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## Vocational Training in the Informal Sector Report on the MOROCCO Field Survey

Richard Walther, ITG consultant (walther.richard@wanadoo.fr)  
With inputs from Ewa Filipiak (filipiak@afd.fr) and Christine Uher

Translation: Adam Ffoulkes Roberts



### Département de la Recherche

Agence Française de Développement 5 rue Roland Barthes  
Direction de la Stratégie 75012 Paris - France  
Département de la Recherche www.afd.fr

## Foreword

This report is part of a study carried out by the AFD Research Department on vocational training in the informal sector in seven African countries, which are, in alphabetical order, South Africa, Angola, Benin, Cameroon, Ethiopia, Morocco and Senegal.

The Research Department has defined the methodological and organisational framework of the study and entrusted the scientific and technical responsibility as well as the writing up of all the country reports to Richard Walther. The study has also benefited from the input of the German cooperation (GTZ) in the financing and carrying out of the Ethiopian field survey and that of the French Ministry of Foreign Affairs (DGCID) in the financing and carrying out of the Angola field survey. The AFD expresses sincere thanks to these two partners for allowing to broaden the field of investigation to a sample of countries representative of the economic, social, cultural and linguistic diversity of Africa.

The field surveys have been written up in country reports published in English and French, as well as in Portuguese for the Angola report. These reports are downloadable on the AFD website ([www.afd.fr](http://www.afd.fr), sections «Our Publications » and « Working Papers ») in the following order.

- Working Paper N° 15 : Vocational Training in the Informal Sector - Issue Paper.
- Working Paper N° 16 : Vocational Training in the Informal Sector – Report on the Morocco Field Survey.
- Working Paper N° 17 : Vocational Training in the Informal Sector – Report on the Cameroon Field Survey.
- Working Paper N° 19 : Vocational Training in the Informal Sector – Report on the Benin Field Survey.
- Working Paper N° 21 : Vocational Training in the Informal Sector – Report on the Senegal Field Survey.
- Working Paper N° 30 : Vocational Training in the Informal Sector – Report on the South Africa Field Survey.
- Working Paper N° 34 : Vocational Training in the Informal Sector – Report on the Ethiopia Field Survey.
- Working Paper N° 35 : Vocational Training in the Informal Sector – Report on the Angola Field Survey.

The final report, a comparative analysis of all the country reports, is available in English and French in the “Notes and Documents” series (website [www.afd.fr](http://www.afd.fr), sections «Our Publications » and « Notes and Documents »). It identifies propositions likely to help providers of vocational training in the informal sector but also national authorities and international donors to better orient their actions and investments in the skill development field toward an economic sector that is largely predominant in developing countries.

## Disclaimer

The analysis and conclusions of this document are those of the authors. They do not necessarily reflect the official position of the AFD or its partner institutions.

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# 1. Introduction: Morocco, a country that illustrates the challenges facing the Maghreb

The study on training in the informal sector training is based on field surveys in three major types of geographical zone in Africa, namely the Maghreb, sub-Saharan Africa and southern Africa. The aim is to examine possible ways of developing vocational training in the informal economy in contexts which are as representative as possible of the economic, social and cultural diversity of the African continent.

Morocco was chosen as one of the five countries to be analysed in the AFD study since it is representative of the Maghreb countries' specific type of economy and labour market. This is because Morocco, while pursuing strategies to promote competitiveness and modernisation for effective entry into the global economy, still has entire sectors of production and services which are more characteristic of developing countries. The continued existence of a significant

informal economy, both in terms of its contribution to national wealth and its role in regulating the labour market, is the clearest sign of this.

In the three countries, the continued existence of the informal economy goes hand in hand with the survival, outside the modern economy, of social structures dominated by family networks, which have a big role in organising informal economic activities and in determining both the modes of access to them and the explicit or tacit rules governing them.

Morocco was chosen by the authors because they wanted to produce analysis and conclusions which are both useful for the country itself, while also, by extrapolation, being representative of the changes underway across the whole region.

## 1.1 The field survey's limitations

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The field survey, which took place between 5 and 12 March 2006, made it possible to meet most relevant stakeholders: representatives of institutions responsible for vocational training, social partners, funding providers, experts, etc. However, it was impossible to interview any people doing training in the informal sector, although there were indirect contacts through intermediaries such as institutional or voluntary bodies involved in organising and delivering training activities for them. Similarly, it was difficult to meet training providers working directly in the sector. It was possible to meet public actors which are involved in local development - such as the social development and national solidarity agency (Agence de développement social et entraide nationale) – and therefore also involved in training the most

educationally and occupationally disadvantaged young people and adults. It was also possible to meet with a microcredit institution (Al Amana) which finances and organises training for micro-enterprises.

The survey came up against various other problems: the difficulty that institutional actors have in discussing with the field surveyed and in identifying the most important stakeholders working in this area; the difficulty people working on the ground had in describing the real skills levels of workers in the handicrafts, trade or agriculture sectors; and the difficulty all stakeholders had in defining a field which, at first glance, is considered as being something vague, unstructured and mostly or totally lacking in concepts.

## 1.2 The contribution of existing surveys and analyses

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This survey therefore has some gaps, which were impossible to make up for in the country itself. However, further studies and references to actions were obtained at the various meetings, and they have been included in this report, thus making it possible to describe and refer to situations which could not be observed locally. For example, the summary report on the main results of the national survey of the non-agricultural informal sector<sup>1</sup> published by the statistics directorate provides a statistical overview of the informal sector in Morocco, as well as an assessment of its share in the creation of national wealth and its role in regulating the labour market. Similarly, Jalila Ait Soudane's study on the informal sector and the labour market in Morocco ("Secteur informel et marché de travail

au Maroc") provides an excellent analysis of public strategies in this area. It also presents the informal sector's economic role as an adjustable or alternative economic policy lever. She analyses the relationship between human capital and social capital, which governs both the conditions of entry into the sector and its potential for generating and enhancing entrepreneurial skills. Lastly, the data obtained from the ministry of tourism, handicraft and social economy on the development prospects of the cultural handicrafts sector over the next ten years provides an extremely useful insight into the way public policies are trying to develop part of the informal labour market via pro-active support to boost the export of local products and promote increased excellence and high-quality products.

<sup>1</sup> Direction de la statistique, (2005), Synthèse des principaux résultats de l'enquête nationale sur le secteur informel non agricole, (1999/2000).

## 2. The country's economic and social challenges

It is impossible to describe the situation and the major characteristics of Morocco's informal economy without putting them in the more global context of the relationships which

exist between economic development and demographic change, or without asking questions about the country's ability to cope with the strong growth of its labour force.

### 2.1 Insufficient growth to meet the country's socio-economic challenges

Despite enjoying a certain degree of macro-economic stability, Morocco has a number of structural problems, which are notably linked to its heavy dependence on the economic growth of the primary sector, which contributed as much as 15.3% to the gross national product (GDP) in 2004 (about 45% of the population still living in rural areas). Because this sector's performance is affected by major climate variations, growth is volatile, making the whole of the economy vulnerable.

While annual GDP growth has accelerated since the end of the 1980s, Morocco's growth regime continues to be sluggish in comparison to other developing countries, and notably in contrast to the performance of its neighbours.

This shows that Morocco's growth rate is over 2 percentage points lower than the average for other developing countries.

When Morocco's situation is compared with other Magrheb countries, it can be seen that its per capita gross national income (GNI) in 2003 was \$1,330, compared to \$1,930 in Algeria and \$2,240 in Tunisia, so it is one of the lowest in the Mediterranean area (see inset chart).

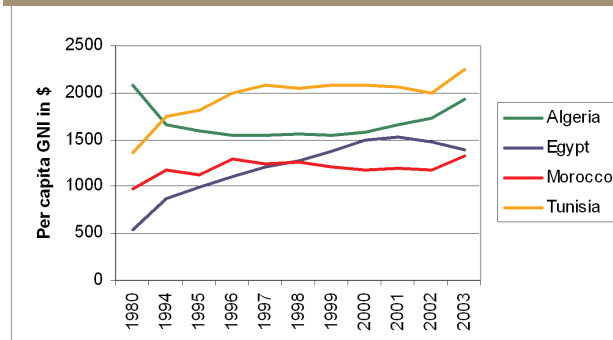
Morocco also faces some major socio-economic challenges. In 2003, about 14.3% of the population survived on less than \$2 a day (as opposed to 12.2% in Algeria and 6.6% in Tunisia). Such poverty is particularly widespread in rural areas. Furthermore, analysis of the Human

**Table 1.** Long-term growth trends (in %)

|                                      | 1991-1998 | 1998-2004 |
|--------------------------------------|-----------|-----------|
| Average growth, Morocco              | 2.11      | 3.33      |
| Average growth, developing countries | 4.2       | 5.35      |

Source: IMF, 2005.

**Figure 1.** Per capita gross national income



Source: African development indicators, 2005.

**Table 2.** Literacy in Morocco and regional comparisons

|   | 1990 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 |
|---|------|------|------|------|------|------|------|------|------|
| <b>Morocco</b>                                  |      |      |      |      |      |      |      |      |      |
| Literacy rate for persons aged 15 and over      | 38.7 | 43.9 | 45   | 46   | 46.9 | 47.9 | 48.8 | 49.8 | 50.7 |
| Literacy rate for women aged 15 and over        | 24.9 | 30.5 | 31.7 | 32.8 | 33.9 | 35   | 36.1 | 37.2 | 38.3 |
| Literacy rate for men aged 15 and over          | 52.7 | 57.6 | 58.5 | 59.3 | 60.2 | 61   | 61.8 | 62.6 | 63.3 |
| Literacy rate for young people aged 15 to 24    | 55.3 | 61.5 | 62.7 | 63.8 | 65   | 66.1 | 67.3 | 68.4 | 69.5 |
| <b>Algeria</b>                                  |      |      |      |      |      |      |      |      |      |
| Literacy rate for persons aged 15 and over      | 52.9 | 60.3 | 61.6 | 62.9 | 64.2 | 65.5 | 66.7 | 67.8 | 68.9 |
| <b>Tunisia</b>                                  |      |      |      |      |      |      |      |      |      |
| Literacy rate for persons aged 15 and over plus | 59.1 | 64.7 | 65.9 | 67.2 | 68.5 | 69.7 | 71   | 72.1 | 73.2 |

Source: World Bank, (2005), *World Development Indicators*.

Development Indicator (HDI) shows that there is relatively less progress in Morocco in comparison to other Maghreb countries. It is true that Morocco's HDI has increased in constant terms (from 0.589 in 1998 to 0.606 in 2001), ranking the country 124th out of 177 in 2003.<sup>2</sup> This increase is nevertheless relatively smaller than in Tunisia (which moved from 101st place in 1998 to 91st in 2001, and 89th in 2003), or in Algeria (which moved from 107th in 1998 to the 103rd in 2003).

Although Morocco's literacy rate (50.7% in 2002) is constantly on the increase, it is still much lower than those of its Tunisian and Algerian neighbours (73.2% and 68.9% respectively). It is also much higher for men (63.3%) than for women (38.3%).

The literacy rate for young people is much higher than for the adult population as a whole (it is on average 18 percentage points higher), which reflects the state's pro-active policy for increasing young Moroccans' education and literacy levels.

The Moroccan Government's main challenge now is to boost economic and social development among the population. This objective is likely to be particularly difficult to achieve because Morocco faces major economic difficulties in the context of growing internationalisation.

Morocco's trade deficit has grown constantly since 2002. It increased by 34.2% in 2004, reaching DH 70 billion (equivalent to €6.36 billion)<sup>3</sup> or 15.8% of GDP. High remittances from Moroccans living abroad and the country's travel and

tourism trade surplus have mitigated this deficit's impact on the overall balance of payments.

The current level of growth will not be enough to compensate for demographic growth, which is anticipated to be around half million per annum, because growth of 6% would be needed to ensure an improved standard of living for the Moroccan population.<sup>4</sup> Moreover, receipts from privatisation, which have hitherto helped to compensate in part for the deficit, should progressively dry up. The process of eliminating trade barriers started by the signature of the EU-Morocco Association Agreement in 2000 should also lead to a decrease in income from customs duties. On top of this, the National Initiative for Human Development (Initiative nationale pour le développement humain, INDH) launched by the King, which aims to develop a targeted approach to tackling poverty and exclusion, will have an increasing impact on expenditure between 2006 and 2010.

It therefore seems essential that Morocco should maintain its efforts to improve its competitiveness so that it will be able to create sufficient numbers of jobs to employ the significant numbers of new people entering the labour market.

<sup>2</sup> UNDP, (2005), Human Development Report, Economica, Paris.

<sup>3</sup> Exchange rate of 24 May 2006.

<sup>4</sup> MINEFI-DGTPE, (2004) Etat des principaux indicateurs démographiques et sociaux au Maroc.

## 2.2 Insufficient growth to meet employment needs

Table 3. Growth of the labour force between 1999 and 2004

| Years | Labour force (in millions) |       |       |
|-------|----------------------------|-------|-------|
|       | Total                      | Urban | Rural |
| 1999  | 10,278                     | 5,270 | 5,008 |
| 2000  | 10,285                     | 5,345 | 4,940 |
| 2002  | 10,261                     | 5,315 | 4,946 |
| 2003  | 10,707                     | 5,384 | 5,323 |
| 2004  | 11,014                     | 5,554 | 5,461 |

Source: Employment surveys. Statistics directorate (Direction de la Statistique), Rabat.

According to the initial overall results of the national employment survey, there were 11,014,000 people aged 15 and over in the Moroccan labour force in 2004, which represented a 2.9% increase compared to 2003. Analysed in detail, this growth corresponds to a 3.2% increase in labour force numbers in urban areas, as opposed to 2.6% in rural areas, and a 2.2% increase in the male population compared to 4.6% in the female population.<sup>5</sup> The increase in labour force numbers is in fact higher than the rate of demographic growth (which is about 2.4%), and the difference between the two can be explained, among other reasons, by the large number of women entering the labour market.<sup>6</sup>

Within the labour force as a whole, 9.82 million people were effectively employed in 2004, representing a 3.6% increase on the year before.

## 2.3 An increasingly fragile labour market

Close analysis of Morocco's labour market structure in recent years reveals that many major changes are taking place regarding the distribution of job categories, both at urban and rural level.

Thus, according to the social indicators report referred to above (Tableau de Bord Social - see footnote 7) the breakdown of the working labour force according to socio-professional status in urban areas in 2004 reveals that a majority are employees (60.9%) and self-employed (24.3%). However, the proportion of employees has dropped from 68% in 1982 to 64.6% in 1997 and then 60.9% in 2004. The 1998/99 survey of households' living standards revealed that the most disadvantaged sections of the population

"As far as net job creation is concerned, the various sectors of the national economy generated 380,000 jobs between 2003 and 2004, of which 56.2% were in urban areas. However, nearly 100,000 of these new jobs, or 29.9% of the total, were unpaid jobs, in other words without any direct salary. The proportion of such jobs is as high as 64% in rural areas."<sup>7</sup>

Given that, according to available data, about 400,000 people currently enter the labour market each year, at least since 2002, it has to be concluded that about 60,000 (or 15%) of new entrants are not finding jobs for themselves. If this number is combined with the 25% of entrants who have no choice but to accept a non-paid job, this adds up to a total of about 160,000 new job seekers who are either unemployed or are doing an informal type of activity.

This data reveals that Morocco's growth is currently too weak to provide jobs for everyone entering the labour market. Bearing in mind that the unemployed were estimated to account for 10.8% of the labour force in 2004, one realises the extent of the challenge facing the Moroccan economy when it comes to tackling unemployment.

were also those with the lowest proportions of employees. If one accepts the finance ministry's view that "being an employee constitutes a relative barrier against poverty and exclusion", one can only conclude that available jobs are tending to become increasingly unstable and insecure.

<sup>5</sup> Most data published by the Moroccan statistics directorate at the high commission for planning (Haut commissariat au plan, HCP), Rabat, 2005, are taken from the GTZ internal working paper entitled "Chômage et politique d'emploi au Maroc", produced by Professor Mehdi Lahlou, which Mr Ch. Pollak very kindly agreed to send us.

<sup>6</sup> Ait Soudane, J. (2005), Secteur informel et marché du travail au Maroc, Université de Montpellier.

<sup>7</sup> Ministère des finances et de la privatisation, Direction des études et des prévisions financières, (2006), Tableau de Bord Social.

The corresponding increase in the number of self-employed people (from 17.7% in 1982 to 25.4% in 2004) and employers (from 3% in 1997 to 4% in 2004) could be seen as a sign of labour market maturity. It in fact reflects the shift of people into the informal sector and an increase in the economic insecurity of those who are forced to make this choice. The simultaneous changes occurring in the rural sector – where the proportion of employees has decreased from 28.4% in 1982 to 16.8% in 2004, and where the family assistance and apprenticeship category accounts for 55.8% of the total working population – confirm the view

that the labour market is becoming increasingly fragile.

Using theorists' distinctions concerning labour market segmentation, everything suggests that Moroccan jobs are imperceptibly shifting from the primary sector, where they are protected from insecurity by job stability and employee status, towards the secondary sector, which mainly serves to adapt those working in it to the uncertainty generated by fluctuations in economic activities and, as a consequence, variations in the number of available jobs.<sup>8</sup>

## 2.4 A labour market with little demand for qualifications

The statistics directorate's analysis of how the labour force's structure evolved between 2002 and 2004 shows that two-thirds have no qualification at all, from either general/technical education or from vocational education. A little over 20% of them are of average level, which corresponds to a basic education qualification, a specialised qualification (one or two years after the end of the sixth year of primary education) or a vocational qualification (two years of training after the end of the third year of secondary education). A little over 10% have reached an advanced level corresponding to a technician diploma level (two years of training after the third year of general education), to a specialised technician diploma (two years of training after the Baccalaureate) or any other higher education qualification.

Analysis of variations in levels of qualification achieved in the labour force shows that there has been a very small decrease in the number of people with no qualification (from 67.5% to 67.1% between 2002 and 2004), a small increase

**Table 4.** Labour force structure in terms of qualifications obtained (in %) – changes between 2002 and 2004

| Educational level (in%) | Year |      |      |
|-------------------------|------|------|------|
|                         | 2002 | 2003 | 2004 |
| With no qualification   | 67.5 | 67.2 | 67.1 |
| Average level           | 22.2 | 22.3 | 22.8 |
| Advanced level          | 10.3 | 10.5 | 10.1 |
| Not stated              | 0.1  |      |      |
| Total                   | 100  | 100  | 100  |

Source: Employment surveys. Statistics directorate, Rabat.

in the numbers with an average level (from 22.2% in 2002 to 22.8% in 2004) and a decline in the numbers of people saying they are at advanced level (from 10.5% in 2003 to 10.1% in 2004).

Analysis of the statistics directorate's figures on the structure of employment in terms of educational levels shows that the two types of level structures are very similar, with the education and training system slightly anticipating employment trends. It can therefore be concluded that the Moroccan education and training system is progressively adapting to needs, and even the demand for knowledge and skills implicitly or explicitly expressed by the labour market. However, two observations cast doubt on this apparent match between supply and demand.

- The first concerns the unemployment of qualified people, which statistical analysis shows to be five to six times higher in percentage terms than for those without a qualification (51.1% for 15- to 24-year-olds, as opposed to 8.4%, and

**Table 5.** Employment structure in terms of educational level (in %) – changes between 2002 and 2004

| Educational level (in %) | Year |      |      |
|--------------------------|------|------|------|
|                          | 2002 | 2003 | 2004 |
| With no qualification    | 71.9 | 71.7 | 71.5 |
| Average level            | 19.5 | 19.7 | 20.2 |
| Advanced level           | 8.6  | 8.6  | 8.3  |
| Not stated               | 0.1  | 0.0  | 0.0  |
| Total                    | 100  | 100  | 100  |

Source: Employment surveys. Statistics directorate, Rabat.

<sup>8</sup> Ait Soudane, J., op. cit.

<sup>9</sup> Ait Soudane, J., op. cit.

38.7% for 25- to 34-year-olds as opposed to 7.2%). This shows that the labour market tends to favour under-qualification to over-qualification, notably owing to the need to keep labour costs as low as possible in order to increase competitiveness. However, this observation should be qualified, bearing in mind the results of two surveys (one on the "Urban Labour Force" in 1993, and the other, in 2002, on what happened to 400 graduates from Hassan II Ain Chock University in Casablanca<sup>8</sup>), which show that graduates stand a much greater chance of finding a job when they have had real work experience as part of their training, and emphasise the evident lack effective preparation for the labour market in the current education and training system.

- The second concerns the effective interrelationship between people's education level on the one hand, and their position in the labour market on the other. Analysis of the relationship between education and employment levels for informal sector jobs, both in Morocco and the big capital cities of West Africa,<sup>10</sup> reveals that workers are more able to make career progress in the labour market if they have a higher level of education and training. This therefore demonstrates that higher levels of schooling at least serve to enhance individual mobility, and at best act as a means of improving existing jobs.

These two observations are merely indicative of a trend which merits further study and verification. Nevertheless, as they stand, they raise the issue of the relevance of the current match which exists in Morocco between education and training supply and the structure of jobs in terms of educational levels. There is no doubt that the education system must not content itself with just meeting economic demand and should strive to give young people the minimum human and social capital they need in order to progress as far as possible in their personal and professional life. Neither is there any doubt that training, however advanced, must be tailored to labour market needs so that it helps get people into employment as well as giving them a higher qualification status.

The sole aim of this rapid presentation of trends underlying the current economic and social situation is to establish an overall context within which analysis of the Moroccan informal sector's major characteristics can be fully perceived as a specific element of the country's overall situation. Against this general background, it will be easier to identify the income production activities of entities such as small and micro-enterprises as objectively and realistically as possible.

<sup>10</sup> Direction de la Statistique, (2005), Synthèse des principaux résultats de l'enquête nationale sur le secteur informel non agricole, (1999/2000). STATECO, (2005), Méthodes statistiques et économiques pour le développement et la transition, N°99.

### 3. The economic and social situation of Morocco's informal sector

Morocco's awareness about the unique importance of the informal sector is not recent. There have been surveys on the sector's economic actors since 1984, which make it easier to ascertain their contribution to national wealth and job creation. These surveys have successively dealt

with activities in the construction and civil engineering industry (1984/1985), unstructured businesses with fixed premises (1988), entities with fixed premises in urban areas (1997) and the non-agricultural informal sector (1999/2000).

#### 3.1 Criteria for analysing the sector

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A study of analytical criteria used in the various surveys<sup>11</sup> shows that Morocco has taken part in international debates on how to apprehend and define the sector. These debates, which have notably been instigated by the International Labour Organisation (ILO), have successively focused on the size of units (with less than ten people) producing goods and services in the sector, on whether their rationale is based on the need for survival or wealth production, on their legitimacy (social utility) and legality (compliance or non-compliance with tax and social security legislation) and, finally, their capacity to formalise their activities and grow. They led to a joint position, adopted at the 1993 International Conference of Labour Statisticians (ICLS), which broadly defined the informal sector as comprising a number of individual enterprises which differ from incorporated or semi-incorporated enterprises in that they neither keep full sets of accounts nor constitute distinct legal entities from the households of which they are part.

The 1984 survey on the construction and civil engineering industry used the analysis criterion "all units (whether or not with fixed premises) which do not keep detailed accounts". The 1988 survey on unstructured firms with fixed premises used the concept of a "unit with a maximum of ten workers which does not keep detailed accounts." The 1997 survey on urban entities with fixed premises took account of "all unregistered units with less than ten workers."

The national survey on the non-agricultural informal sector conducted in 1999/2000 constitutes the latest approach to date, providing "an overview of the inclusion of households' production activities in national accounts".<sup>12</sup> This survey looks at the non-agricultural informal sector through analysis of the activity of so-called informal production units (IPUs), which are "any organisation existing in order to produce and/or sell goods or services which does not keep fully detailed accounts for its activity in accordance with accounting legislation in place since 1994."<sup>13</sup> It therefore fully complies with the international statistical definition of the informal sector adopted in 1993. Sub-criteria for analysing the size of production units include whether or not they have fixed premises, and whether they comply with tax and social security regulations. It is therefore in line with the various previous surveys.

These various surveys show that Morocco clearly became aware about the importance of the informal part of its economy very early on. It has used the range of analytical concepts available for this purpose, so it is fully in line with the international approach to the subject. This makes it easier to compare its specific situation with that of other countries.

<sup>11</sup> AIT SOUDANE, J., *op. cit.*

<sup>12</sup> Direction de la Statistique (2005), *Synthèse des principaux résultats de l'enquête nationale sur le secteur informel non agricole, (1999/2000).*

<sup>13</sup> *Ibid.*

### 3.2 The main conclusions of past surveys

The results of the various statistical surveys are helpful for assessing the informal sector's contribution to the Moroccan economy and identifying its main characteristics, both in terms of its share in the production of national wealth and the role it occupies in the international market.<sup>14</sup>

#### 3.2.1 The complicated dividing line between formal and informal activities in the construction and civil engineering industry

The 1984 survey focused on all units operating in the formal and informal sectors of the construction and civil engineering industry. In the informal part, it covered firms that do not keep detailed accounts, whether with fixed premises or not.

The results obtained show that the informal sector employs 52% of the workforce and accounts for 40% of production and 55% of value added. It can thus be concluded that the informal economy is heavily present throughout the construction and civil engineering industry.

According to the representative of the construction and civil engineering industry's training agency (Groupement interprofessionnel d'aide au conseil – bâtiment et travaux publics, GIAC BTP) who was interviewed during the field survey, current data shows that the industry is dominated by informal activity. For example, of an estimated 350,000 workers employed in the sector, only 116,000 work for firms which are registered with the national social security fund (Caisse nationale de sécurité sociale, CNSS) and therefore likely to keep full accounts for their activities. However, this figure should be treated with caution, because the same person says that firms which are formally declared (often having done so after an inspection) disappear the day after their declaration before resurfacing in another form with another name. Of the 53,000 firms registered with the CNSS, only 3,500 are certified by the construction and civil engineering industry's federation (Fédération nationale du bâtiment et des travaux publics, FNBTP), and only 2,500 of them are members.

It is therefore realistic to consider that the construction and civil engineering industry currently has a degree of "informality" at least as great as that observed in 1984. One of the difficulties in distinguishing between formal and informal activities arises from the fact that "in the construction and civil engineering industry, many firms respond to calls for tenders using headed paper, despite not being registered. They use a billing service and provide the local internet café's fax number. They also hire undeclared employees at half the rate."<sup>15</sup>

It is therefore very difficult to check the validity of firms' declarations regarding their status.

#### 3.2.2 Strong growth among informal units with fixed premises in urban areas

Two surveys have been carried out on this subject. The first, in 1988, analysed different non-agricultural economic units in urban areas (except for construction and civil engineering firms), which have fixed premises but keep no detailed accounts. The second, in 1997, focused on the same sample, but included construction firms and had slightly different criteria (economic units with no more than ten employees, units with fixed premises and units failing to comply, or partly failing to comply with tax and social security obligations).

It is useful to take these two surveys together because they make it possible to establish the informal sector's share of the overall economy. They also offer an insight into how it has evolved over a significant period of time (nine years). The results of this dual approach can be described as follows.

<sup>14</sup> Much of the statistical analysis carried out by the Statistics Directorate is based on the information compiled by Jalila Ait Soudane.

<sup>15</sup> Report on the survey meeting with the GIAC BTP.

The 1988 survey shows that the informal sector occupies a very large place in the sectors examined. It also reveals that “unstructured employment” accounts for over 25% of total jobs in the three sectors selected (industry, trade and services). Furthermore, it sheds light on the structural differences between formal and informal employment, by demonstrating that informal sector activities are primarily carried out by self-employed people, employers or associates (53.7%, as opposed to 20.7% for the formal sector), whereas employees only account for 30% of total employment (as opposed to 65.2% for the formal sector). Informal activities are therefore largely of an autonomous nature. There are also a certain number of apprentices (4.4%, according to the survey), but, according to all the existing studies on the subject, it seems that the total number of them in handicrafts and repair workshops has been highly underestimated, and that they probably account for about a third of people working.

The 1997 survey is interesting in that it identified informal units and jobs in the same sectors as the 1988 survey, thus making it possible to see how the data has evolved over a sufficiently long and significant period of time. When the results of the two surveys are compared with one another, two noteworthy developments can be observed: an 7% annual increase in the number of informal units, an 8% annual increase in the number of people employed in the sector.

This comparison makes it possible to conclude that the informal sector's share of the overall Moroccan economy has increased sharply during the period between the first and second survey, in other words throughout the 1990s.

### 3.2.3 The national survey on the non-agricultural informal sector

The national survey on the non-agricultural informal sector (1999/2000) is the most comprehensive analysis ever carried out in Morocco in this area. It analyses the sector's effective role in generating national wealth and jobs. It also identifies the relationship between the level people have reached when leaving the national education and training

system and the level and types of jobs occupied. The survey provides useful data for comparing the size of Morocco's informal sector with that of Sub-Saharan Africa and the Magrheb, because it was carried out at about the same time as a survey for WAEMU countries, and because data also exists for Algeria for the same period.

#### 3.2.3.1 The Moroccan informal sector's considerable contribution to value creation

As stated above, the survey only identifies part of informal activities, because it excludes agriculture and slaughtering, and all non-agricultural domestic activities. The statistical results available show that the non-agricultural informal sector alone accounts for 17% of national wealth creation. If the value creation of the other two fields mentioned are taken into account, and, reasonably supposing that a very large part of their output is from non-structured activity, its overall wealth creation is as much as 40.5%, which is divided up as follows:

**Table 6.** Contribution of households to the national economy

| Nature of production activities      | Value added contribution to GDP |
|--------------------------------------|---------------------------------|
| Agriculture and slaughter            | 15.9%                           |
| Non-agricultural informal sector     | 17%                             |
| Non-agricultural domestic activities | 7.6%                            |
| <b>Together</b>                      | <b>40.5%</b>                    |

Source: *Employment surveys. Statistics directorate, Rabat.*

More detailed analysis of the different sectors shows that trade and repair make a very large contribution to the informal sector's wealth creation, ahead of handicrafts, other services (including transport and personal services) and construction.

**Table 7.** Contribution of the non-agricultural informal sector to total GDP (1999/2000)

| Sector of activity       | Indicators                      |                                       |
|--------------------------|---------------------------------|---------------------------------------|
|                          | Turnover<br>(in millions of DH) | Contribution to total<br>national GDP |
| Industry and handicrafts | 17,070.9                        | 1.7%                                  |
| Construction             | 6,411.9                         | 0.7%                                  |
| Trade and repair         | 128,145.3                       | 13.1%                                 |
| Other services           | 14,718.1                        | 1.5%                                  |
| <b>Total</b>             | <b>166,346.2</b>                | <b>17%</b>                            |

Source: *Employment surveys. Statistics directorate, Rabat.*

Compared to the results of the survey of the informal sector in the seven big WAEMU capital cities,<sup>16</sup> this data shows that Morocco's informal sector makes a much smaller contribution to national wealth than it does in Sub-Saharan Africa (17% of GDP, as opposed to 54% in Ivory Coast, for example). It can also be seen that the trade sector's contribution to GDP largely exceeds that of other informal sectors of activity, in contrast to the situation observed in WAEMU countries, where service activities predominate. This difference illustrates the dominant position of Morocco's modern economy in services and industry in comparison to Sub-Saharan countries.

When Morocco's situation is compared with that of Algeria for the same period, it can be seen that the Moroccan economy is less structured, given that the informal sector's contribution to GDP (aside from oil products) is 13.09% in Algeria. Morocco's informal economy is furthermore heavily focused on trades sectors, because construction and civil engineering (57.3% in 2000) and trade (16.28%) come top in the breakdown of activities.<sup>17</sup>

### 3.2.3.2 The informal sector's growing contribution to national employment

According to the national survey, the estimated number of informal production units<sup>18</sup> (IPUs) is 1,233,240, of which the vast majority (71.6%) is in urban areas. This figure is much higher than the 1988 estimate (244,869 in urban areas, excluding the construction and civil engineering industry) and that of 1997 (513,450 IPUs with fixed premises in urban areas). The number of IPUs per sector of activity is in line with the figures for value creation. The breakdown again illustrates the predominant position of the trade and repair sectors.

**Table 8.** Breakdown of IPUs per sector of activity (1999/2000)

| Sector of activity       | Indicators     |      |
|--------------------------|----------------|------|
|                          | Number of IPUs | in % |
| Industry and handicrafts | 257,700        | 20.9 |
| Construction             | 76,900         | 6.2  |
| Trade and repair         | 650,900        | 52.8 |
| Other services           | 247,700        | 20.1 |
| Total                    | 1,233,200      | 100  |

Source: Employment surveys. Statistics directorate, Rabat.

These IPUs usually occupy just one person (in 70.5% of cases), and the overall average is 1.5 persons per unit. They employ 12.7% women and 87.3% men, and the average age of the labour force is 36.5. Employees account for 18.4% of all people working, and 81.4% of them work in a family business.

Analysis of employment in different sectors gives the following results:

- 48.2% of people working in the informal economy are in the trade and repair sectors (of whom 36.9% work in retail outlets).
- 25% work in industry and handicrafts (of whom 49.7% work in the textiles, clothing, leather and footwear industries).
- 19.8% provide non-trade related services (of whom 30.5% provide personal services and 28.3% work in transport and communications).
- 7% work in construction and civil engineering.

More broadly, the informal sector accounts for 39% of the country's overall employment (outside the agricultural sector).

**Table 9.** Proportion of informal work in national employment and breakdown by sector (1999/2000)

| Sector of activity       | Indicators                                |   |
|--------------------------|---|---|
|                          | Informal employment numbers <sup>19</sup> | Proportion of informal employment in total non-agricultural employment (in %) |
| Industry and handicrafts | 476,400                                   | 36.8  |
| Construction             | 132,800                                   | 23.6  |
| Trade and repair         | 917,000                                   | 91.2  |
| Other services           | 375,700                                   | 18.8  |
| Total                    | 1,901,900                                 | 39  |

Source: Employment surveys. Statistics directorate, Rabat.

<sup>16</sup> STATECO, op. cit.

<sup>17</sup> République algérienne démocratique et populaire, Conseil national économique et social, (2004), Le Secteur Informel, Illusions et Réalités.

<sup>18</sup> The survey defines the IPU concept as "any organisation existing in order to produce and/or sell goods or services which does not keep fully detailed accounts for its activity in accordance with accounting legislation in place since 1994."

<sup>19</sup> The statistics directorate's study stipulates that informal employment is understood as being employment in IPUs.

The formal/informal employment ratio shows which sectors are dominated by the informal economy.

The table firstly shows that the Moroccan trade sector is almost totally run by informal sector retailers and market traders/street vendors. It also highlights the importance of the informal handicrafts sector, which accounts for a third of jobs in the industry/handicrafts sector and a quarter of national non-agricultural jobs.<sup>20</sup> Lastly, it demonstrates that, for all sectors combined, the informal economy accounts for a total of two out of every five jobs in the labour market. Given the results of the various different surveys, the total seems to be growing and, according to the information gathered in this survey, the informal sector constitutes the first point of job market entry for both unqualified and adequately-trained young people.

### 3.2.3.3. The effects of undereducation on informal sector activity

A cross-comparison between types of activity in the informal sector and the qualification levels of people working in it reveals the interrelationship between the undereducation of young people and adults and their position

in the labour market. It seems that the less people are educated or trained, the more likely they are to be an informal sector worker.

Although the two surveys were carried out in different years, thus making it difficult to compare the data, it can nevertheless be said that if the data set out in this table is considered in relation to that on the labour force in terms of qualifications obtained (see paragraph 2.4), people without qualifications tend to be overrepresented in the IPU workforce, and those with an average or notably an advanced qualification level tend to be underrepresented.

This analysis applies to the industry, handicrafts, trade and repair sectors. However, it is hard to say the same thing for the construction industry, because the high number of undeclared workers makes it difficult to interpret the data. Furthermore, workforce structure in terms of qualification levels in the informal economy's services sector seems to be closer to that for the overall workforce. There is therefore no single skills pattern for the informal sector itself, and the characteristics of some areas resemble those of the formal sector.

**Table 10.** Breakdown of people working in the informal sector in terms of level of qualification obtained

| Sector of activity       | Breakdown of informal sector workers (in %) in terms of qualifications obtained (1999/2000) |                             |                              |            |
|--------------------------|---|-----------------------------|------------------------------|------------|
|                          | No qualification  | Average level <sup>21</sup> | Advanced level <sup>22</sup> | Not stated |
| Industry and handicrafts | 76.4  | 18.3                        | 1.1                          | 4.2        |
| Construction             | 66.5  | 16.6                        | 1                            | 15.9       |
| Retail and repair        | 71.6  | 22                          | 3.1                          | 3.3        |
| Other services           | 60.5  | 25.4                        | 6.7                          | 7.4        |
| Total                    | 70.3  | 21.3                        | 3.2                          | 5.2        |

Source: Employment surveys. Statistics directorate, Rabat.

<sup>20</sup> The ministry of tourism, handicraft and social economy (which was covered by the field survey), has drawn up a development strategy for the handicrafts sector, which should make it possible to train self-employed craftworkers and give a big boost to the quality and value of their products.

<sup>21</sup> Average level corresponds to a basic education qualification or a vocational/specialised qualification.

<sup>22</sup> Advanced level corresponds to the Baccalaureate, a middle management diploma or a higher education qualification (from universities, grandes écoles [select universities] and institutes).

**Table 11.** Breakdown in terms of IPU owners' qualifications

| Sector of activity       | Breakdown in terms of IPU owners' qualifications (in %) (1999/2000) |               |                |
|--------------------------|---|---------------|----------------|
|                          | No qualification  | Average level | Advanced level |
| Industry and handicrafts | 80.8  | 17.9          | 1.3            |
| Construction             | 81.3  | 17.2          | 1.5            |
| Retail and repair        | 77.4  | 19.8          | 2.8            |
| Other services           | 71.5  | 22.4          | 6.1            |
| Total                    | 77.1  | 19.8          | 3.1            |

Source: *Employment surveys. Statistics directorate, Rabat.*

A comparison between IPU owners' qualification levels and those of all employees highlights another characteristic of the informal sector, which is that owners generally have lower level of qualification than the informal workforce as a whole. One of the possible explanations could be linked to owners' age. Over 60% of them are over 35 years old, so they would have had fewer opportunities to attend school. It can be concluded that the educational level of young people entering the sector is slightly higher than their older colleagues.

All this data on the relationship between types of activity and qualification levels is important, given that the survey data proves that "educational achievement is a positive factor when it comes to raising the level of turnover." Thus analysis of the data compiled reveals that average turnover ranges from DH 120,447 per unit for unit owners with no educational achievements or an average qualification, to DH 204,492 for those with an advanced qualification. This correlation between education level and turnover is found in other developing countries. According to the survey on the seven WAEMU capital cities, the income levels of individuals who have received a secondary education is two times higher than for those without, and five times higher for those who have been through further education.<sup>13</sup> There is

therefore a direct cause and effect relationship between education level and economic vitality.

Taken together, the data from the different surveys analysed shows that the Moroccan education system's apparently weak performance between 2002 and 2004 has also affected the informal sector. For years, the education and training system has been turning out a majority of young people with no educational or vocational qualification. In doing so, it has maintained a reserve of labour suited to the informal sector's underlying non-skilled employment structure, and it is incapable of helping them to progress, because of its lack of staff, productivity and funding. This matching of supply and demand at the lowest skills level is not in itself the cause of the labour market's structure, which primarily depends on the degree of wealth produced and the national economy's growth potential. However, it creates a status quo which does not help promote a positive vision of the sector's development potential, and even makes it harder to move from a survival and subsistence-based economy to a growth and development-based economy. Many people working on the ground in Morocco are nevertheless trying to forge such a positive vision, despite the existing training system's shortfalls and a job-short economy.

<sup>23</sup> STATECO, *op.cit.*

## 4. Current training and reform trends in the informal sector

The field survey revealed that most of the people met do not have a ready understanding of the informal sector. It was hampered by vocational training officials' reluctance to deal with an issue outside their remit, while questioning the effectiveness of their action in the labour market. It highlighted politicians' concern to use all possible means to fight the social, economic and labour market exclusion

of a large part of the country's population. Lastly, it helped to identify public and private stakeholders working on the ground who are aware of the extent of the problem and determined to bring about a slow but effective reform of the informal sector, so that it takes its future into its own hands and progressively introduces decent forms of work and levels of income.

### 4.1 A vocational training system ill-adapted to the needs of the informal sector

During the whole survey, it was clear that there is a conflict between a training system introduced in order to qualify young people entering the labour market and an economic sector which mainly recruits young unqualified people. There are three main reasons for this: the existence of vocational training routes outside the education and training system, the exclusion of young uneducated people or school drop-outs from formal access routes to vocational training, and the problem of developing apprenticeship which is adapted to both firms' needs and young people's level of training.

#### 4.1.1 The steady persistence of on-the-job apprenticeship

The 1997 and 1999 surveys show that only 4% to 5% informal sector workers have been to a vocational training college, whereas 80.3% of them had received their training on the job.<sup>24</sup> It can therefore be said that vocational training developed in the national training system has a negligible impact on the skills developed and used by the informal sector, and almost exclusively concerns young people entering the modern and formal labour market. This situation raises an issue seen in other countries and different institu-

tions,<sup>25</sup> which concerns the relevance of training not targeted at those who have the most problems entering the labour market.

During the survey, it was not easy to identify the real ways of organising training on the job, because those spoken to always gave the impression that this form of traditional apprenticeship was no longer on the agenda in current reforms.

The interview with the representative of the construction and civil engineering sector revealed that for safety reasons, this type of training was not organised in his industry for under-18 year-olds.

<sup>24</sup> Ait Soudane, J., *op. cit.*

<sup>25</sup> Fluitman F. (2001), "Working, but not well", Notes on the nature and extent of employment problems in Sub-Saharan Africa, Turin.

The meeting with the leather industry federation (Fédération des industries du cuir, FEDIC) confirmed that traditional apprenticeship was still highly developed in all manual occupations: leather, clothing and textiles, rugs, ceramics, carpentry, plumbing, electricity, brick-work, trade (shops and streets vendors), hotel and catering, car repair, fishing and agriculture. The sector's representative, who used to run a training centre, said that it would be important to boost training developed

naturally through the constant imitation and replication of master craftsmen's work.

The meeting with the director of the training advisory body (Groupement interprofessionnel d'aide au conseil) for the textiles industry confirmed this opinion. It also revealed that the vocational training ministry was developing partnerships in the textiles industry with the GTZ, with a view to developing structured apprenticeship based on firms' real needs.

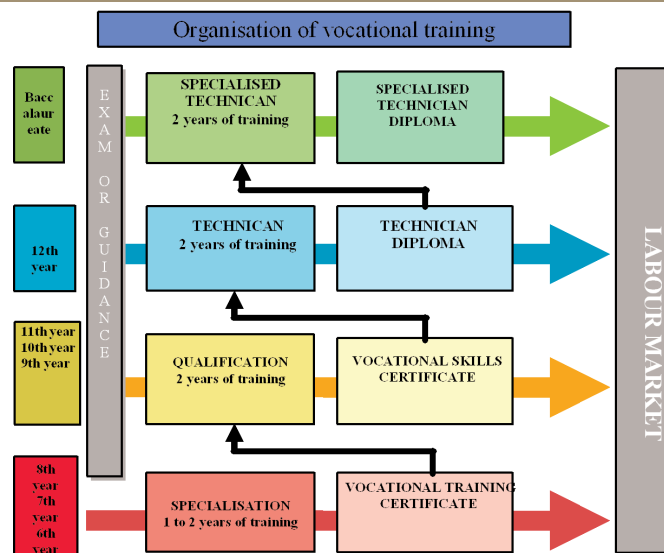
#### 4.1.2 Minimal access to the current vocational training system for young people who have failed at school

The meetings with the directors of the OFPPT<sup>26</sup>, the director of vocational education at the tourism and handicrafts ministry and its regional delegation revealed that young people who have failed at school have practically no chance of entering the formal qualifications-based training system.

Even though the entry requirements published on the vocational training ministry's website stipulate that "proof of a literacy certificate or a minimum level of reading and writing allows access to vocational skills training," thus opening a vocational training route, all of the people met said that, in reality, the minimal vocational training entry requirement

was to have completed the sixth and final year of primary school. The various levels of entry into the training system (whether residential or via apprenticeship) at the points fixed by the system (vocational training certificate, vocational skills certificate, technician diploma, advanced technician diploma) all require the achievement of a minimum educational level combined with a competitive exam or educational guidance. In other words, they require people to have progressed up the ladder of existing vocational certificates and diplomas. These entry points are summed up in the table below as per level of training and level of entry into the labour market.<sup>27</sup>

Figure 2. Organisation of vocational training



<sup>26</sup> The OFPPT (Office de la formation professionnelle et de la promotion du travail) is the public vocational training and jobs agency. It was established in 1974, and has now become the main operator in the initial and continuing training field. It notably manages funds raised by the TFP vocational training tax, allocating grants to firms wishing to train their employees. For more information on the OFPPT's role in the Moroccan vocational training system, see AFD, Notes et Documents n°14, *Les mécanismes de financement de la formation professionnelle, Algérie, Maroc, Tunisie, Sénégal, 2005*.

<sup>27</sup> This table was drawn up by Prof. B. Bourdabat and Prof. M. Lahlou for the seminar on vocational training organised in Montreal on 5 and 6 June 2005.

In reality, the highly structured relationship between educational achievement levels and vocational training opportunities supposes that there is total continuity between basic education and the start of a vocational specialisation. According to the findings of the Entraide national solidarity agency, the current organisation of the vocational training system does not give the 60,000 people who drop out of school each year any access to formal vocational training. The system is also incapable of meeting the demand for training among the 2 million young people aged 9 to 15 who have never been to school or who have left it before the end of compulsory education.<sup>28</sup> The training of these young people, who overwhelmingly go on to work in the informal sector, requires other methods and means than those which the established vocational training system, in its current form, can provide.

#### **4.1.3 Experimenting with apprenticeship focused on firms' needs**

The apprenticeship system created by Act No. 12-00 was introduced in order to enable young people who had dropped out of education to acquire, through an occupation of their choice, the qualifications necessary for their successful entry into the world of work. While the same access requirements as for residential training apply, it nevertheless helps young people with minimal educational achievements into work. However, according to the information obtained, this only affects a small number of them.

This apprenticeship is organised by the OFPPT under agreements established by the vocational training ministry with the handicraft, fisheries, tourism and agriculture ministries, and with the national solidarity agency. According to the various people met, this apprenticeship, which provided training for 12,000 young persons in 2005 and 60,000 in total since the Act came into force, comes up against two difficulties:

Firstly, the scheme's partner firms find it difficult to respect the terms of reference governing the training. So the OFPPT, which first organised joint training schemes with the handicrafts sector in 2001, rapidly put a stop to them. Cooperation with the sector was apparently a failure. The

craftworkers did not organise any theoretical training, and they put the young people to work without any wages or social security coverage. This led to as many as 70% of the young people dropping out of the training they had started. Secondly, training centres are not successfully meeting firms' training needs. This difficulty, which was emphasised by the various sector bodies met, is notably due to the fact that training centres send young people to the companies at times and for jobs which do not necessarily correspond to firms' production cycles or their skills needs.

This situation has led the ministry to support, in the framework of MEDA II and with assistance from GTZ (the German development agency), the development of an apprenticeship scheme via inter-firm apprenticeship centres (CFA intra-entreprises). The experiment is supported by trade associations and sector bodies such as the Moroccan textiles and clothing industry association (Association marocaine des industries du textile et de l'habillement, AMITH) and the leather industry federation (Fédération des industries du cuir, FEDIC). It consists in organising training focused on the effective acquisition of skills on the job. Firms take on responsibility for the training themselves by pooling their efforts as a consortium, which enables each of them to reflect about their own skills needs and thus train according to their requirements. The GTZ's official in Casablanca says that the scheme's success has created a need for an effective coaching scheme to enable firms to really provide training rather than just put young people to work.

The survey did not uncover all relevant information on the way this form of apprenticeship could be beneficial to young uneducated people and informal sector workers. Nevertheless, both the leather and textiles training agency (GIAC Cuir et Textile) and the GTZ official agree that this type of apprenticeship was suitable for certain target groups and, in partnership with chambers of commerce and handicrafts, it could lead to the development of specific training schemes adapted to the needs of the informal sector.

<sup>28</sup> Royaume du Maroc, Ministère de l'Éducation nationale, Éducation Non Formelle, L'école de la deuxième chance.

## 4.2 Public provision of induction, vocational training and job-start schemes tailored to the needs of the most uneducated and least advantaged groups

Meetings with officials responsible for the vocational training system demonstrated the drawbacks and the ongoing changes of provision which is primarily tailored to the training and recruitment needs of the modern sector. On the other hand, meetings with non-formal education and social development practitioners made it possible to examine how the public authorities perceive their role in providing training and job support for the most disadvantaged groups. Firstly, they do not believe it is their role to develop action targeted at the informal sector, but they do see the need to tackle the problems of poverty and exclusion encountered by people who have not been educated, and all those who are either visibly or invisibly unemployed. However, this is the crux of the informal sector's problem, because, in the great majority of cases, it is the only place where most disadvantaged people can do income-generating activities. This close link between poverty, exclusion and the informal sector explains why social development and non-formal education practitioners are so concerned about social inclusion and helping people into work.

### 4.2.1 Literacy and job-start schemes in the non-formal education area

Since 1997, Morocco has had an extremely high number of 9 to 16 year-olds outside the formal education system (between 2 and 3.5 million). This situation forced the education ministry to look at ways of dealing with the vast number of "invisible" children of school age who have a right to education, despite being outside school.

One response was to create, in 1998, a non-formal education directorate within the ministry to enable the public authorities to achieve the three priority objectives set in order to boost the country's development: primary education for all, universal education (beyond primary school) and the fight against illiteracy. Another was to introduce specific schemes to ensure that uneducated children are not left to their own devices, but helped into work, vocational training, or back into formal education.

The ministry set up several major schemes to improve skills in the informal sector. They were based on the principle of neighbourhood action, and a maximum effort was made to involve regional, provincial and local stakeholders, and the voluntary sector (NGOs, district and village associations). They benefited 35,000 children a year until 2003, and 43,000 children a year from 2004:

- A basic on-the-job education and training programme was set up in partnership with NGOs, the handicraft ministry and sector bodies. It enabled 12 to 15 year-olds to acquire a minimum set of skills allowing them to do relevant occupational training for a given trade and to be helped into work.
- A programme to help uneducated 12 to 15 year-olds into vocational training was set up in partnership with the vocational training ministry and firms. It primarily focuses on updating basic knowledge and apprenticeship of an occupation through access to the vocational training system. It provides the beneficiaries with an insight into the apprenticeship of a trade and enables them to acquire the basic skills needed in order to meet the above-mentioned entry requirements of the vocational training system.

According to the director of non-formal education, these schemes have much more chance of succeeding when they are taken place near to where children are located, and if they are designed to help them into work. Some of the NGOs responsible for running them thus observed that in Fez, it was easier for children to come, because the groups were organised just near their workplaces. They also noticed that the number of children staying on in these groups was much higher because the education led to pre-apprenticeship. The same official said that a third of Morocco's uneducated children had no desire other than to start preparing for an occupation. There are apparently about 40 classes like this in Morocco and there are plans to introduce microcredit schemes to finance and develop them.

Adults' needs are just as important, because the 1999/2000 survey showed that almost half of informal sector workers

had never been to school (61.5% for people in rural areas, and 40.3% for people in urban areas). As part of the fight against illiteracy and non-formal education campaign, which the King established as a national priority on 13 October 2003, the non-formal education directorate has introduced a vast programme of financial, pedagogic and technical support for NGOs working in the literacy field. The measures are implemented on the basis of agreements between the ministry and the NGOs. Among other things, they support:

- the introduction of a literacy system leading to a qualification and income-generating activities for new literates (job-start support);
- the design of a specific pedagogic approach and teaching tools tailored to the occupational needs of illiterate employees in companies in all economic sectors. This scheme can be financed by special training contracts (Contrats spéciaux de formation).

While the first scheme is targeted exclusively at an informal sector public, the second primarily concerns employees in formal sector firms. Nevertheless, it could clearly be transferred without any major changes to employees in informal firms, and even to all IPU workers.

#### **4.2.2 New skills and training schemes organised by the Entraide national solidarity agency**

Entraide is a state agency which has financial and management autonomy. It is placed under the authority of the ministry of social development, families and solidarity, and has 1,600 establishments, of which 702 are education and training centres. It caters for 65,000 people, who are mainly girls and women. Its mission is to fight poverty.

As part of its responsibilities, Entraide runs two major training and job-start schemes in the informal sector:

It runs a one-year job-start scheme enabling young uneducated people, or those who have left school without suffi-

cient educational achievements, to enter into apprenticeship. This scheme therefore enables young people, who cannot usually access residential training or apprenticeship schemes and who join the informal economy without any qualifications, to qualify to go on a course leading to a certificate or a diploma. An idea currently being developed is to organise a three-year apprenticeship for young people who do not have the required level, with the first year being an introductory year making them eligible for entry into formal training. Entraide has 55 apprenticeship training centres, whose curricula are designed with help from French aid programmes. They currently train some 5,700 apprentices. A fairly high number of these go on to employment: 85% have jobs within three months of the end of their training. Entraide also trains illiterate apprentice supervisors at its apprenticeship training centres, to enable them to help young people and then take them on in their workshops. In 2004, it launched a big project called Najma, or “Star”, which aims to contribute to local social development and forge a new approach to social work based on neighbourhood action. The aim is notably to strengthen existing centres’ educational, training and guidance action, and to consolidate monitoring and support for the socio-economic inclusion and integration of disadvantaged people. This project’s many schemes include a bakery course, aimed at marginalised youths living on the streets, three IT courses for poor and uneducated youths, and an introduction to farm animal breeding for illiterate young women in difficulty.

Entraide currently trains some 5% of the overall school population and 50% of the poor. According to its vocational training and social inclusion manager, a major effort still needs to be made to help find jobs for the many people not yet covered by these programmes. The informal labour market does not necessarily have to become part of the formal one, because the forced transfer of the informal economy to the formal economy would cause the disappearance of many income-generating activities, therefore making people who currently make a living from such activities even poorer.

### 4.3 Informal sector training initiatives outside the remit of public policies

The interviews organised during the course of the field survey rapidly revealed that while the informal sector is covered by some state-sponsored schemes because it is so interlinked with the world of poverty and exclusion, it is also and above all covered by national and international training initiatives because it is sector which generates activity, work and income. These initiatives are run by public and private organisations, associations and bodies which are convinced of the human, social and economic development potential of the informal sectors' employers and employees.

Some of these initiatives are described below, either following face-to-face discussions with one or several of the people involved, or on the basis of texts and documents providing as close an account of them as possible. During the study visits, it had been agreed that the people met would describe their work with informal workers themselves. These texts were not sent in, probably because the people working on the ground were not necessarily best placed to report on their action, so the authors of this study have tried to recount these activities as accurately as possible themselves.

#### 4.3.1 The structured action of a microcredit institution: the Al Amana example

The Al Amana Association is one of leaders of the Moroccan microfinance sector (it has the biggest portfolio and is one of the two biggest active lenders). It was created in 1997, with help from the NGO VITA and financial support of USAID and the Moroccan Government. It now operates across nearly the whole country and has over 160,000 lenders, of whom the vast majority are solidarity groups, for total outstanding loans of €36 million. In early 2006, the association had over 260,000 customers, of which 250,000 are in solidarity groups, mostly from the informal sector.<sup>29</sup> Al Amana intervenes in the training field and is currently examining the possibility of developing its training schemes. More specifically, the association provides support for two types of training scheme: support for micro-enterprises and support for income-generating activities.

#### *Pilot programme for micro-entrepreneurs in Tangier and Tetouan*

The programme started in Tangier in 2001, with support from the Spanish development agency and the Spanish NGOs Codespa and Cideal. It focused on the woodwork, metalwork and clothing sectors. It provided technical support tailored to the needs of micro-entrepreneurs, on business needs analysis, the design of business plans and promotional support, notably product marketing. Al Amana trainers provide training in management, with technical training being organised by the OFPPT. To date, 200 to 300 people have benefited from this training. The programme has been divided into three phases:

- Phase 1: needs analysis (via a questionnaire for micro-entrepreneurs).
- Phase 2: design of a training plan in the areas identified.
- Phase 3: delivery of the programme. This consisted in the organisation of management training workshops (with groups of 10 to 15 people), which were followed up by individual management assistance in the workplace. It also included the organisation of technical training in OFPPT centres, which was also followed up by in-company assistance. Each training module lasted about 50 hours.

Customer satisfaction surveys carried out at the end of the training made it possible to adapt the programmes to user needs. The initial needs analysis was made on the basis of a study, but may have also gone through Al Amana offices and/or been based on its customer database. Financing was primarily from international funding providers (Spanish development aid), although the OFPPT also participated by offering reduced rates for its services (30 to 50% less than its usual rates).

<sup>29</sup> [www.alamana.org](http://www.alamana.org).

With the Spanish financing having come to an end, Al Amana is currently thinking about introducing charges for its training services. However, this has come up against micro-entrepreneurs' reluctance to pay for training. Even in the pilot programme, when the training was provided free, some participants thought it was a waste of time. Al Amana has concluded that many micro-entrepreneurs are unconcerned about the quality of their products, and they are really only interested in receiving support for product marketing (organisation of trade fairs, sales points, etc.).

##### *Training for income-generating activities (IGAs)*

The aim is to train people in order to help them increase their means of subsistence through the creation or development of a business activity. Owing to the participants' lower level of education, this type of training uses audiovisual aids and a participative approach (viewing of a film, group discussion of the content, real use of the approach and sharing of experience). The modules focus on stock management, human resources management, sales techniques, etc. Each module is divided into three sessions, for which the participants pay a symbolic amount (DH30 per module, or about €2.73).

The training is organised by volunteer credit officers, who nonetheless receive a fixed fee as well as a variable amount depending on the number of people enrolled. It is currently offered at some of Al Amana's 400 offices across the country. In 2005, 650 customers were trained by 16 partner officers. However, this type of training is highly dependent on volunteers' commitment, which is often withdrawn almost as soon as it is made (newly recruited officers get involved and then abandon the activity).

##### *Prospects for training activities run by microcredit organisations*

Training is an ancillary activity provided alongside credit services. It is not compulsory. However, participation in training is a condition for obtaining a loan from some microfinance institutions, such as the Zagoura Foundation, although its customers are poorer than Al Amana's, and they thus need a minimum of awareness-raising, information and literacy activities.

At Al Amana, officers encourage their customers to train by convincing them that it is useful to acquire new skills. People are always reluctant to do training, because it has a less immediate impact than the credit. However, impact studies show that while credit leads to an increase in income, it is not enough to ensure an activity's medium-term development. Customers have thus joined training programmes because they have to deal with new problems and challenges once they have obtained credit.

The Al Amana scheme highlights the importance of training initiatives launched by microcredit organisations. Such initiatives are hampered by being dependent on officers' volunteering and the fact that those financed remain unconvinced about the benefits to be reaped from the training. Nevertheless, they clearly demonstrate that training can only be developed if it is integrated into a wider development and income-generating scheme. Training is only useful if it helps people firstly to survive and then, more positively, to consolidate their social and economic position.

##### **4.3.2 The neighbourhood: a dynamic place for tutoring local workers**

Microfinance institutions provide one of the means of supporting training for micro-enterprises and IGA promoters. According to the vast majority of people met during the survey, the "neighbourhood" (ie, rural or urban district) is the other major arena in which support is provided for informal workers. Neighbourhoods offer meeting points where relations can be forged between local authority officials, voluntary sector workers, vocational trainers and young people and adults at work. The schemes related below, which were described or witnessed during the survey, are significant examples of groupwork and skills development among young people and adults.

##### *The Mohammedia scheme for young street fish vendors*

This was described by both the social development agency (Agence de développement social), which provided financial support for the project, and trainers from the OFPPT, who monitored progress as part of their involvement in district development schemes.

The project, which was developed in partnership with the national fisheries office (Office national de la pêche), consisted in supporting street fish vendors in the Mohammedia district. They had to sell fish in the port area, often with little respect for basic hygiene conditions. The national fisheries office, with support from local associations, campaigned to make the youths aware that they could develop a profitable business, as long as they were better organised and respected hygienic transport standards. The street vendors were thus provided with little two- or three-wheeled vehicles, equipped with isothermal containers, which enabled them sell their goods around the region. They were then able to obtain a permit allowing them to sell across the whole province. Lastly, they were urged to come together in an association (more precisely, to resuscitate an existing association) and to use it to pursue a joint development plan. The project participants rapidly extended their activities to home deliveries.

As a result of the Mohammedia project, the street vendors' informal activities were formalised in three ways:

- their activity was integrated into that of a dynamic association,
- the young people increased their cold chain management and product marketing skills,
- their activity was officially recognised through the acquisition of an operating permit.

The Mohammedia concept, which uses training in the form of external assistance for improving skills, has now become established. Several other projects (in Safi, Agadir, Casablanca, Oujda, Beli Bedem) have been launched as a result of the scheme.

#### *Training for young local people in urban districts and villages using mobile units*

This scheme dates back to 1988, so it is not recent. It was developed by the OFPPT, with help from Belgian development aid.

The mobile unit's aim is to enable vocational trainers to intervene outside training centres, in a given area and in cooperation with local authorities and associations. The

training provided meets the need to raise the local population's skills, and notably those of young uneducated people, various formal and informal economy workers, and educated unemployed people or graduates who lack the occupational skills they need for the labour market. The mobile unit visited during the survey was organised mechanics' training for a dozen young people who were either unemployed or working in informal repair shops in a rundown area of Casablanca. They were contacted as part of an information campaign organised by local authority officials, and were invited to call on the trainer at their own initiative.

The mobile unit's pedagogic approach is based on coming together, at a mobile home designed as a place of learning and a workshop equipped to enable trainees to acquire the skills required in real work situations, and using machines as near as possible to their place of work. The unit also has training equipment (worksheets, exercises, evaluation forms, etc.), which allows the trainer to formalise the learning process as far as possible, and to work with a poorly-educated group.

According to those responsible, this type of scheme has the advantage of taking the training to the young people and adults, who, if they are not close to their workplace and/or home, would never accept to go through the doors of a mechanics, welding, fitting, electricity or plumbing workshop. It is also the only way of reaching remote rural areas or entering rundown urban districts which suffer from the dual handicap of poverty and undereducation. Lastly, it presents the advantage of having trainers who are used to dealing with difficult groups and who have thus acquired human and pedagogical qualities without which the training, which lasts from two weeks to four months, would not have the participants constantly returning.

#### *Project training for street maâlem*

In the medinas, small-scale tradesmen (plumbers, electricians, etc.) hire out their services for given tasks and/or for the day. These tradesmen have the advantage of being easily available and accessible. Their services nevertheless present the drawback of not always being carried out using suitable tools and, above all, there are quality or satisfaction guarantees for their customers. A

trainer met during the survey is currently setting up a project targeted at the maëlem.

His idea is to help them group together as a formal association and equip themselves with working tools (toolboxes, mobile phones, lists of rates, etc.). This solution would enable customers to contact the association to obtain services, with a guarantee that there will be a minimum of quality and follow-up. It will also encourage the tradesmen to give a more structured service, thus, if necessary, perfecting some of their techniques. Skills levels would consequently be improved in response to clients' needs and requests.

The project's development is hampered by the tradesmen's mistrust of any form of organisation. An association could be a suitable interim solution because it only requires a minimum set of formalities. As with the Mohammedia scheme, it should nevertheless be organised with a great deal of tact in order to enable everyone to both find a role and maintain their autonomy.

#### **4.3.3 Training schemes adapted to the specific circumstances of informal sector employers and workers**

The survey identified a number of training schemes which are innovative because they have been set up or planned by official stakeholders in the training system and take account of the specific needs and circumstances of employers and workers in the informal economy. They are just mentioned here briefly, and more detailed descriptions have been requested.

##### *The creation of a services platform for deep-sea fishermen and craftworkers*

Schemes for these two groups were set up with the support of the TMIS training and consultancy firm in Casablanca.

The first scheme was aimed at helping fishermen understand the benefits of creating a common services platform with a collective management structure. Training focused

on the association's management methods and the way all fishermen could optimise their potential by participating in a cooperative.

The second scheme helped craftworkers in the Fez Medina to develop a joint organisation for exhibiting and promoting their products. The training notably focused on how to manage the organisation and coordinate the association responsible for running it. It also covered product marketing and customer service.

In short, these two examples had the benefit of highlighting the best way of intervening in the informal sector: training is only effective if it is used to support a broader scheme for transforming a given situation. In both of these cases, it is used to help the participants move from being sole traders to associate traders, by giving fishermen and craftworkers the knowledge and skills they need in order to participate effectively in the common support platform developed.

##### *Training project for craftworkers and their sons in the Fez leather centre*

FEDIC has applied for funding from the AFD for a training centre in Fez (the feasibility study will be available in June 2006). It plans:

- to help craftworkers' sons enter the trade, thus ensuring they are better prepared for taking over the business - it will also indirectly raise current craftworkers' awareness about training issues;
- to make entry requirements to the centre much more flexible by waiving entry requirements for access to vocational training.

These measures are based on the experience of a training centre in Casablanca, which invited craftworkers to let their children attend, and where the training courses were open to people of all levels and organised so as to take account of the nature and schedule of their activity (classes were organised in the evening or on Saturdays and Sundays). The centre also introduced a participative approach: it had consulted craftworkers' associations on the type of training that might interest them.

According to the FEDIC's representative, the creation of the Fez centre would offer an opportunity to reflect about the development of a training model tailored to the needs of Moroccan craftworkers. As things currently work, young people are recruited at training centres and sent to train with a craftsman. However, craftsmen will not invest in the training if they do not need to. It would be better to reverse the set-up by giving craftworkers an opportunity to hire employees before sending them for training. This would mean that young people should not only be able to enrol for training at the beginning of the academic year, but at any time, depending on the pace of activity in their trade.

##### *Social and occupational development schemes in rural areas run by rural family centres*

Rural family centres (Maisons familiales rurales, MFR) were first set up in France in 1937 to provide farmers' children with suitable agricultural training without taking them away from the family farm. The MFR concept was exported to Morocco in 1995, for two purposes: first to combat the multiple disadvantages encountered by young people from rural areas regarding training (such as the absence of prior-schooling, the lack of training centres in rural areas and the incompatibility of training programmes with local needs); and second, to help ensure that young people are in a position to take over from older farmers.

MFRs are places where training is organised on and off the job in rural areas. They aim to use training to support the social and occupational development of 15 to 24 year-olds who have left school early, and to boost sustainable development in their areas. They use specific pedagogical approaches, mixing general and vocational training, and adapting this to local circumstances. Training courses last three years. The first year aims help young people familiarise themselves with an educational environment. The second and the third years are more vocational in nature, and include support for specific projects such creating a business or taking over the family farm. All educational programmes are designed in close cooperation with firms and the learners' families.

The MFR initiative was launched in 1995 following the signature of a framework cooperation agreement between

the Moroccan directorate for education, research and development (Direction de l'enseignement, de la recherche et du développement, DERD) and the French foreign affairs ministry. After an initial phase to test some training modules and publicise the concept, two MFRs were created in 2000 in association with agricultural training colleges. Four more MFRs were created between 2002 and 2003 at the initiative of civil society. By 2005, there were nine, and they are coordinated at national level by a national association (Union nationale des maisons familiales rurales), which was set up in September 2002. These organisations have yet to prove themselves, notably by ensuring that young rural people who have finished their training go on to real jobs.

There is currently great enthusiasm for this concept, because it is innovative and few alternative training schemes exist for young uneducated people.

##### **4.3.4 Some concluding remarks on training support in the informal sector**

Having described public and private stakeholders' respective roles vis-à-vis past and future informal sector training schemes, it is now possible to make some initial remarks about their impact.

##### *First remark*

Although the established training system organises a few minor schemes, its action is almost exclusively targeted at helping people into the modern economy. Nevertheless, the high number of unemployed young qualified people and graduates raises questions about the system's ability to meet its objectives effectively.

##### *Second remark*

Undereducated and unemployed young people and adults can only be helped to find jobs if training is offered near to where they live. Training must go to them, and not the reverse. Informal sector training schemes succeed when they deal with skills issues in the target groups' workplaces.

##### *Third remark*

Local intermediaries are usually necessary for bringing

together training providers and informal sector workers: here again, only the neighbourhood and, more precisely, the people responsible for local inclusion policies, can express demand and facilitate supply. Neighbourhood action is not spontaneous, and it requires pro-active efforts by local authority officials, the voluntary sector, or both. Whatever the case may be, it is hard for training schemes to be successful in the absence of a partnership between training providers and local stakeholders or coordinators.

#### *Fourth remark*

Training schemes for the informal sector cannot be isolated actions. They are of little interest if those who

are trained have no means of subsistence or are not motivated by the prospect of boosting their business as a result. Training must therefore be an integral part of an overall effort to raise living standards. Furthermore, it will only have a lasting impact if it transforms the circu

mstances of the people trained and, if possible, leads to the development of a minimum degree of cooperative organisation or solidarity between workers in the sector. If it does this, it can be used to support more structured and targeted activities, which will consequently be less and less informal.

## 5. Some areas for debate and action to promote “effective training” in the informal sector

The informal sector is a reality with which the Moroccan authorities and society are trying to come to terms. The proof lies in the surveys which the statistics directorate has done on the sector over the last twenty years, as well as the various strategic and operational plans which the authorities have developed to enable Morocco to raise its human, economic and social development levels and thus develop the structure and potential of its labour market.

This lucid analysis of the country's development needs does not avoid the fact that the informal sector's continued, and even growing share of national wealth and labour force recruitment constitutes as great a challenge as ever. This challenge will not be met by formalising unstructured activities by force, nor by people deceiving themselves that they

can eradicate all undeclared and illegal activities in the short and medium term. However, in accordance with the assumptions of this study, it can be met by giving sufficient means in terms of knowledge and skills so that stakeholders and workers in the sector manage can move progressively from a situation where they work just to survive to one their activities are based on growth and development objectives.

This section reports on how the national authorities are currently dealing with this situation. It then assesses opportunities and limits of the societal dynamics which can affect the sector's development, before proposing some areas for action drawn up as a result of field observation and international comparative analysis.

### 5.1 Strengths and weaknesses of national development and inclusion strategies

The Moroccan state is currently developing several concurrent initiatives which place human and social development at the heart of the country's future. These initiatives are not primarily aimed at the informal sector, but they do generate effects which have an impact on it and may help it to develop.

#### 5.1.1 Incentives offered by the National Initiative for Human Development (INDH)

The INDH was launched by the King in May 2005 and will run from 2006-2010. It is considered to be the big initiative of his reign.<sup>30</sup> Bearing in mind Morocco's ongoing social deficits (the country is ranked 124th in the Human Development Index), it constitutes both an anti-poverty and anti-exclusion campaign and a reform of modes of governance. It includes four operational programmes (the campaign against rural poverty, the campaign against urban

exclusion, the campaign against economic insecurity, and the cross-sectoral human development programme), whose ultimate aim is to reduce illiteracy, poverty and unemployment. It has a very large budget (DH 10 billion, or nearly €910 million, 20% of which comes from international funds), and should provide the informal sector with access to new means of support and development. Indeed, the various programmes aim:

- to boost microcredit facilities in order to support the creation and development of income-generating activities;
- to allocate extra resources to education (and thus the campaign against undereducation) and training;

<sup>30</sup> The report draws on presentational information on the INDH which we were given (summary note by the AFD's Rabat office, *Tableau de Bord Social*, op.cit.) as well as the interviews carried out during the field study.

- to support the local development process and aid local and voluntary stakeholders in their human and social development efforts.

The initiative is currently in its launch phase, so it is impossible to know what it will change. However, it should be stressed that by developing a participative approach which notably involves local and voluntary actors in analysis and decision-making processes, by encouraging needs analysis and social development schemes, by supporting new solutions in the area of the informal economy, and by deciding to campaign extremely hard against poverty and exclusion, it does make the sector’s development and transformation feasible. Naturally, this will only happen if sufficient efforts are made in the informal sector to give a big boost to the development capacities of the people who work in the sector. The King’s speech on 18 May 2005 seems to call for such efforts because he talks of the need to use the INDH to “promote income-generating activities and stable revenues in order to fight against exclusion and unemployment, particularly among young people, while adopting a more imaginative approach to the informal sector.”

### **5.1.2 Compulsory health insurance (Assurance maladie obligatoire, AMO) for all categories of workers<sup>31</sup>**

An act adopted on 3 October 2002 introduced basic health coverage through a compulsory health insurance system (AMO) ? founded on the contribution principle and pooling of risks – and a medical assistance system (Régime d’assistance médicale, RAMED), founded on the principle of national solidarity for the benefit of poorer sections of the population. Decrees enforcing the act were published in 2005, and the whole insurance system is just being launched.

The AMO is targeted at people employed in the formal public and private sector, but also, according to the provisions of the act, at “self-employed workers, the liberal professions and any other people doing unwaged jobs.”<sup>32</sup> It is therefore directly aimed at all individuals, whether self-employed or employed, who do a job in the informal sector.

According to one of the officials from the French chamber of commerce and commerce in Morocco who was met during the survey, the AMO, which effectively came into force on 1 March 2006, “oblige all informal actors to declare any employees to the CNSS national social security fund. In return, they only have to make a very small contribution (about DH40, or €3.63). It is planned that CNSS inspectors will go from door to door to invite all actors to declare themselves. There will be no way of escaping the declaration.”

This declaration therefore offers a prospect that the informal sector will be legalised, at least as far as the payment of social security contributions is concerned. Only time will tell if this will really come about. What is certain is that some aids for micro-enterprises are conditional on registration with the CNSS. This is the case for support provided by the Moroccan small business aid association (Association marocaine d’appui à la promotion de la petite entreprise, AMAPPE), whose activities help to enhance the informal sector through the development of cooperatives.

Similarly, the report of the economic taskforce (Mission économique) on the informal economy says that “rural women wanting to set themselves up in business are thus supported and encouraged to come together in cooperatives, which should make it easier for them to meet the cost of purchasing primary materials and marketing their products. The operational principle promoted by AMAPPE is as follows: once they are members of a cooperative, each micro-enterprise must comply with current legislation and register with the CNSS. They must also meet requirements of a more social nature, by participating in a literacy programme, which will ultimately help their employees to keep their own accounts.”<sup>33</sup>

<sup>31</sup> CREDES, (2005), Rapport d’étape, A l’attention du ministère de la Santé du Maroc, Direction de la Planification et des Ressources Financières. Tableau de Bord Social, op.cit.

<sup>32</sup> Act No.65-00, Dahir No.1-02-296, 3 October 2002.

<sup>33</sup> Mission Economique de Rabat, (2004), L’économie informelle au Maroc, Ubifrance.

### 5.1.3 New incentives in the regulatory field

The Rabat economic taskforce’s study on the informal economy<sup>34</sup> lists some of the measures which were discussed during the field survey. They essentially concern the following two points:

- Tax decreases: this measure, which was mentioned by the Moroccan employers’ federation (Confédération générale des entreprises marocaines, CGEM), has entailed the abolition of the national solidarity tax, which only banks continue to pay, and the progressive reduction of corporation tax. It should also lead to a simplification of the tax system, which should concern all companies and thus put an end to exemptions which currently apply to micro-enterprises and tend to keep them in the non-structured economy;
- Easier access to credit for IPU: this had already been brought about through the development of micro-finance, but it would be useful to extend it, bearing in mind the demand (according to the above-mentioned study, 1.2 million micro-enterprises qualify for microcredit but cannot access it).

Aside from these two measures, the economic taskforce’s study proposes that there should be an information and training campaign for worker-entrepreneurs in order to raise their awareness about the social benefits they would qualify for if they registered in the formal economy.

### 5.1.4 Development of the national handicrafts market to tap its potential in the international market

For a long time, the ministry of tourism, handicraft and social economy gave priority to a social approach. However, it has now decided to change its strategy by imagining a future for the sector – which is heavily present in the informal economy – in the context of economic development and the labour market. It has therefore divided handicrafts into three main types of activities:

- handicrafts with a high cultural content: decoration, decorative furniture, clothing, accessories, jewellery and construction,

- functional handicrafts: shoes, household furniture, etc
- handicraft services: hairdressing, painting, car repair, etc.

It then matched these types of handicraft with different types of customers. It considered that handicrafts with high cultural content, such as jewellery and decoration, were targeted at foreign customers, wealthy Moroccans and tourists and that they were therefore being produced and sold far under capacity. As a result of this assumption, which is based on a prior analysis of foreign and national markets, the ministry has developed a ten-year development strategy for the handicrafts sector. It is designed to have a direct impact on workers and notably self-employed craftworkers in the informal sector. The strategy aims for a tenfold increase in export market growth, and a fourfold increase in the market for tourists. In economic terms, it has the following main objectives:

- development of a dynamic formal business sector, notably with the emergence of market leader firms,
- increased incomes for self-employed craftworkers and urban micro-enterprises in the informal economy, protection of rural craftworkers’ incomes, and improvement of working conditions for all craftworkers,
- pursuit of cross-sectoral development priorities aimed at supporting production, marketing and product quality labels, adaptation of sectoral organisations, transparency and monitoring of the sector and, finally, training.

This economic approach has the great advantage of being both realistic and pro-active. It sets attainable growth targets for the sector and thus makes improvements in the quality of informal sector jobs and skills really possible. It also presents the interest of generating real demand for training by linking it to compliance with quality standards introduced by quality labels and product marketing in international markets.

The ministry is aware of the inseparable link between delivering the strategy and raising skills levels among producers of handicrafts with high cultural content, and it has

<sup>34</sup> Op.cit.

identified vocational training as a priority means of developing the sector.<sup>35</sup> Aside from developing an overall plan for upgrading the existing vocational training system, notably by strengthening apprenticeship training in close cooperation with the vocational training ministry and crafts chambers, the ministry also plans specific schemes for the informal handicrafts sector:

- Firstly, it is offering support to self-employed craftworkers through the creation of innovative sales areas (crafts villages, economuseums) and improvement of their existing sales areas. Such changes will require self-employed craftworkers to be trained in modern management methods. They will be helped by the Maison de l'artisan crafts centre, which will itself be supported by 24 existing crafts chambers.
- It then plans to make funds available to the sector in order to train 200,000 to 300,000 craftworkers and will ensure the money is not used to create a “knowledge apartheid”, as exists nowadays. It took three years to allocate money to continuing training for craftworkers, and the provision of a DH 10,000 (or €910) grant in 2006 entailed long and protracted political negotiations.
- Lastly, bearing expected market growth in mind, it wants craftsmen to be trained in new design concepts. Training will have to be adapted to take account of them, and it will

have to be an integral feature in the new production system to be developed.

All of these schemes are included in a priority action plan which estimates that 10,000 craftworkers will need continuing training each year over a ten-year period.

Each of the three national initiatives outlined here take account of possible ways of developing the informal sector in Morocco: it must be targeted by national anti-poverty and anti-exclusion campaigns (whether for economic, social or human development); it must – in the context of the broad issue of the individual right to a decent job – provide a minimum level of social protection for those who work in the sector; and, lastly, production and marketing capacity must be substantially expanded, to help improve incomes, quality and skills.

The INDH, the AMO and the strategy for boosting the handicrafts sector are vital elements for ensuring greater productivity and quality in the Moroccan informal sector. Such progress can only be achieved through more training and improved skills. Nevertheless, analysis of the real situation in the sector shows that this will only be possible if people become less reluctant, if certain obstacles are removed, and if suitable forms of investment are introduced.

### 5.2 The development of informal sector training: a difficult context

At first glance, the informal sector's image does not encourage investment. The week-long survey revealed how difficult it is to broach the subject with some people, let alone analyse the situation and potential in a realistic and positive fashion. Three particularly problematic issues concerning the study's initial assumptions emerged during the various interviews organised: the lack of training tailored to the sector's skills needs, the exclusion of IPU and IGAs from the remit of the social dialogue and, lastly, the absence of formal funding which would enable the sector to access training schemes tailored to its needs and/or requirements.

#### 5.2.1 The lack of training targeted at micro-enterprises and IGAs

For those prepared to take a realistic look at the effective and potential role of the human factor in the informal economy, the above analysis makes various conclusions inevitable:

- It shows that workers in the informal economy have a low level of education, but that efforts to raise it would have a marked impact on IPU's productivity.
- It shows that the current vocational training system only provides a tiny proportion of the sector's vocational skills (4% of the informal sector workers have been to training

<sup>35</sup> Ministère du Tourisme, de l'Artisanat et de l'Economie sociale, Département de l'Artisanat, (2005), Plan de relance de la formation professionnelle dans le secteur de l'Artisanat.

centres), and that for 80% of workers, on-the-job training continues to be the only way of acquiring knowledge and skills.

- It shows that “remedial” or “second chance” training schemes are either organised by social assistance providers and literacy/non-formal education campaigners, or by voluntary associations and microcredit bodies, usually through a subcontracting partnership with training providers which lack institutional and responsible commitment.
- Lastly, it shows that the public authorities are starting to become aware about the potential contribution that pro-active and structured investment in the human development of all workers (including those in the informal economy) could make to the national economy.

These conclusions demonstrate that, for over 30 years, Morocco has been developing a training system which is primarily focused on qualifications in the formal sector, but has left social assistance and voluntary bodies to take the initiative elsewhere and tackle the informal sector’s problems, mainly as part of campaigns against poverty and social and educational exclusion.

The different experiences of training schemes identified during the survey reveal a structural shortage of training tailored to the needs of the informal sector. By analysing this very shortage, it is possible to identify the major characteristics of the training needed:

- It would take account of the difficulties encountered by micro-enterprises and self-employed workers when it comes to finding the time and the means to train.
- It would start by assessing the existing knowledge and skills of the workers to be trained, before attempting to identify how best it can contribute in this area.
- It would make a big effort to demonstrate how it might help to increase future beneficiaries’ incomes.
- It would involve experts and practitioners from the sector concerned in identifying the right training content and forms of delivery, and would use, if

necessary, feasibility studies on the priority qualifications to be developed in the short and medium term.

- It would be organised as close as possible to the informal workers’ homes and places of work and would exploit the combined efforts of local networks and occupational solidarity schemes.
- Lastly, it would use a pedagogic approach which endeavours to combine apprenticeship and functional literacy dynamics with experiential transfer and on-the-job learning dynamics.

Such training currently exists in an embryonic and experimental form. However, it will only be an effective way of promoting human development in the informal sector if it achieves a minimum critical mass, thus becoming visible and attractive to the 40% of the labour force who work in informal sector micro-enterprises and IGAs and who are underqualified.

### 5.2.2 The social partners’ ambiguous stand on the non-formal economy

Meetings with the CGEM employers’ federation and the Moroccan trades union confederation (Union générale des travailleurs marocains, UGTM) revealed social partner criticism of the informal economy.

The employers believe that IPU’s lack of social security and tax contributions gives the minority of modern firms the burden of having to contribute for all. They say this problem must be solved by bringing as many IPUs as possible into the formal sector, even if, in their view, this means relaxing existing tax and social security regulations.

On this issue, the CGEM spoke about two major developments:

- Having noted that handicraft enterprises had turnovers as high as many formal firms, the CGEM signed an agreement creating a handicrafts federation on 16 March 2006. The agreement formalises the sector’s activities and makes it more structured. The CGEM also negotiated a programme contract with the handicraft ministry on the development of crafts enterprises. This aims to bring 10% of the informal sector labour force into formal jobs each year.

- It also said that the opening of supermarkets and hypermarkets was making Moroccan consumers more aware about product quality. They are putting local groceries out of work, which means that many informal retail sector jobs will have to shift to the formal retail sector.

Like the CGEM, the UGTM thinks that the informal sector must become formal, if only to promote citizenship and increase contributions to the national budget. Nevertheless, while the employers say they want to develop pro-active policies for the informal sector, the trade unions – which are still present in barely structured sectors such as the textiles industry and agriculture – did not call for greater flexibility or openness as far as micro-enterprise and IGA workers are concerned. Nor did they discuss the issue of minimum rights for such workers by calling for decent jobs for them.

For the UGTM, craftworkers and informal workers do have some access to vocational training, notably through OFPPT evening classes. Although it acknowledges that educational entry requirements make it difficult for them to obtain qualifications, it has no union position or clear proposals on the importance and interest of helping uneducated or undereducated workers to access training and qualifications.

### 5.2.3 Financing mechanisms targeted exclusively at formal sector training

Studies on the financing of vocational training in African countries<sup>36</sup> describe financing processes focused on training needs and requirements in both the informal and the formal sector. They show that training funds are the most commonly used instrument for financing informal sector training. They note that, in most countries, modern firms which contribute to these funds by paying a vocational training levy accept the fact that it is mutualised because the formal and informal sectors are closely linked and show solidarity with one another both in terms of their country's economic development and their relationship with the labour market.

The survey shows that Morocco used a tax collection and grant model based on the dominant role of the OFPPT as a

spender and distributor of the funds (80% go to its operational costs, and funding applications must go through it) and on the exclusive allocation of available training funds to the modern sector. It shows that schemes to improve the skills of micro-enterprise and AGR workers are funded by the state budget (under social action, non-formal education or handicraft development programmes), international development aid (Spanish funding for the Al Amana pilot project), and, to a minor extent, by the OFPPT budget (training in mobile units, which marginally concerns the informal sector). The launch of the INDH should increase funding available for less-educated and less-qualified people, but it will not introduce any major changes to existing financing mechanisms.

Bearing these results in mind, it becomes clear that the Moroccan informal sector has no financial instrument at its disposal to meet IPUs' training requirements. Discussions with the employers and representatives of some sectors (construction and civil engineering, leather and textiles) revealed that the need and opportunity to develop such an instrument exists:

- For the CGEM, part of the funds taken up by the OFPPT's operational budget could be redirected at training for informal sector workers if it is labelled as training for the new skills and qualifications which the informal sector will need in order to develop itself. Funds should not be diverted from the formal sector to the informal sector, but the money made available to the OFPPT could be used to train for strategic or other necessary skills identified in the grey area which exists between the formal and informal economy.
- For the construction industry training agency (GIAC BTP), incentives should be developed to encourage individuals to train. Training providers could try to operate closer to building sites and offer workers training tailored to their needs. This could be paid for by funds raised by the levy but

<sup>36</sup> WALTHER, R. et A. GAURON, (2006), Les mécanismes de financement de la formation professionnelle, Les résultats de l'enquête terrain dans cinq pays d'Afrique, Ministère des Affaires étrangères.

which are not currently used for training. It might even be possible to reimburse some of trainees’ costs (travel, meals, etc.). The GIAC BTP also said that if the interest which “the CNSS has accrued as a result of the TFP training levy” is taken into account, it should be easy to find the necessary means for motivating workers to train.

- The leather and textiles training agency (*GIAC Cuir et Textile*) shares the CGEM’s view and suggests that part of the levy allocated to the OFPPT’s budget could be devoted to training informal sector workers. It also proposes that micro-enterprises could access funding (through the GIAC for example) on the condi-

tion that they present a strategic and operational funding plan.

These various proposals offer various means for reorganising current financing instruments. They also offer ways of making real training and qualification resources – which have hitherto been the preserve of the modern economy – available to informal economy workers. Without such resources, informal sector training will continue to be provided on an uncertain and piecemeal basis, and it will not help the sector to move from the survival and subsistence economy to the growth and development economy.

### 5.3 The pre-requisites for a successful support policy

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A final horizontal and coordinated analysis of the field survey’s results offers a means of outlining the conditions which, according to the stakeholders met, and in keeping with the statistical analysis, could help upgrade the skills of workers in the Moroccan informal economy and thus boost the sector’s productivity, quality and profitability.

#### 5.3.1 Relaxation of tax and social security regulations

Social security regulations (the AMO) are currently being relaxed and, according to the CGEM, the same thing could happen in the tax and labour law area. The objective is to encourage self-employed craftworkers and micro-enterprises to register, so that they can access funds generated by the levy in order to train. Along the lines of what AMAP-PE is currently doing in rural areas, this could lead to agreements enabling micro-enterprises to access the services of a cooperative, on the condition that they comply with current legislation and have their employees participate in literacy and training schemes.

#### 5.3.2 Relaxation of vocational training regulations

Current regulations more often prevent unqualified workers from increasing their knowledge and skills base rather than encourage them to do so. Firstly, the desired relaxation of

regulations should be accompanied by efforts to recognise informal sector workers’ prior knowledge and skills, especially those of self-employed craftworkers, as well as schemes to develop functional literacy, which would make all these workers more effective and able to train. Next, it should lead to the introduction of stepping-stone measures giving anyone wanting to obtain a recognised qualification the possibility to do so (as happens through national *Entraide* schemes). Lastly, as far as youth training is concerned, it should end the school-based vision of apprenticeship and ensure it is adapted to social and economic realities (prior recruitment of young people by the firm and organisation of training as and when economic activity permits).

#### 5.3.3 Reorganising training provision further to accurate identification of informal sector requirements

This reorganisation could take place in three complementary ways:

- It could be based on sectoral feasibility studies which closely match changes in products and services, employment and qualification needs and training provision, using the same approach as the studies funded by the AFD in the leather and construction and civil engineering sectors, or those organised by the handicraft ministry to develop handicrafts with a high cultural content.

- Training should be delivered by training providers as close as possible to firms and workers, and in partnership with crafts chambers, chambers of agriculture and trade associations and their federation. Only local provision will make it possible to take account of the specific needs of micro-enterprises and develop the right pedagogical approach (on-the-job training) and support (such as the advisory support and coaching developed by GTZ for apprenticeship) adapted to their specific needs.
- A far-reaching debate should be held on how to redirect vocational training funds currently absorbed by the OFPPT’s management costs, so that they cater to real training needs in the formal and informal sectors.

#### **5.3.4 Developing synergies between local solidarity schemes for the poorest in society**

The survey shed light on the role of local actors as potential mediators between informal economic stakeholders and those responsible for vocational training. This approach, in which the neighbourhood is a place for matching supply and demand and bringing together the various stakeholders in training schemes (associations, local authorities, micro-credit organisations, cooperatives, MFR centres, etc), is central to the INDH. and an effective means of intervening in order to improve the skills of the poorest local workers.

## 6. Some concluding remarks

Morocco's informal economy is an integral part of the country's traditional production and services sector, and it also rooted in the continued existence of social networks characterised by the predominance of family ties and neighbourhood relations. It occupies a significant place in the production of national wealth (40% of GDP, agriculture included) and the labour market (40% of workers outside the agricultural sector).

Intervention in this economy through training firstly entails the need to recognise that while informal sector workers are mostly uneducated or undereducated, this does not mean that they have no real knowledge or skills. Many of them possess cognitive, job-related and managerial know-how and experience which are equivalent to, if not superior to that obtained through formal training. The problem is that this know-how and experience is neither recognised, nor accredited, nor used in any way whatsoever for assessing whether people meet the entry requirements for certain training courses leading to qualifications.

Intervention in this economy through training also means improving the job skills of people who work in it (their

human capital), and, equally importantly, their ability to act autonomously and responsibly (cultural capital) and make a career for themselves in the difficult environment in which they live (social capital). Accordingly, training in the informal sector cannot just be reduced to the acquisition of technical knowledge and skills developed in existing training systems. It cannot just rely on existing schemes which are focused on certification and qualifications more than the values of job skills and economic initiative. It requires more complex schemes enabling beneficiaries to acquire the whole range of occupational, social and interpersonal skills they need for a career in the informal sector and to develop income-generating activities and profitability.

The initiatives identified during the survey show that such schemes are possible, providing as many actors and means as possible are mobilised in order to implement them, if suitable financing mechanisms are introduced, and as long as they do not remain isolated initiatives, as is the case today. Only political determination and targeted measures negotiated with the social partners can help the informal sector to become a recognised and dynamic stakeholder in the Moroccan economy and society.

## List of acronyms and abbreviations

|        |  |
|--------|--|
| AFD    | Agence Française de Développement<br>French Development Agency   |
| AMAPPE | Association marocaine d'appui à la promotion de la petite entreprise<br>The Moroccan small business aid association                            |
| AMITH  | Association marocaine des industries du textile et de l'habillement<br>The Moroccan textiles and clothing industry association                 |
| AMO    | Assurance maladie obligatoire<br>Compulsory health insurance   |
| BTP    | Bâtiment et travaux publics<br>Construction and civil engineering  |
| CNSS   | Caisse nationale de Sécurité sociale<br>The national social security fund  |
| CGEM   | Confédération générale des entreprises marocaines<br>The Moroccan employers' federation  |
| CREDES | Centre de recherche d'étude et de documentation en économie de la Santé<br>The centre for research and documentation on the economy and health |
| DERD   | Direction de l'enseignement, de la recherche et du développement<br>The Moroccan directorate for education, research and development           |
| DGTPE  | Direction générale du Trésor et de la Politique économique<br>The French treasury and economic policy directorate-general                      |
| DH     | Dirham   |
| FEDIC  | Fédération des industries du cuir<br>The leather industry federation   |
| FNBT   | Fédération nationale du bâtiment et travaux publics<br>The construction and civil engineering federation                                       |
| GIAC   | Groupement interprofessionnel d'aide au conseil<br>Intersectoral training advisory agency  |
| GDP    | Gross domestic product   |
| GNI    | Gross national income  |
| GTZ    | Gesellschaft für technische Zusammenarbeit<br>The German development agency  |
| HCP    | Haut-Commissariat au Plan<br>High commission for planning  |

|        |  |
|--------|--|
| HDI    | Human development indicator  |
| ICLS   | International Conference of Labour Statisticians   |
| IGAs   | Income-generating activities<br>Bureau international du travail  |
| ILO    | International Labour Organization  |
| IMF    | International Monetary Fund  |
| INDH   | Initiative nationale de développement humain<br>National Initiative for Human Development  |
| IPUs   | Informal Production Units  |
| MEDA   | Mesures d'accompagnement financières et techniques à la réforme des structures économiques et sociales dans le cadre du partenariat euro-méditerranéen<br>Financial and Technical Support Measures for Economic and Social Reform through the Euro-Mediterranean Partnership |
| MFR    | Maisons familiales rurales<br>Rural Family Centres   |
| MINEFI | Ministère de l'Economie, des Finances et de l'Industrie<br>French Economy, Finance and Industry Ministry   |
| OFPPPT | Office de la formation professionnelle et de la promotion du travail<br>The Public Vocational Training and Jobs Agency   |
| NGOs   | Non-Governmental Organisation  |
| RAMED  | Régime d'assistance médicale<br>Medical Assistance System  |
| TFP    | Taxe de formation professionnelle<br>Vocational Training Levy  |
| UGTM   | Union générale des travailleurs marocains<br>Moroccan Trades Union Confederation   |
| WAEMU  | West African Economic And Monetary Union   |
| USAID  | United States Agency for International Development   |

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