

Strategic support for youth entrepreneurship in Morocco: Challenges, mechanisms, and prospects

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Abstract. The study explores the promotion of youth entrepreneurship in Morocco, highlighting the need for tailored strategic support. It examines the role of institutional mechanisms, public actors, and the socio-economic context in developing entrepreneurial spirit among Moroccan youth. The analysis highlights the obstacles encountered, particularly administrative, financial, and human capital constraints, while offering a comprehensive understanding of the Moroccan entrepreneurial ecosystem and its levers for promoting growth in the sector. The study also provides strategic recommendations for policymakers and support institutions to enhance the effectiveness of entrepreneurial programs, addressing key barriers and fostering sustainable growth among young entrepreneurs.

Keywords: *Entrepreneurship; Young people; Morocco; Strategic support; Ecosystem.*

1. Introduction

Nowadays, entrepreneurship is becoming an important pillar in improving competitiveness among the economies of countries around the world. It continues to promote economic growth and job creation. In addition, most researchers and economic agents agree that the entrepreneurial economy must be dynamic and innovative in every nation in the face of globalization and rapid technological progress. This is why government institutions are trying to implement policies to assist, support, and stimulate entrepreneurs in general and project leaders in particular. These incentives aim to create a climate conducive to stimulating entrepreneurship and business creation through a set of specific incentives (e.g., tax exemptions, financial aid, subsidies, etc.) or through the creation of support organizations and new structures (e.g., clusters, incubators, business nurseries, etc.).

In most studies, it is noted that entrepreneurial development is largely linked to the effectiveness of policies aimed at: minimizing the bureaucratic burden of administrative regulations that hinder the growth of entrepreneurial activity, access for small and medium-sized enterprises (SMEs) to microfinance, innovation, and technology, opening up international markets and promoting female entrepreneurship, and providing support and guidance at all levels are essential requirements for entrepreneurs and for stimulating entrepreneurship.

The entrepreneurial ecosystem approach goes further in that it emphasizes not only the factors conducive to entrepreneurship, but above all the complex interactions between several political, financial, human, cultural, market-related, and infrastructural, professional, and institutional

dimensions, whose combinations give each ecosystem its own unique character (Isenberg, 2011; Kouraiche, 2018). This can encourage project leaders to embark on entrepreneurship by establishing a favorable entrepreneurial ecosystem.

Indeed, entrepreneurial dynamism depends entirely on this ecosystem and vice versa. In this regard, supporting the links between the entrepreneurial ecosystem and entrepreneurship seems wise to strengthen the entrepreneur's chances of success. This is because the whole contributes favorably to business creation and entrepreneurial dynamism. The development of the entrepreneurial sphere based on a coherent ecosystem brings remarkable ease to the turning of a country's wheel of growth.

In recent years, Morocco has undertaken structural reforms aimed at promoting its openness to the world by ensuring a conducive economic environment and a favorable social climate. As a result, the pace of economic and social reforms has accelerated, and major progress has been made in terms of macroeconomic stability and the opening of the labor market. In this dynamic economic and social context, entrepreneurship appears to be an essential condition for the development and emergence of the national economy. It creates jobs, promotes the wealth of society, contributes to community development, supports environmental sustainability, and generates social capital.

Entrepreneurship is treated as one of the main areas of development in Morocco. Morocco has implemented a whole range of measures to improve the entrepreneurial ecosystem with a view to encouraging business creation. Thus, the promotion of entrepreneurship is considered a priority objective of the government.

The government has implemented a policy focused primarily on supporting self-employment initiatives, providing support to entrepreneurs, encouraging creativity and innovation, and increasing the effectiveness of employment promotion initiatives.

Morocco has undertaken numerous reforms aimed at encouraging entrepreneurship and improving the business climate. It has simplified the administrative procedures for setting up a business. Today, this can be done through a one-stop shop (at the Regional Investment Centers, or CRI) and without any capital requirements. In addition, the elimination of registration fees and stamp duties, the simplification of property transfer procedures, the dematerialization of customs clearance procedures, and the reform of the commercial code are all measures that have enabled Morocco to significantly improve its ranking in the World Bank's "Doing Business" report, rising from 129th position in 2008 to 53rd in 2019 out of 190 countries, gaining 76 places in 10 years. In addition, two other reforms have been undertaken to expand the range of entrepreneurial financing options by establishing a legal framework for crowdfunding and business angel activities.

However, despite efforts over the past 30 years, the kingdom has not succeeded in generating sufficient momentum for the emergence of an entrepreneurial economy. The creation of businesses in Morocco has certainly seen significant growth in volume in recent years, with an average annual growth rate of 7.19%, but it must be noted that this remains very modest given the potential of our economy.

The importance of entrepreneurial support, both at the operational and financial levels, is well established. However, the main challenge lies in the ability of public and private actors to understand the needs and expectations of project leaders and entrepreneurs in terms of support for business creation and development.

Therefore, it is essential for Morocco to work towards a better understanding of the entrepreneurial value chain in terms of the needs/supply relationship in entrepreneurial support.

Unemployment has been and remains one of the most pressing issues for Morocco. It should be noted that, according to the information note from the High Commission for Planning on the main characteristics of unemployment and underemployment in 2020, the number of unemployed people increased by 322,000 between 2019 and 2020, rising from 1,107,000 to 1,429,000 unemployed, which corresponds to an increase of 29%. This increase, resulting from a rise of 224,000 unemployed people in urban areas and 98,000 in rural areas, was recorded exclusively among people who had previously been in work. There has been a sharp rise in the unemployment rate, particularly among young people, women, and graduates. After a downward trend over the past three years, the unemployment rate rose by 2.7 percentage points between 2019 and 2020, from 9.2% to 11.9%.

For more than 30 years, public authorities have recognized that promoting entrepreneurship among young people could be a potential solution to this scourge, given the inability of the public sector to absorb the large number of graduates and the difficulty for the private sector to find the right profiles for its needs. Self-employment and self-integration have therefore emerged as dynamic and multiplier solutions that could potentially provide a constructive and lasting solution to youth unemployment.

Several programs and initiatives to support young people in starting their own businesses have been launched since the 1980s. These programs play a crucial role in the training, development, and socio-economic integration of young people. They aim to: supporting young people, identifying the social issues that affect and concern them, and helping them in their entrepreneurial endeavors. The main goals of these programs are to develop skills and abilities in young people that will benefit their professional careers, such as a sense of responsibility, project management skills, teamwork, and independence.

2. Literature Review

a. Youth Entrepreneurship : Context, Challenges, and Theoretical Framework

The crucial role played by youth entrepreneurship as a lever for economic development and job creation is increasingly well understood. In developing countries, the importance of business creation and self-employment is vital to the entire development dynamic (PONSON B. and SCHAAN J. (1993)). It is an essential source of wealth creation and the fight against unemployment and underemployment. Furthermore, it should be noted that there is a striking contrast between young people's words and actions when it comes to entrepreneurship. While we are living in an era where the majority of young people value entrepreneurship and increasingly want to be masters of their own destiny, only a small percentage of them venture into starting a business. They are more inclined toward salaried employment and public sector jobs. Their appetite for risk and entrepreneurial adventure is increasingly limited.

i. The young entrepreneur and his role

An entrepreneur is a product of their environment, which is why it is important to promote entrepreneurial culture, particularly among young people, in order to develop a new generation of young promoters capable of assuming their entrepreneurial responsibilities.

However, the concept of the young entrepreneur has evolved over time, seemingly in parallel with the increasing complexity of economic activity and its environment. As a result, the concept encompasses many characteristics that are sometimes only loosely related to each other, so that there is currently no agreement on what exactly an entrepreneur is, and more specifically, what a young entrepreneur is. This appears to be a key element in the complex process of business creation and management. It is seen as the center of the activities involved in creating an organization, while constituting only part of the complex process of creation. The

emphasis is on “action,” that is, on what the young entrepreneur does and how he or she behaves. For most liberal economists today, young entrepreneurs remain the cornerstone of innovation, business development, and economic growth.

On another level, young people under the age of 30 are increasingly among those starting businesses. They are showing a growing interest in entrepreneurship. They are the ones who are shaping the future of business creation and, in doing so, our economic future. They are also changing the social landscape in a world where the “lifetime career” is no longer the norm (APCE, 2000; LE QUAN, 2003). Entrepreneurship among young people has now become a strategic issue in policies to promote entrepreneurial spirit and culture in different countries. Young people now see starting a business as a viable career option, either out of conviction and vocation or by default. Moreover, young people are more likely than their elders to start a business a second or third time.

In fact, they can maintain their entrepreneurial careers longer than those who start businesses at a later age (Stevenson, 1987). To encourage young people to become entrepreneurs, it is therefore important to reach out to all young people.

ii. Specific characteristics of youth entrepreneurship

Youth entrepreneurship is a key political priority, as it is a means of promoting competitiveness and employment. Young entrepreneurs have the potential to create a new economic dynamic that generates growth and employment. All countries are paying particular attention to promoting entrepreneurship, and are implementing action plans to support entrepreneurship focused on creating an environment conducive to youth entrepreneurship.

Rising youth unemployment poses a threat to economic and political stability. Countries with very young demographics are even more at risk. Furthermore, negative growth means fewer job opportunities and points to the need for alternative means of job creation. Youth entrepreneurship can be part of the solution. Many experts believe that entrepreneurship could reintegrate marginalized young people into the mainstream economy.

The term “young entrepreneur” refers to “any person between the ages of 15 and 35 who demonstrates innovation, initiative, creativity, and risk-taking in starting a business.” According to the few existing data and studies, in both developed and developing countries, young people who start their own businesses generally succeed in developing a business, but the size and economic weight of these businesses remain well below those created by their elders. That said, the fact that young people are starting their own businesses helps to solve certain problems related to unemployment (which particularly affect young people), such as delinquency and the impoverishment of a community.

Young entrepreneurs tend to recruit their first employees from their immediate geographical surroundings and from the same age group, or even younger than themselves. But there is also an economic benefit: given that young entrepreneurs are very involved in the local market, any new business creation has the effect of breathing new life into the local economy. These are characteristics common to both economically strong and weak countries. However, fundamental differences exist, particularly in the choices and ambitions of young entrepreneurs depending on where they live (Francis Chigunta, 2002).

In developing countries, the rate of jobs created and filled by young people is higher than in developed countries, even if, once again, it remains lower than the number of jobs generated by adults. But regardless of the country of residence—developing countries, developed countries, or emerging economies—past studies show that the difficulties that limit entrepreneurship among young people are the same.

Thus, young people, who face more difficulties than adult entrepreneurs, must overcome the following barriers:



Source: Authors

These constraints expose businesses created by young people to risks that are much greater than those faced by older entrepreneurs. However, it is difficult to analyze whether risk-taking by young entrepreneurs is calculated or not.

Despite these constraints, entrepreneurship is undoubtedly not a panacea that will definitively solve the problem of youth unemployment, but it can certainly be part of the solution. To achieve maximum effectiveness and efficiency, policies in this area should focus on young people with the best chances of success, offer sufficient support to enable them to start a business outside the usual sectors (characterized by low barriers to entry but subject to strong competition), and propose integrated packages of complementary services rather than isolated instruments. Supporting young people to start businesses therefore has a strong social impact, as it enables them to create jobs and contribute to the economy. but subject to strong competition) and offer integrated packages of complementary services rather than isolated instruments. Supporting business creation among young people therefore has a strong social impact, as it creates jobs, particularly among marginalized young people.

Youth entrepreneurship is a lever for job creation, and the importance of business creation and self-employment is vital to the overall development dynamic. It is an essential source of production and wealth and a means of combating unemployment. Youth entrepreneurship is at the heart of political priorities, as it is a means of promoting competitiveness and employment.

Young entrepreneurs have the potential to create a new economic dynamic that generates growth and employment. All young people need to understand entrepreneurship in order to make informed career choices. They need a supportive ecosystem that offers career guidance services that recognize and promote entrepreneurship as a viable option in the labor market. Young people should be encouraged to engage in self-employment and start a business as a career path.

b. Entrepreneurial Ecosystem

The term “ecosystem” was first used in biology by English botanist George Tansley in 1935. His aim was to define a dynamic whole comprising a biotope or natural environment (climate, soil, water, and other inorganic elements) and the biocoenosis or living organisms (microorganisms, animals, plants) found within it. It replaces the system, which is composed of an environment and all the species that exist on the planet. Tansley's work leads us to a better understanding of how exchanges between the environment and living organisms take place, according to the processes of ecosystem functioning.

The ecosystem phenomenon is used in the field of entrepreneurship under the concept of

“entrepreneurial ecosystem.” In 1988, the term ecosystem was first used by Valdez J. (1988) in his article “The entrepreneurial ecosystem: toward a theory of new firm formation,” which aims to analyze the start-up phenomenon, encompassing current market conditions, the immediate environment, and the outcome of relationships between potential entrepreneurs. However, academic research on the entrepreneurial ecosystem only emerged in the 2000s and has been growing since 2016 (Malecki (2018).

Today, most researchers assume that entrepreneurship is very important for economic development in business and academic circles (Acs, Desai, and Klapper, 2008; Audretsch and Lehmann, 2005; Isenberg, 2010; Markley, Lyons, and Macke, 2015). Individual and contextual factors are crucial for entrepreneurs when making decisions in any local context (Acs, Autio, and Szerb, 2014; Mason and Brown, 2014; Nylund and Cohen, 2017; Kouraiiche, 2018).

Firstly, the project leader embarks on the project based on the opportunities and attitudes that exist in a particular context in which individuals operate (Wright, 2014; Acs, Autio, and Szerb, 2014). Second, the local context has a significant influence on the nature of the business and its start-up (Stam, 2014). For example, the creation of a start-up has little impact on a country's growth rate (Mason and Brown, 2014).

According to Lichtenstein and Lyons (2001), the formation of a support system or ecosystem enables economic development based on entrepreneurship. This model aims to improve and upgrade the partnership between entrepreneurs and the community, as well as to focus on the needs of entrepreneurs. Since the 2000s, the concept of community entrepreneurship has emerged and been conceptualized in a general way (Isenberg, 2010; Lichtenstein and Lyons, 2001; Markley, Lyons, and Macke, 2015; Stam and Spigel, 2016). In modern literature reviews, the term “community entrepreneurship” is equivalent to entrepreneurial ecosystem. “The recent widespread dissemination of the concept of entrepreneurial ecosystems has triggered the creation of support policies and programs, initiatives to promote entrepreneurship, and efforts to stimulate engagement in the entrepreneurial sphere in the regions” (World Economic Forum, 2013; Isenberg, 2014; Auerswald, 2015; Kouraiiche, 2018).

c. Entrepreneurial support and youth integration

Micro and small enterprises (MSEs) created and/or managed by young people are an essential part of the national productive fabric. They play a key role in the economy by contributing significantly to economic growth, employment, poverty reduction, and local and regional development. However, the essential economic and social importance of this group of businesses and the major constraints they face have prompted the government to implement a comprehensive support and assistance strategy, which began in the early 1970s.

Indeed, the creation of SMEs often poses many obstacles for young people. These constraints are linked, on the one hand, to an external environment that is hostile to entrepreneurship, such as financing, cumbersome and complex administrative procedures, inappropriate regulations, etc.; and on the other hand, to internal constraints inherent in managerial capacities, mainly due to a lack of training in both entrepreneurship and management, and a lack of support in terms of assistance and advice.

i. Entrepreneurial support in Morocco: analysis of needs and offerings

According to a study on the diagnosis of entrepreneurship actors and initiatives in Morocco conducted by an expert in entrepreneurship, economic development, and the private sector, we were able to understand and analyze the different needs of young people in terms of entrepreneurial support.

Table 1 summarizes these entrepreneurial support needs, grouped into seven categories that

reflect different stages and dimensions of the entrepreneurial journey, from inspiration to resilience.

Table 1: Table of entrepreneurial support needs

Category	Needs
Inspiration	Introduction to entrepreneurship, training, information on support mechanisms
Intent	Ethics, personal development, support mechanisms
Creation	Formalities, R&D, real estate, market
Stabilization	Public procurement, online platform
Growth	Strategic development, markets, fundraising
Backup	Technical support, mediation, coaching
Resilience	Psychological support

Source: Authors

d. Components of the Moroccan entrepreneurial ecosystem

i. Public aid organizations

- **The regional investment center (CRI)**

The Regional Investment Center (CRI) is a public body responsible for contributing to the implementation of government policy on development, investment incentives and promotion, and comprehensive support for businesses, particularly microbusinesses and SMEs. The CRI's new structure is based on two divisions: the "Investor Center" division and the "Economic Stimulus and Regional Development" division. As the sole point of contact for business creators and investors, it has the following missions It assists with business creation and is one of the main points of contact for anyone wishing to start a business, regardless of its form. Access to reception, guidance, assistance, and information. Completion of the necessary procedures and formalities for starting a business within an average of 48 hours; Centralization of the required information in a single form that serves as an application for registration for business tax, declaration of registration in the commercial register, declaration of tax identity, and application for affiliation with the CNSS.

- **The Social Development Agency (ADS)**

The Social Development Agency (ADS) is a public institution dedicated to reducing poverty and promoting social development in Morocco, complementing other state instruments that contribute to reducing the social deficit. The Agency's work targets vulnerable and/or disadvantaged social groups in both rural and urban areas.

It operates within a strategic framework based on three pillars: capacity building for local actors (RCA), through two programs supporting associations and local communities; social integration through economic development (ISE), which is divided into three main programs: the first (Tatmine) to promote local industries, the second (MOUWAKABA) to support cooperatives, and the third (MOUBADARA) to support the creation of very small enterprises

(VSEs); Local support for national social programs (ALPS), through which ADS provides local support for various major programs, particularly in education, health, and social inclusion through sport and culture, targeting people with disabilities, women, and young people.

- **Embassies of the Kingdom in Morocco**

For Moroccans living abroad, Moroccan embassies serve as a valuable link to local institutions. They are equipped with the necessary promotional and informational resources to support Moroccan and foreign business communities in their search for trade and partnership opportunities. Embassies have economic services that provide a number of studies on the Moroccan market as well as information on how to set up a business in Morocco.

- **Regional Committee for Business Creation (CRPCE)**

Launched jointly by the Banque Populaire Foundation for Business Creation and the Regional Investment Centers, these committees aim to create synergies between business creation stakeholders and promote entrepreneurship at the regional level.

In addition to the founding organizations, these committees include the following entities: Directorates of Regional Popular Banks, Universities, the Casablanca Chamber of Commerce, Industry and Services (CCIS), OFPPT delegations, the SME/SMI Federation, the Moroccan Franchise Federation, AFEM, ESPOD, the Centre for Young Managers and R&D MAROC. Through the CRPCE, each project leader can benefit from support at every stage of the creation process, from the definition of the project to two years after its creation.

- **The Moroccan Microenterprise Support Institution (INMAA)**

The Moroccan Microenterprise Support Institution is an association created in 1999 and approved by the relevant ministry in 2000. Its mission is to contribute to the fight against poverty through microcredit programs for the working poor, particularly women, who need small loans to strengthen their economic activities or start new ones. Its activities cover the whole of Morocco, particularly rural areas. In addition to solidarity-based microcredit, its vision has two main components: developing new financial products tailored to the needs of specific economic sectors and forging partnerships with various local, national, and international organizations to ensure that actions in targeted regions are complementary. INMAA's motto is "fighting poverty where it is most difficult to reach."

- **The National Initiative for Human Development (INDH)**

The INDH is responsible for combating poverty, vulnerability, and social exclusion through the implementation of programs to support basic infrastructure, training and capacity-building programs, social, cultural, and sports activities, as well as the promotion of income-generating and job-creating activities. The INDH also aims to support entrepreneurship among young people and promote and develop an entrepreneurial culture through: Support for the creation of a new generation of income-generating projects, particularly small and very small businesses, and the implementation of support measures that cover the entire process of supporting entrepreneurship (pre- and post-creation support) in a consistent and continuous manner.

- **National Agency for the Promotion of Employment and Skills (ANAPEC)**

- Advice and guidance on completing formalities Support for project leaders in setting up their businesses
- Advice and guidance on completing the administrative formalities for setting up a business, Guidance and awareness-raising on entrepreneurship

- Awareness-raising workshops and seminars: Information on the start-up process; Awareness-raising on entrepreneurship; Emergence/validation of the project idea;
- Individual interviews: Validation of profile/project and contractualization;
- Support workshops: Information and guidance on financing;

- **The Chamber of Commerce and Industry**

There are currently 12 chambers of commerce, industry, and services covering the entire territory of the Kingdom of Morocco. They are organized within the framework of the Federation of Chambers of Commerce, Industry, and Services of Morocco (FCCISM), which represents them at national and international levels. The fundamental mission of the CCIS is to strengthen the commercial, service and industrial sectors, to meet the needs of businesspeople in terms of information and promotion, and to encourage and support economic relations across the various fields and sectors that link Morocco to the rest of the world.

ii. Private aid organizations

- **The General Confederation of Moroccan Enterprises (CGEM)**

The CGEM works to create a favorable investment environment and defends the interests of its members, 95% of whom are small and medium-sized enterprises. The CGEM also promotes the international development of businesses by expanding its network and, in turn, that of its members.

With the CGEM, Moroccan businesses have a better chance of being heard. Through its wide range of services, the CGEM aims to meet the expectations of its member companies. SMEs can benefit from several services, including meetings, seminars, training, international support, intermediation, social mediation, tax advice and appeals, business centers, and more.

- **The Young Leaders Council**

Created in 1938 by Jean Mersch, the CJD attracts more and more members every year: in 2020, the CJD represents more than 5,700 women and men in France (female and male leaders and executives). The CJD is also present in 16 countries around the world. The CJD is a movement of militant entrepreneurs committed to sharing and defending values and training in their profession as entrepreneurial leaders. Entrepreneurs and senior executives come to the CJD to learn about leadership, try out new practices, discuss similar concerns in complete confidentiality, and benefit from a friendly network

- **The Confederation of Moroccan Junior Enterprises (CJEM)**

The Confederation of Moroccan Junior Enterprises (CJEM) was created to promote the concept of JEs at the national level, but also to ensure that the status of Junior Enterprise is legally recognized and valued by companies. The CGEM also works to ensure that each member of the confederation maintains the required level of quality and professionalism. If this is not the case, it is there to support and guide them in the implementation of various projects and missions. Thus, the Confederation of Moroccan Junior Enterprises (CJEM) is the umbrella organization for the Junior Entrepreneurship movement in Morocco, with two objectives: the first is to promote entrepreneurial spirit among young people, and the second is to facilitate their entry into the workforce.

- **Co-working spaces**

Co-working spaces are workspaces that can be rented by any start-up entrepreneur who wants or cannot afford to provide their business with dedicated premises. To solve this problem,

spaces are available to rent for any entrepreneur who wants a professional space in which to carry out their activities. These spaces offer the following advantages: Breaking the isolation of entrepreneurs A space to meet other creators: ideas, experiences, information, partnerships, innovation... Prices within the budget of start-up entrepreneurs Appropriate work tools: printers, scanners, telephones, fax machines, internet, training rooms, seminars, training courses, coaching, national and international meetings.

e. Linking theory to the research question

While the literature reviewed highlights the importance of youth entrepreneurship, the entrepreneurial ecosystem, and institutional support mechanisms, there is a need to explicitly connect these insights to the research question of this study: how do support programs like Maroc PME influence youth entrepreneurship in Morocco? Theories on entrepreneurial motivation (Ponson & Schaan, 1993; Stevenson, 1987), the role of the entrepreneurial ecosystem (Valdez, 1988; Malecki, 2018; Acs et al., 2014), and community entrepreneurship (Isenberg, 2010; Lichtenstein & Lyons, 2001) provide conceptual frameworks to interpret the observed motivations, constraints, and perceptions of young entrepreneurs. By integrating these theories with empirical investigation, this study seeks to identify the mechanisms through which policy interventions and support programs can enhance entrepreneurial engagement, address barriers, and promote sustainable business creation among youth. In other words, the literature guides the analysis of how structural and individual factors interact to shape the effectiveness of entrepreneurial support initiatives, allowing the study to move beyond descriptive observations toward actionable insights.

3. Research methodology

To address the research question concerning the contribution of entrepreneurial support programs to the promotion of youth entrepreneurship in Morocco, we adopted a qualitative approach. This methodology allows for an in-depth exploration of perceptions, practices, and institutional dynamics within the entrepreneurial ecosystem. Our approach was structured around two main phases: documentary research and qualitative data collection in the field.

a. Documentary research

The first phase consisted of an in-depth documentary review, aimed at identifying and analyzing existing work on youth entrepreneurship, support mechanisms, and institutional practices in the field of entrepreneurial support. This research enabled us to establish a solid theoretical basis and identify the main themes related to our subject of study. The sources used included university theses, scientific articles, institutional reports, and specialized publications.

b. Empirical data collection

In a second phase, we collected qualitative data using two main techniques: direct observation and semi-structured interviews.

- **Semi-structured interviews**

Semi-structured interviews were the main tool used to collect data. They were conducted in two stages:

- First, with the managers of the regional civil space (Fez-Meknes), as key players in the implementation of the Maroc PME schemes. These interviews provided information on the management, missions, and practical application of entrepreneurial approaches in these programs.

- Next, with a sample of young entrepreneurs who had benefited from the programs. The purpose of these interviews was to gather their perceptions, experiences, and assessments of the support mechanisms and the local entrepreneurial ecosystem.

The data from the interviews were analyzed thematically, enabling the main lessons to be drawn regarding the effectiveness, relevance, and limitations of the measures studied.

c. Justification of the sample selection

The sample of young entrepreneurs was deliberately chosen to ensure relevance and richness of the data. Only individuals who had directly benefited from Maroc PME programs were included, allowing us to focus on participants with firsthand experience of the support mechanisms under study. This purposive sampling ensures that the findings reflect the perceptions, motivations, and challenges of those most affected by the initiatives. Furthermore, the inclusion of program managers and key actors from the Fez-Meknes civil network provides complementary insights into institutional practices and program implementation, enhancing the credibility and triangulation of the results. The combination of these two groups—beneficiaries and implementers—offers a comprehensive perspective on the effectiveness and limitations of entrepreneurial support in Morocco.

d. Presentation Of The Empirical Study Area

Morocco SME (formerly ANPME) is an operational instrument of the public authorities for the development of SMEs and is at the heart of Morocco's business support system. In light of Law 53-00 establishing the charter for small and medium-sized enterprises, the State-Agency contractual framework for supporting entrepreneurship and business competitiveness governing it, and its amendment, the National Agency for the Promotion of SMEs (Maroc PME) has the following main missions:

- Developing the competitiveness and growth of micro, small, and medium-sized enterprises through support, advice, and technical assistance, as well as targeted and tailored investment support that generates added value and employment
- Strengthening the entrepreneurial ecosystem through the development of entrepreneurial support mechanisms and capacity building for local actors.

The Maroc PME Agency provides small and medium-sized enterprises with a range of services to support growth and develop competitiveness, namely: Tatwir Green Growth, Tatwir Start-up, Mowakaba, and NAWAT. During our internship, we assisted with the NAWAT initiative.

The NAWAT program is a group support service for project leaders, self-employed entrepreneurs, and very small businesses. The program's activities are carried out by high-quality experts and technical advisors and cover:

- NAWAT pre-investment, which aims to support targets in developing their business plans.
- NAWAT post-investment, which aims to support targets in improving their entrepreneurial, managerial, and professional skills and provide them with advice and technical assistance.

e. General presentation of the civil network in Fez and the region managing Maroc PME programs

The Réseau Espace Civil de Fès et Région (Fez and Region Civil Space Network) is a non-profit association founded in 2007. It manages a center run by the Mohammed V Foundation

for Solidarity, whose mission is to strengthen the capacity of associations to promote sustainable development in the Fez/Meknes region. It has always targeted young people in its actions, as evidenced by:

- The Youth Council, created in 2012,
- Project to strengthen young people's financial education skills in partnership with BARID BANK and the SILATECK program,
- Project to strengthen micro-entrepreneurship among young people aged 18 to 30 who are disadvantaged or work in the informal sector, in partnership with the Ministry of Youth and Sports via the World Bank,
- The RECFR is considered a support and entrepreneurial assistance structure within the framework of the GIZ's TAM III program, which aims to assist entrepreneurs in improving their income,
- Management of the INDH platform within the framework of its Program 3, which aims to improve the income and economic integration of young people

Through its youth council, RECFR has carried out several initiatives, including training courses, national and international exchanges, and the organization of training to strengthen the capacities of young people for better integration into the economic fabric of the Fez/Meknes region. RECFR draws its strength from its human resources potential, which is reflected in its board of directors, whose members have extensive experience in the field of support and coaching.

4. Presentation and discussion of results

a. Presentation of results

We interviewed thirty-two entrepreneurs, fifteen of whom are young people aged between 22 and 35.

Table 2 presents the profile of the young entrepreneurs surveyed, including their business type, sector of activity, legal status, educational background, and gender. This contextual information provides a basis for interpreting their perceptions and experiences discussed in the subsequent sections.

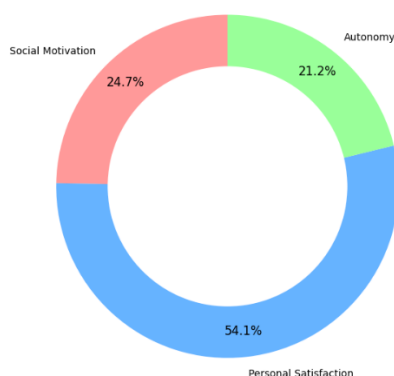
Table 2: Profile of young entrepreneurs surveyed

ID	Type	Sector	Legal Status	Education	Gender
E1	VSE	Trade	LLC	Technician training	Male
E2	VSE	Craftwork	Single-member LLC	High school level	Male
E3	Individual	E-commerce, digital marketing	Individual	University degree	Male
E4	VSE	Carpentry and aluminum	LLC	Specialized technician	Male
E5	VSE	Green energy	LLC	University degree	Male
E6	VSE	Industry	LLC	Technician diploma	Male
E7	VSE	General electricity	LLC	Technician diploma	Male
E8	Individual	Green energy	Individual	University degree	Male
E9	VSE	Textile and clothing	LLC	Technician training	Female
E10	VSE	Multi-ethnic installation services	LLC	Technician training	Male
E11	Self-employed	Sound system services	Individual	High school level	Male
E12	Individual	Automotive	LLC	Technician training	Male
E13	VSE	Cosmetic products manufacturing	LLC	University degree	Female
E14	Self-employed	Electronic installation	Individual	High school level	Male
E15	VSE	Training center and IT equipment sales	LLC	University degree + technician	Female

Source: Authors

The following graphs (Figure 2) present an analysis of data from interviews conducted with young entrepreneurs. They provide insight into the motivations that led them to embark on entrepreneurship.

Figure 2: Motivation Factors Distribution

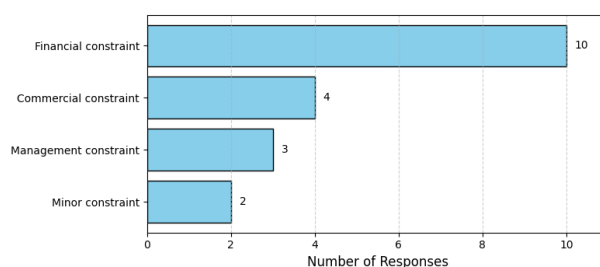


Source: Authors

Data analysis reveals that the main motivation for young people to start a business is social, particularly the desire to escape unemployment and improve their socioeconomic situation through self-employment.

Figure 3 further illustrates that financial motivation is also a key driver in the entrepreneurial process. The search for stable income and improved living standards appears to be key factors that have prompted young people to embark on entrepreneurship.

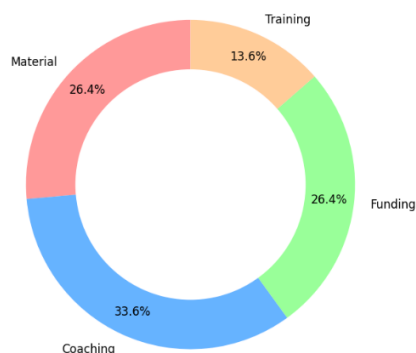
Figure 3: Constraints Faced by Entrepreneurs



Source: Authors

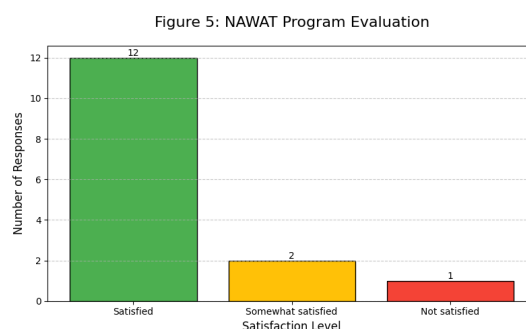
Figure 3 shows that financial constraints are an obstacle for the majority of entrepreneurs, with bank loans and the guarantees required being the main problems. The majority of the managers interviewed confirm this reality, stating that they encounter difficulties in obtaining sufficient capital to start a business. The lack of capital and, above all, the inability to finance the needs related to the company's activity are key barriers. There are also constraints related to human capital management, product marketing, lack of professional relationships, administrative burdens, etc.

Figure 4: Environmental Entrepreneurial Support



Source: Authors

Figure 4 illustrates that the majority of participants have already benefited from training and coaching. However, for most entrepreneurs, this environment appears very challenging, particularly for young people with little experience and few tools to deal with the many obstacles inherent in this environment.



Source: Authors

Figure 5 shows that the majority of participants have already benefited from training and coaching. Despite this support, the entrepreneurial environment remains very challenging, especially for young people with limited experience and few tools to navigate the many obstacles inherent in starting and managing a business.

According to the interviews conducted, most participants were satisfied with the entrepreneurial skills they acquired.

After analyzing the training evaluation forms completed by the participants, we found that they were satisfied with the skills and information they acquired in relation to production management, sales development, financial management, market access, digital marketing, and e-commerce, etc.

b. Discussion

This table 3 summarizes the main findings regarding youth entrepreneurship promotion, perceptions, motivations, constraints, and the entrepreneurial environment, based on interviews and literature analysis.

Table 3 – Summary of Key Themes from the Discussion

Theme	Summary
Promotion of entrepreneurial culture among youth	The Espace Civil Network of Fez and Maroc PME promote entrepreneurial culture among youth, emphasizing traits such as risk-taking and self-confidence. However, the absence of entrepreneurship in higher education limits the development of this culture.
Perceptions of young entrepreneurs about Maroc PME	Maroc PME programs enhance young people's skills through targeted training (management, digital marketing, leadership). Young entrepreneurs are generally satisfied with the training received and remain motivated.
Motivations of young entrepreneurs	The primary motivation is social (escaping unemployment, self-employment), followed by financial and personal fulfillment reasons. Some are demotivated due to lack of willpower, not because of insufficient support.
Constraints faced by young entrepreneurs	Major obstacles include bureaucratic complexity, limited access to funding, lack of market research, and a shortage of qualified human capital. Financial constraints remain the main barrier to development.
Entrepreneurial environment	The environment is considered challenging, with financial, administrative, commercial, and human-related issues. The lack of tailored support is a significant hindrance. The absence of crisis support reduces entrepreneurial resilience.

Source: **Authors**

The findings summarized in Table 3 can be interpreted through established theoretical frameworks in entrepreneurship research. The promotion of entrepreneurial culture by Maroc PME and local networks aligns with Schumpeterian theory, emphasizing innovation and risk-taking as key drivers of economic development. The generally positive perceptions of training programs support Bandura's social learning theory, suggesting that structured skill development and mentorship enhance entrepreneurial self-efficacy.

The dominant social motivations, particularly escaping unemployment and achieving self-employment, reflect the push-pull theory of entrepreneurship, where push factors (limited job opportunities) and pull factors (autonomy, financial prospects) jointly shape entrepreneurial decisions. Financial and bureaucratic constraints underscore the relevance of institutional theory, highlighting how formal regulations and access to resources critically affect entrepreneurial outcomes. Finally, the challenging entrepreneurial environment observed points to ecosystem theory, indicating that entrepreneurship flourishes only when interdependent components such as finance, human capital, market access, and institutional support are effectively aligned.

By linking the empirical evidence to these theoretical perspectives, it becomes clear that youth entrepreneurship in Morocco is shaped by a combination of individual motivations, institutional limitations, and systemic ecosystem factors. These insights have practical implications for policymakers: enhancing higher education entrepreneurship curricula, simplifying bureaucratic procedures, and providing targeted financial support could significantly improve

entrepreneurial outcomes.

5. Conclusion

In conclusion, the initiative was beneficial. According to participant evaluations, we found that they were generally satisfied with the workshop sessions and appreciated the program, the group, and their performance over the course of the days. The initiative enabled participants to get to know each other better and, above all, to identify their strengths and weaknesses, raise awareness of common practices, identify gaps in management and organization, understand the importance of leaving a trace of every activity and action, learn how to plan and schedule, and, most importantly, learn how to position themselves and work on areas for improvement.

Despite their importance, the efforts made by the Moroccan government to promote entrepreneurship are considered insufficient. In this regard, entrepreneurs' perception of the role of the government is indicative of the problems faced by the new generations of Moroccan entrepreneurs and businesses. Their main demands are: the removal of obstacles to entrepreneurship, financial support, guidance, support, and training, which suggests the implementation of a concerted and coordinated multidimensional public policy involving all business partners. Thus, the Moroccan government must:

- Promote an entrepreneurial culture, particularly through education and training.
- Ensure stable macroeconomic and general conditions to support the entrepreneurial environment.
- Ensure the reduction and simplification of administrative texts and costs that burden business creation.
- Integrate the local development dimension into the promotion of entrepreneurship through the strengthening of regionalization.
- Consider the specificities and characteristics of SMEs in support programs in terms of cost and their ability to deliver measurable results.

Building on the results and the theoretical framework discussed in this study, several strategic recommendations emerge:

- Strengthen the promotion of an entrepreneurial culture, particularly through education and targeted training programs, to develop skills, risk-taking capacity, and self-confidence among young entrepreneurs.
- Provide more accessible and tailored financial support mechanisms, including simplified access to credit and guarantees, to address the main financial constraints identified.
- Reduce bureaucratic obstacles by streamlining administrative procedures and regulations, facilitating the creation and management of SMEs.
- Integrate local development considerations into entrepreneurship support programs, ensuring that interventions are context-specific and aligned with regional characteristics.
- Foster a coordinated, multi-stakeholder approach involving public authorities, private actors, and civil society to ensure the sustainability and effectiveness of support mechanisms.

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