRST⁴² set up services and tools devoted to promoting innovation and transfer of technology of project holders, across a network⁴³ with the intention of combining private and public operators working in the field of the promotion of research and innovation.

This system accompanied and supported numerous plans of creation of businesses (particularly of start-ups), innovative and viable, across a step of incubation and spin-offs.

CNRST support concerns at the same time the financial and non-financial services⁴⁴ through the accommodation within the member incubators, the support by training, expertise and advice as well as the networking with a panel of national and international experts.

III.2. THE NGOS SUPPORT PROGRAMS FOR BUSINESS CREATION

Requiring the commitment on the long term of significant resources (financial, human, and expertise), the NGOS are little present during the development of the young enterprises. Four attempts present serious originalities:

³⁹ In the framework of a partnership between the "GIZ" (German cooperation for sustainable development) and the Department of Industry, Trade, Investment and the Digital economy.

⁴⁰ Project entitled "Nawat", it aims to improving public services, measures of support public and private and financial services for the Moroccan VSE-SME

⁴¹ The "Nucleus" is a combination of business in the same sector of activity which meet periodically to identify their common problems and to work together to find solutions

⁴² National operator responsible for the promotion and enhancement of scientific and technical research

⁴³ Morocco Incubation and Spin-off Network (RMIE).

⁴⁴ 230 000 MAD per project

- The promotion of micro-entrepreneurship
- The Promotion of women Entrepreneurship
- The promotion of social Entrepreneurship
- The Promotion of Innovating Entrepreneurship

1. The promotion of micro-entrepreneurship

Called "Bodour", the program of promotion of micro-entrepreneurship set up by the international NGO SILATECH, has for objective to facilitate access to the financing of projects to thousands of young people throughout the Kingdom of Morocco⁴⁵. The mechanism put in place is based on a guarantee fund and the technical support of SILATECH and the capital lent by the Association of Micro Credit, Attawfiq Microfinance. Its uniqueness derives from the fact that beyond the funding, the young people can also benefit from the support of a qualified staff from partner agencies, specifically trained for this follow-up. So, in order that the young entrepreneurs get their funds and develop their projects, the program has considered a parallel service of accompaniment by training on the launch of projects, the development of businesses and solutions to access markets.

2. The promotion of women entrepreneurship

Started in 2013, the program Min-Ajlili of the APEFE⁴⁶ aims to support the improvement of female entrepreneurship in Morocco. The project makes available for the ANAPEC⁴⁷, a specific package, adapted to the new Moroccan plan of support to self-employment. The platform entitled "Top entrepreneur", offers contents and electronic tools intended to both the professionals of support and to entrepreneurs as well. The Platform also gives access to specific tools of orientation, diagnosis, and evaluation, which are crucial to the development of a business project.

Through training, support and awareness, this program supplies the social change within partner institutions⁴⁸ and with women wishing to create or consolidate their business. By supporting modernization and extension of the network of the ANAPEC agency, and the introduction of the interactive device of the platform Top Contractor, Min-Ajlili plans to raise awareness, train and support more than 94,000 women throughout the national territory of Morocco.

3. The promotion of social entrepreneurship

Morocco has known several national and international initiatives for the promotion of social projects, generating added value. Among the programs of assistance to social entrepreneurs, stands out the "Social EntrepreNorth"⁴⁹.

The objective of the program is to conduct social enterprises already existing in the target regions of (Tanger-Tétouan-Al Hoceima) and to raise awareness of local actors to the concept of social entrepreneurship and the role it can play in the revitalization of the local economy.

The objective of the program is to reinforce the local capacities and the social support of entrepreneurs through the training of trainers in social entrepreneurship (funding and support of six months for the ten best projects) and raising awareness of local decision-makers to the concept and the importance of social entrepreneurship (via round tables).

⁴⁵ The project is the result of a strategic partnership between Silatech, Attawfiq and Microfinance, the foundation of microfinance subsidiary of the Popular Group Bank

⁴⁶ Association for the promotion of education and training Abroad - Agency within the Government of Belgium

⁴⁷ National Agency for the Promotion of Employment and Skills

⁴⁸ The Association of Women Entrepreneurs (AFEM), the National Agency for the Promotion of Employment and Skills (ANAPEC), the Department of Vocational Training (DFP), Al Amana Microfinance

⁴⁹ It is a program of social entrepreneurship of the British Council funded by the Embassy of the United Kingdom.

However, the effect of this program remains limited. Today, the sector needs a systemic change which allows at the same time to raise awareness among a great number of entrepreneurs, encourage politicians to produce a strategy and laws governing the sector and to encourage investors take risks investing in these social businesses.

4. The promotion of innovating entrepreneurship

After sometimes, the system of support for young entrepreneurs have indeed increased. Besides the pioneers such as Al-Maghrib Injaz, the *Reseau Entreprendre* Morocco, the AFEM or Enactus Morocco, have developed new structures: Startup Morocco, New Work Lab, Startup Your Life, and NUMA Casablanca.

Today, the incubators of start-up strongly contribute to the dynamics of the growing community of start-up in Morocco by organizing competitions, boot camps, training, conferences in which national and international experts and mentors take part. If their objective is common, namely the promotion of entrepreneurship, their methods are different.

The follow-up and support vary from one structure to another, depending on the progress of the project of the Young Entrepreneur and his needs. Therefore, Startup Morocco which fights for the education to entrepreneurship, organizes tours in different cities of Morocco to sensitize the young people to the concept of the start-up, while New Work Lab offers a program of intensive support, coworking spaces and organizes meetings and competitions.

The experiences of the incubators and accelerators is quite recent in Morocco. In the maturation phase, the development of these structures of incubation passes through a better market trust and more sustained involvement of backers.

SYNTHESIS

The study of the main policies of support to entrepreneurship by the public authorities and the Non-Governmental Organizations conducted in Morocco since the 1980s, has enabled us to make an oversight and a diagnosis in terms of key success elements and limitations. For this purpose, we have been led to determine, at the level of these two main actors, programs with the objective to promote the creation of business of those who are concerned with its development. As well, at the level of each program, and in order to check our assumptions, we made sure to highlight the approach approved and the types of support considered by highlighting non-financial and financial services.

This suggested that the support programs studied have mostly tried to include measures to implement more favorable background for entrepreneurship, to simplify and encourage entrepreneurial spirit, to ensure follow-up, and to make easier the access to funds. Moreover, it seems more important to mention how beneficial it is to assist social entrepreneurship and also necessity-driven entrepreneurship.

The establishment of a conducive environment to the business creation

Almost all the programs undertaken and studied have put into consideration the need to influence the ecosystem of entrepreneurship and make it more favorable and flexible to the creation of new businesses. The programs "self-entrepreneurs" and "Strategic support of the SME at the national level" are concrete examples of success.

The implementation of new policies had always been a problem in Morocco. Most of the measures undertaken did not lead to the expected results for considerations of governance, mainly of underestimation of the needs of the targeted populations and the involvement of actors, broadly, in a context of non-suitability to the ecosystem. Also, limit the obstacles in the creation of business remain the means indispensable for encouraging the creation of business. Also, limiting hindrance and barriers in the creation of businesses remains essential to encourage entrepreneurship.

The promotion of the entrepreneurial spirit

Most of the NGO programs focused on awareness programs and the promotion of entrepreneurial culture (case of programs provided by the ONG Injaz Al Maghreb, SILATECH, ILO, EFE).

Thanks to awareness-raising activities, of trainings, forums, conferences, fairs and other actions organized to promote the entrepreneurship, important advances were made in Morocco. So, the entrepreneurial potential in Morocco is one of the highest in the MENA region according to the GEM study. However, in most of cases, the promotion of the entrepreneurship focused on young unemployed graduates while letting down those of the informal sector and rural areas who are supposed to be one of the lungs of the state economy. Furthermore, the promotion should be widespread, and the entrepreneurial spirit must be encouraged and based on the criteria of segmentation of the population. While, the level of literacy is relatively low, we believe that there is always hoping to target, educate and train every individual so he/she could engage in entrepreneurship in a near future.

The entrepreneurs coaching

Among non-financial services, the entrepreneurial coaching is proving to be a decisive factor in the success of the entrepreneurial process. Its default explains the failure faced by the two major public programs including "**the credit Young Promoters**" and "**Moukawalati**". It is necessary to ensure that the ongoing programs such as the program "**self-entrepreneurs**", the program of "**insertion by the economic activities**" as well as the program "**Strengthening of micro-entrepreneurship in the informal sector**" benefit from an adapted support.

Also, to ensure the success and sustainability of the businesses backed up by these programs, a system of coordination and monitoring must be implemented at national level with variations at the regional level. This structure may play the role of guide and regulator of projects. With the follow-up of young enterprises, it would be easier to enlarge the different businesses created and reduce significantly the risk of bankruptcy.

Access to financing

The financial services and mainly the access to financing is one of the greatest obstacles the young entrepreneurs came across in Morocco. Currently, the most important of the programs of business start-up are trying to find a solution to this handicap. This was a plan for "the credit young promoters" and "Moukawalati". It's the case actually of the programs of **"insertion by the economic activities"**, **"Strengthening of micro-entrepreneurship in the informal sector"** and **"promotion of micro-entrepreneurship"**.

Also, the banks and associations of micro credit must deal with the problem while favoring the entrepreneurs when it comes to loans and to the different types of support they will need. Reduce bank guarantees required for loans, adapt the duration of refund to the activities and lowering down the interest rates on loans to entrepreneurs, such are the practices that the financial system can use to encourage entrepreneurship.

Social entrepreneurship

The social entrepreneurship represents an alternative for the populations not creditworthy and poor. In Morocco, more and more programs involve this class, including the project "Social EntrepreneurNorth" of the British Council. Efforts to fight poverty and exclusion have been undertaken, such as the adoption of the National Human Development Initiative (NHDI), sectoral strategies (Tourism 2020, crafts 2020, green Morocco, etc.), and the programs of self-employment like "Moukawalati". If these social programs could solve some cases of exclusion, they do not solve the problem of unemployment and do not allow the creation of jobs. Although the most of these social programs have strategies for the encouragement of entrepreneurship, they seem to benefit more to agricultural and crafts cooperatives and scarcely affect the other sectors⁵⁰. Considering that most co-operatives are located mainly in rural areas, they do not concern the predominant unemployment in cities which is the most important.

In Morocco, most social enterprises embrace the form of NGOs and are thoroughly under-developed. Their resources are limited, and their income comes from donations. Also, we can go beyond the logic of donations, assistance and charity, by creating foundations enterprises managed as start-up. The public authorities should encourage and build partnerships with social enterprises for the delivery for health services, education, etc.

As a conclusion, we believe it is important for the public authorities to target more the entrepreneurs motivated by the necessity. According to the report of the Global Entrepreneurship Monitor in 2016, in Morocco, more than the third of potential business creators are motivated by necessity⁵¹. Also, the empirical data of GEM carried out over a period of more than 10 years; show that entrepreneurship has a low impact on the growth and the development due to the prevalence of entrepreneurship motivated by necessity.

This situation stems from the fact that the role of entrepreneurs in developing countries differs from the one applied in the developed world. Whereas in the developed countries, the entrepreneurs are concentrated on innovation and on the activities of research and development (R&D), in developing countries, they strive to manufacture for the local market, at a lower cost, products available on the world market⁵².

Therefore, while the public authorities are giving attention to entrepreneurs motivated by the opportunity and particularly high-growth firms namely the VSE and SMES in the organized sector which are precisely the objective of the program of "Support to the National Strategy of the VSE", should implement policies to encourage the informal entrepreneurs motivated by the necessity and little willing to become productive workers within the formal economy. It is also the purpose of the programs developed by the NGOs in Morocco targeting disadvantaged populations, including the program "Strengthening of micro-entrepreneurship in the informal sector".

⁵⁰ These strategies allowed an exponential evolution of the cooperatives the majority of which operate in the sectors of the agriculture (35 %) and the crafts (41 %).

⁵¹ Working note ADB : the role of the new entrepreneurs as an engine of including growth in North Africa. 2016

⁵² Idem work Note ADB

Consequently, the public authorities are solicited to engage definitely in favor of education at all levels, both at the level of secondary education as well as that of tertiary education. In the lack of such policies, entrepreneurs motivated by necessity will continue to create small businesses little productive, which can contribute only in a limited way to the economic growth.

Annex 1: Matrix of non-financial services: case of Morocco

	POTENTIEL AND YOUNG PROMOTERS	NASCENT ENTREPRENEURS	NEW ENTREPRENEURS	ESTABLISHED ENTREPRENEURS
	Awareness and Pre-creation	Creation	Start-up	Development
Information	-Business Environment - Plan of business creation	-Legal, regulatory and financial system - Market environment	-Environment and Market	Environment and Market
Training	-Behavioral training -Training for business creation (BP)	-Job training - Marketing of start-up - Finance - TIC	-Job training - Marketing of start-up - Finance - TIC	-Job training - Marketing - Finance - TIC
Counseling	-Reception and orientation - Collective support	- Collective support - Individual support	Individual support	Projet follow-up
Hosting		Working space	Working space	Working space
Mentoring		Coaching of entrepreneurs	Coaching of entrepreneurs	Coaching of entrepreneurs
Networking		Networking	Networking	Networking

Matrix of financial services: case of Morocco

	POTENTIEL AND YOUNG PROMOTERS	NASCENT ENTREPRENEURS	NEW ENTREPRENEURS	ESTABLISHED ENTREPRENEURS
	Awareness and Pre-creation	Creation	Start-up	Development
Guarantees Micro Credit		State Guarantees	State Guarantees	State Guarantees
		Small amount loans	Small amount loans	Small amount loans
Venture Capital Honor Loans Seed funds		State Guarantees	State Guarantees	State Guarantees
		No Interest Credit		
Bank Credits		Credit for innovating projects		
		Operating and acquisition credit	Operating and acquisition credit	Operating and acquisition credit
Bonuses			-Bonus for investment (IMTIAZ) - Support for the Improvement Competitiveness	- Bonus for investment (IMTIAZ) - Support for the Improvement Competitiveness