



Contributions of the Non-Profit Sector to Youth Employment in Morocco: A Systematic Literature Review

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ABSTRACT



Morocco faces persistent youth labour-market difficulties, reflected in a national unemployment rate of 13.3% in 2024, a markedly higher unemployment rate among young people aged 15–24 (36.7%) and a low youth labour-force participation rate (22.7%). In addition, the scale of youth exclusion from both work and education/training remains substantial, with the High Commission for Planning (HCP) estimating, reported by the Economic, Social and Environmental Council (CESE), that about one in four Moroccans aged 15–24 were neither in employment, education nor training (NEET) in 2022, that is, approximately 1.5 million individuals. This study synthesizes the evidence on how Morocco’s non-profit ecosystem (associations, mutual societies and cooperatives) may contribute to youth employability and access to a dignified job in line with international standards and national regulations, identifies empirical gaps and derives measurable indicators to inform the project’s fieldwork phase. A PRISMA-compliant systematic review was conducted across Scopus, Web of Science, Cairn, Google Scholar and selected grey literature sources (HCP, CESE, ACAPS) over the period 2014–2025 using French, English and Arabic keywords. Of 1,046 records screened, 147 met the inclusion criteria and findings were organized into five analytical themes covering the sector’s economic footprint, employment and job-quality issues, high-potential sub-sectors, evidence gaps and an outlook to 2030. Overall, the literature suggests that non-profit organizations can support employability through multiple pathways (skills development, work experience and service-delivery activities), but reported impacts vary across organizational forms and are frequently limited by informality, uneven managerial capacity and persistent data constraints, particularly for robust measurement of job quality and longer-term trajectories.

Keywords: Non-profit organisations; youth labour market; social and solidarity economy; informal institutions; Morocco

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CAPSI Director

DISCLAIMER

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LIST OF ACRONYMS

ACAPS	Insurance and Social Security Supervisory Authority
ANICOM	National Association of Fish Canning Industries
ASMEX	Moroccan Association of Exporters
CGEM	General Confederation of Moroccan Enterprises
CJEM	Confederation of Moroccan Junior Enterprises
CMADR	Moroccan Confederation of Agriculture and Rural Development
CMIM	Moroccan Interprofessional Mutual Fund
CMPC	Moroccan Confederation of Coastal Fisheries
CNOPS	National Fund of Social Insurance Organizations
CNSS	National Social Security Fund
CNT	National Tourism Confederation
CSPM	Mutual Social Insurance for Railway Workers
EESC	Economic, Social and Environmental Council
ERP	Enterprise Resource Planning
EU	European Union
FISA	Interprofessional Federation of the Poultry Sector
HCP	High Commission for Planning
HR	human resources
INDH	National Human Development Initiative
MDII	Mutual of Customs and Indirect Taxes
MFA	Auxiliary Forces Mutual
MFAR	Royal Armed Forces Mutual
MGEN	Mutuelle Générale de l'Éducation Nationale
MGPTT	Mutuelle Générale des Postes et Télécommunications

MGPAP	General Mutual Insurance Company for Public Administration Personnel
MODEP	Mutual Society of the Staff of the Port Operations Office
MUPRAS	Royal Air Maroc Mutual Insurance and Social Action
NEET	Not in Employment, Education or Training
NGO	non-governmental organization
ODCO	Office for the Development of Cooperation
OMFAM	Mutual Benefit Societies of Civil Servants and Assimilated Agents of Morocco
SCN2008	System of National Accounts 2008
SSE	social and solidarity economy
UN	United Nations
UNICEF	United Nations Children's Fund
WHO	World Health Organization

01 INTRODUCTION



Morocco's labour market is characterized by persistent structural tensions, which disproportionately affect young people entering working age. Official statistics report a national unemployment rate of 13.3% in 2024, with unemployment remaining substantially higher among youth aged 15–24 (36.7%).

At the same time, youth labour-force participation is low: the activity rate for 15–24-year-olds stands at 22.7%, indicating that fewer than one in four young Moroccans are economically active. These dynamics translate into delayed school-to-work transitions, heightened exposure to informality and discouragement, and a growing risk of long-term exclusion from employment opportunities.

A particularly salient expression of this vulnerability is the NEET phenomenon (Not in Employment, Education or Training). National institutions have underscored the scale of the issue: the Economic, Social and Environmental Council (CESE) reports that the High Commission for Planning (HCP) estimated 1.5 million NEET among 15–24-year-olds in 2022, approximately one young person out of four. Beyond the immediate employment challenge, NEET status is associated with reduced human-capital accumulation, weaker social integration and limited access to professional networks, which can further entrench inequality over the life course.

In parallel, Morocco hosts a large and diversified non-profit ecosystem that may contribute to employability pathways. According to HCP figures reported in this review, the country counted 187,834 non-profit organizations (NPOs) in 2019, up from 44,771 in 2007, reflecting rapid growth over the last two decades. This ecosystem encompasses a broad range of organizational forms: associations, mutual societies and cooperatives—operating across education, social services, health, culture, environment and local development. Such organizations can support youth employability through multiple channels: early work experience (internships and volunteering), skills training, job placement, entrepreneurship support and the creation of paid positions in service delivery and project management. In addition, some sub-sectors (e.g., cooperatives and social and solidarity economy initiatives) may foster self-employment and collective entrepreneurship, while mutual societies and related entities can indirectly affect employability by expanding access to essential services and stabilizing household risk exposure.

Despite this potential, the magnitude and nature of the non-profit sector's contribution to youth employability in Morocco remain fragmented in the literature. Existing evidence varies in scope (national vs regional), organizational focus (formal vs informal units) and outcome definitions (employment access, job quality, decent work or longer-term career trajectories). Moreover, several policy-relevant questions remain under-documented: Which segments of the non-profit ecosystem generate paid employment for young people at scale? What is the quality of these jobs in terms of contract formalization and social protection? Which governance and financing arrangements enable sustainable employability impacts? And what indicators can reliably capture employability effects beyond simple job counts?

Which governance and financing arrangements enable sustainable employability impacts?

To address these gaps, this study conducts a PRISMA-aligned systematic literature review to synthesize the state of knowledge on Morocco's non-profit sector and youth employability, identify empirical blind spots and propose measurable indicators to guide the project's forthcoming fieldwork phase. The review organizes evidence across five analytical themes: (1) the economic weight and structure of the non-profit sector; (2) the quantity and quality of jobs created; (3) high-potential sub-sectors and programmes; (4) knowledge gaps and methodological limitations; and (5) a forward-looking outlook to 2030.

The remainder of this study is structured as follows. Section 1 clarifies definitions and traces the historical evolution of the non-profit sector in Morocco. Section 2 proposes a typology of organizational forms (formal and informal) relevant to employability. Section 3 reviews the legal and institutional framework shaping non-profit operations. Section 4 compares sub-sectors (associations, mutual societies and cooperatives) in terms of governance, financing and potential labour-market contribution. Section 5 summarizes research gaps and formulates a research agenda, while Section 6 translates findings into practical implications for the fieldwork design.

02
DEFINITION
AND HISTORY



The term “non-profit sector” encompasses a multifaceted reality whose legal, economic and social scope varies according to the context. Conceptually, the most cited international reference remains the “structural-operational” definition proposed by Salamon and Anheier. They defined the sector as a set of institutionalized, private, non-profit, self-governing organizations that are mainly based on voluntary participation (cited by Morris, 2000). This approach is now complemented by the perspective of the social and solidarity economy (SSE), recently recognized by the United Nations General Assembly as a cross-cutting pillar of the 2030 Agenda, which focuses on the values of solidarity, democratic governance and collective impact (World Economic Forum, 2023).

In Morocco, the historical anchoring of the sector began with Dahir Number 1-58-376 of 1958, which established freedom of association and laid the foundations for a national associative fabric (ICNL, 2022). This framework has become more dense after the 2011 Constitution and Law 112-12 on cooperatives (2014), which simplifies the creation of mutualist economic entities and accelerates the professionalization of citizen organizations (International Cooperative Alliance, 2017).

Scholarly work on the non-profit sector in Morocco can be divided into three phases: the first phase (1958–1990) dominated by charitable assistance, the second phase (1990s–2010s) marked by the rise of development NGOs backed by international development aid and the third phase characterized by the gradual integration of entrepreneurial and digital logics (Oujaa, 2015).

This study is situated in the intertwining of theoretical definitions and legal developments as follows. First, it contextualized the definition of the sector adopted in Morocco. Second, it provides a historical trajectory to understand better the dynamics and conditions of employability for young people in the country.

A Contextualized Definition

Despite its strategic importance, there is no standard definition of the “non-profit sector” in Morocco. This ambiguity arises partly from the diversity of organizations that have emerged in this sector since the democratization process began in the 1990s. Additionally, the lack of independence of some NPOs from the state further complicates definitional issues.

A number of appellates are used for the non-profits sector such as the non-market sector, the social sector, the solidarity sector, the associative sector and the non-governmental sector. Its primary goal is to address the needs that neither the state nor the market is able to meet alone (Hansmann, 1987). Therefore, it can be argued that the emergence of the non-profit sector is partly due to the failure of the market in the face of informational asymmetries and the failure of the state to meet the needs of citizens, especially marginalized and minority groups.

A common characteristics of NPOs is that they serve the public interest rather than maximize profits, and when they make profits, it is plough back to carry out their activities. Additionally, NPOs are distinguished by the pursuit of a social or philanthropic mission, the adoption of a democratic or participatory mode of governance, the commitment to transparency and accountability, and community involvement.

Drawing on the work of Salamon and Anheier (1992), as well as international statutory standards such as the *Handbook on Non-Profit Institutions in the System of National Accounts* (SCN2008) and the *Handbook on Non-Profit Institutions* developed by Johns Hopkins University in 2006, and taking into account the specificities of Moroccan society and the typology proposed by the HCP,¹ we can define the non-profit sector in the Moroccan context as those organizations that emerged on the margins of both the public and private sectors. NPOs can be formal (officially recognized) or informal (undeclared but de facto authorized) groupings with a specific status, which may be codified or based on customary practices. These groupings enjoy a degree of autonomy and freedom of membership. They engage in collective and interactive actions that do not aim to generate profits or distribute financial gains for the entities that create, control or finance them.

Compared with the definition provided by the Johns Hopkins Institute, this definition presents five key issues. Firstly, the Moroccan non-profit sector is not yet fully institutionalized. The presence of associations and other unregistered organizations can be attributed to their significant role in the Moroccan economy, as well as the favourable attitude of public authorities towards them. Although these entities are not officially recognized, informal units within the non-profit sector in Morocco are tolerated and often receive support from the state.

1 The HCP is the public body responsible for collecting and publishing official statistics in Morocco.

Secondly, organizations active within the non-profit sector in Morocco are not entirely independent. Typically, independence is a necessary condition for an organization to qualify as an NPO. However, this is not necessarily the case in Morocco, as external actors control some and are not financially dependent. Specifically, they are subject to the control of the State as the regulator of society and remain largely dependent on donors, mainly composed of the State itself and/or foreign donors.

Thirdly, membership in NPO is not mandatory, but it may involve membership fees and/or specific legal requirements. Consequently, certain professional associations, such as those for doctors, notaries and accountants, are automatically excluded from the non-profit sector.

Fourth, this paper contends, in line with Enjolras (1995), that the criterion of non-distribution of profit is somewhat simplistic. The primary characteristic of NPOs is not that they do not generate a profit, but rather that they do not distribute profits to funders, directors, shareholders or managers. While their activities may produce surpluses, these surpluses must be reinvested to fulfil their mission.

Fifthly, similar to many African countries, the non-profit sector in Morocco is an active space for interaction and reflection, involving interdependent factors economic, social and political and mobilizing all actors in society.

Table 1 outlines the key distinguishing features of the non-profit sector in Morocco. From this, we can conclude that our definition encompasses a diverse array of socio-economic and political contexts. It includes both formal and informal organizations, as well as religious and secular entities. The sector comprises organizations with paid employees, those operating solely with volunteers, advocacy groups and those providing essential economic services such as health care and educational services.

TABLE 1: The main distinguishing criteria of the non-profit sector in Morocco

Criteria	Explanations
Securities	Charity, volunteerism and democracy
Purpose	Responding to needs not covered by the state and the market, plus a symbolic function
Status	NPOs are subject to private law. The presence of representatives of the public authorities in decision-making bodies is tolerated, but must not be by the majority.
Type of activities	Surpluses of NPOs are reinvested. The activities are non-profit, and even if profits are made, they are reinvested.
Adhesion	Membership is motivated by volunteerism.
Gait	Interactive and reflective
Taxation	The activities carried out are exempt or quasi-exempt from taxes.
Governance	NPOs are self-governed and are able to manage their own activities.

Source: Etude "Contribution(s) of the Non-Profit Sector to African Economies" (2024).



Brief History of NPOs in Morocco

NPOs in Morocco have evolved in line with the socio-cultural and political changes in the country. Before the arrival of colonizers in the early 20th century, non-profit initiatives were tied exclusively to religious institutions and tribal structures. Religious institutions, mainly mosques and *zawiyas* (religious schools), played a central role in providing social services and assistance to people with special needs. They were often responsible for distributing alms (*Zakat*) and charity (*Sadaka*) to the poor and needy. Tribal structures were also crucial in providing community support. Tribes often had their own systems of governance, as well as agnatic and/or mechanical solidarity, offering social assistance to community members in times of need.

During the French colonization of Morocco, which lasted from 1912 to 1956, the first secular and formal NPOs were established. These included mutual societies, cooperatives, federations, associations and sports and religious clubs. This development was facilitated by the enactment of several new laws. Key among these was the *Dahir* (Royal Decree) on the contract of association, issued in 1914. This was followed by the *Dahir* that authorized the establishment of consumer cooperatives in 1922, the *Dahir* on mutual credit and agricultural cooperation in 1935 and the 1938 *Dahir*, which permitted Moroccans to form cooperatives within the agricultural and handicraft sectors.

To establish an NPO in the French protectorate, prior authorization from the governing authorities, specifically the General Secretariat of the Protectorate, was required. This authorization was seldom granted to Moroccans, as it often depended on the acceptance of multiple amendments to the organization's statutes, which were extensively revised by the relevant authorities. Amidst this atmosphere of mistrust, a new generation of associations began to emerge. These were primarily elite organisations affiliated with international networks, such as the Rotary Club and the Lions Club, and they often served the interests of the colonial powers, either directly or indirectly. These associations were generally accessible only to members of the liberal professions, industrialists, and large merchants within the modern sector. They were not particularly focused on "changing society"; rather, their main mission was to "support their fellow man" (Ghazali, 1989).

In addition to tightening the conditions for the establishment of formal NPOs, the French colonial administration sought to gain the trust of traditional organizations, particularly the *Zawiya* (religious brotherhoods). An implicit agreement was reached between the two parties at the beginning of colonization. Under this agreement, the colonial administration promised not to interfere with the economic and symbolic interests of the NPOs, provided that they did not disrupt public order or engage in political affairs.



After gaining independence in 1956, Morocco's government largely maintained the existing power structures. There was minimal opportunity for the development of formal NPOs, which were subject to strict supervision. In contrast, traditional organizations received substantial support from the authorities, who viewed them as key players in legitimizing the state. In 1958, a new and restrictive law governing formal associations, known as the Dahir of 15 November 1958, was enacted. This law was further tightened in 1971, while regulations concerning other NPOs remained unchanged. In response to democratic demands from civil CSOs, the ruling elite adopted a cautious, and at times repressive, approach. The emergence of democratic and radical opposition movements instilled fear in the state, leading to concerns about potential violence and unrest. As a result, the government adopted increasingly authoritarian measures, deemed necessary due to the political turmoil that erupted in the country during the late 1960s. This period of instability was marked by two attempted military coups in 1971 and 1972, which posed significant threats to the state itself.

In the 1980s and 1990s, Morocco, like many other African countries, initiated a series of neoliberal reforms aimed at restoring macroeconomic stability and transforming its national economy. The gradual withdrawal of the State from the social sector left many of the population's needs unmet. To prevent opposition groups from filling this void, the State implemented a strategy of co-optation. This involved selecting new actors in the non-profit sector, who were primarily elites with close ties to the government.

During the 1980s and 1990s, thousands of NPOs were established. These organizations were often imposed from above to support or replace the state's efforts in economic and social development. They also served to counteract left-wing groups that attracted individuals disillusioned with the new neoliberal economic policies.² They primarily operated under the legal framework of associations or cooperatives, providing various services either exclusively to their members such as mutual societies and cooperatives or to the general public for local public services, a topic we will explore later. The largest regional association created in Morocco during this time, Ribat Al Fath, was chaired by the King's Chief of Staff. Other associations, such as Fez-Sais, Bouregreg, Illigh, High Atlas and Angad, were led by the King's Advisors or former Ministers (Table 2).

TABLE 2: Flagship associations dedicated to the employability of young people

	Name and acronym	Year of creation/status	Main axis for youth employment	Example of a flagship programme
1	EFE-Maroc (Education For Employment)	2008; Association under the law of 1958	Technical training and soft skills, job placement	"Job Training & Placement": +23,000 young people trained, integration rate > 70%
2	INJAZ Al-Maghrib	2007; Non-profit NGOs	School and University Entrepreneurship, Business Mentoring	"Company Program": creation of mini-start-ups by students
3	Enactus Morocco	2003; NGO affiliated with Enactus Global	Social entrepreneurship projects led by students	National competitions; Incubation of 30+ social start-ups/year
4	AMAPPE (Moroccan Association for the Promotion of Small Business)	1991; Association under the law of 1958	Micro-entrepreneurship and self-employment of rural youth	Support for > 7,500 project leaders, solidarity micro-credits
5	FCE-BP (Banque Populaire Foundation for Business Creation)	1991; Foundation recognized as being of public utility (2001)	Financing and coaching for business creation	Moukawalati: Full support (honorary loan, post-launch follow-up)
6	Zakoura Education Foundation	1997; Non-profit foundation	Basic skills and skills training for young people in rural areas	"Zakoura Academy": short training + professional internship, > 4,500 beneficiaries
7	TIBU Morocco	2010; Non-profit association	Socio-economic integration through sport (basketball)	"Basketball for Development": life skills and integration of NEET
8	Jadara Foundation (formerly the Moroccan Student Foundation – FME)	2001; Non-profit foundation	Excellence scholarships, mentoring and career coaching	"Scholar+" pathway: 2,900 scholarship holders supported to employment

Source: Etude "Contribution(s) of the Non-Profit Sector to African Economies" (2024).

² The largest regional association created in Morocco during this period (*Ribat Al Fath*) was chaired by the King's Chief of Staff; others (*Fez-Sais, Bouregreg, Illigh, High Atlas, Angad, etc.*) were headed by his Advisors or former Ministers.

Since the early 2000s, and alongside a democratic opening, the government recognized the value of NPOs. They are no longer seen merely as palliative or alternative solutions for development; instead, they have become key players in societal development and regulation, collaborating with public authorities and the private sector. This recognition initiated a transformation within the sector. NPOs are now seen as genuine partners of the state in creating wealth and employment, as well as in the fight against poverty.

The 2011 Constitution guarantees freedom of action for all NPOs, including associations, trade unions, political parties, federations and professional organizations. These entities can only be dissolved or suspended by public authorities through a court decision. In addition, restrictions imposed by the 1958 law governing associations were lifted in 2002 to encourage greater involvement of these organizations in the country's economic and social development process. Furthermore, the State's actions regarding cooperatives were reinforced with the adoption of a new law on cooperatives in 2012 (Law 112.12). This law aims to better align with the current realities faced by Moroccan cooperatives and to enhance their entrepreneurial, managerial and governance capabilities, addressing the shortcomings of the previous law (Law No. 24-83), which established the general status and missions of cooperatives.

In addition to implementing institutional and legal measures, the State has expanded the number of sectoral development programs that provide significant financial opportunities for NPOs. Notable examples include the National Human Development Initiative (INDH), which aims to combat poverty; the Green Morocco Programme, which focuses on the agricultural sector; and the Ibhar Programme, tailored for professionals in artisanal fishing. As a result, an increasing number of NPOs have emerged as associations addressing various sectors, including education, health, community development and environmental protection. They were established to collaborate and bridge gaps in social services provided by the government. Over time, they have become more professional and have formed partnerships with government entities, businesses and other organizations in similar fields.

In addition to the NPOs that provide various services, there are approximately 100 advocacy and political organizations focused on issues such as human rights, rights of people living with disabilities, rights of minorities, combating corruption, feminist movements and movements for unemployed graduates. These groups, which also include various clubs (such as those dedicated to sports and culture) and think tanks, have been authorized by public authorities to support and oversee communities, aiming to change the social and political landscape positively. The relationship between the state and these NPOs has significantly improved. What was once characterized by mistrust has now evolved into a dynamic of trust, coordination and co-creation.





03
TYPOLOGY OF
NON-PROFIT
ORGANIZATIONS

Various criteria can be used to classify NPOs in Morocco. These criteria include the field of activity, legal status, size, objectives, nationality, source of funding and geographical scope. This study uses institutional criteria to classify NPOs, distinguishing between those governed by written rules (formal institutions) and those guided by unwritten rules such as religious beliefs, traditions, customs and social norms (informal institutions).

The Formal Non-Profit Sector

The formal non-profit sector in Morocco encompasses a diverse array of organizations, including associations, mutual societies and, in some cases, cooperatives. According to current Moroccan laws, for an organization to qualify as an NPO, it must meet the following criteria:



- Purpose activities: An NPO must carry out activities that meet needs not covered by the market;
- Target audience: Associations must offer their services to a specific population such as the unemployed, the disabled or the elderly;
- Pricing of services: Rates offered by a NPOs must reflect a participation of the recipient and not be comparable with commercial market prices;
- Advertising: Advertising carried out by associations must not be similar to that of a commercial company to avoid being taxable.

The criteria outlined here define the essential characteristics of an NPO, emphasizing its dedication to addressing specific social needs without the goal of generating profit. In addition to the legislation established to regulate the non-profit sector, various institutions have been formed to support its development. Their distinct roles will be discussed later.

The Economic, Social and Environmental Council (ESEC): It is an independent advisory institution established by His Majesty King Mohammed VI in 2011. It analyses economic, social and environmental policies, including those related to the non-profit sector. The ESEC provides guidance on development orientations and public policies, promoting regionalization through a participatory approach and diverse representation. The council aims to enhance the quality of its reports and opinions, strengthen coordination with institutional partners and encourage citizen participation. It can be consulted by the Prime Minister, the President of the House of Representatives or the President of the House of Councilors on economic, social and environmental issues. Additionally, it can propose necessary reforms independently. The ESEC can receive petitions on any economic, social or environmental matters, which at least 500,000 individuals must sign. To facilitate citizen engagement, the ESEC has developed a digital platform called "Ouchariko" (meaning "I participate" in Arabic).

Recent diagnoses confirm that the unemployment situation for youth remains a major problem in the country. According to a labour market report published by the HCP in February 2025, the labour force participation rate for individuals aged 15-24 has dropped to 22.7%. This means that fewer than one in four young people are participating in the labour market, despite them comprising more than half of the working-age population. This low participation rate is compounded by a significant rise in unemployment, which in 2024 stands at 36.7% for those aged 15-24 and 21% for those aged 25-34. Additionally, long-term unemployment has become a structural issue, with nearly 72.7% of unemployed young people having been job seekers for at least 12 months. Meanwhile, the EESC reports that about 1.5 million young people (25.2% of 15-24 year-olds) fall into the NEET category, meaning they are neither in employment, education nor training. Furthermore, job insecurity remains a significant concern because most positions held by young people are informal, low-paying and lack written contracts or social protection coverage, contributing to their ongoing economic and social vulnerability (Table 3).

Fewer than one in four young people are participating in the labour market, despite them comprising more than half of the working-age population.

TABLE 3: Main EESC and HCP indicators on youth unemployment

Indicator	Base year	Value	Analysis of the situation
Activity rate of 15–24 year olds	2024	22.7%	Continued structural decline (36% in 2010 compared with 22.7% in 2024)
Unemployment rate for 15–24 years old	2024	36.7%	+0.9 pt vs 2023; highest of all age groups
Unemployment rate 25–34 years old	2024	21.0%	+0.4 pt year-on-year
Share of longterm unemployed (≥ 12 months) among young people	2023 (last measurement)	72.7%	Very close to the 65.8% observed in 2010; long-term work remains the norm for young job seekers
NEET youth (15–24 years old)	2022	1.5 million (≈ 25% of cohort)	Number and share confirmed by the EESC opinion on young NEETs adopted at the end of 2023
Employment rate of 15–24 years old	2024	16.2%	Corollary of the low activity rate (source EESC/HCP)
Underemployment (all age groups)	2024	10.1%	Affects 1.08 million people; mainly affects rural areas

Source: Etude “Contribution(s) of the Non-Profit Sector to African Economies” (2024).

Non-profit organizations recognized as associations

Since 1958, the Moroccan legislator has preferred the generic term “association” (Jam’iyya in Arabic). The first article of the Dahir³ of 15 November 1958 governing the law of associations in Morocco as amended and supplemented in 2002 provides that: “An Association is the agreement by which two or more persons pool their knowledge or activities on a permanent basis for a purpose other than to share profits”. Widely used elsewhere, other terms such as NGOs, civil society organizations or civic organizations are not officially recognized in Morocco.

Based on the above definition and the United Nations classification, it is possible to identify ten major groupings according to the area of intervention.⁴ The details are summarized in Table 4.

TABLE 4: Distribution of NPOs recognized by field of activity

Areas of activity	2019	2007
Culture, sport and leisure	58,073	12,134
Education and research	27,080	3,814
Health	5,661	1,523
Social services, philanthropic intermediaries and promotion of volunteerism	24,210	6,515
Environment	7,844	1,468
Development and housing	51,873	15,741
Formal religious associations	5,856	598
Law, citizen and consumer advocacy and politics	2,606	871
Business and professional associations, trade unions	4,508	2,077
Other	123	30
Total	187,834	44,771

Source: HCP (2011 and 2023).

³ In Morocco, the term Dahir refers to the Royal Decree.

⁴ The UN nomenclature contains 12 groups, but only ten groups are considered here. Group 9 (international activities) and Group 12 (entities not elsewhere classified) are grouped under the heading “other”. Group 4 (social services) has been merged with Group 8 (philanthropic intermediaries and promotion of volunteerism).

In 2019, there were 187,834 NPOs in the country, a significant increase from 44,771 in 2007. This represents an average annual growth rate of 12.7%. This growth aligns with the accelerated liberalization of the Moroccan economy, the process of democratization and the launch of the INDH in 2005. Notably, 78.7% of these organizations were established after 2005, with a peak of 15,518 new NPOs created in 2009 (HCP, 2023: 20).

Many of these NPOs focused on essential service delivery in areas such as education, health, drinking water, electricity, housing, environmental protection, cultural activities, capacity building and the social aspects of Islam. As shown in Table 4, the top seven organizations fall within this category. These associations were characterized by their diverse approaches. Some define themselves as community-centric and adopt a participatory approach, involving the affected communities in the selection, planning and execution of projects that target their needs, thereby promoting active citizenship. In contrast, others take a more charitable approach, providing one-time material aid.

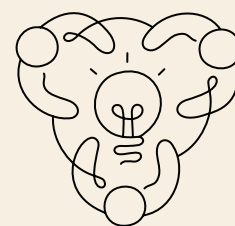
Most service delivery associations are not recognized as entities of public utility because they typically serve a local or regional population. This lack of recognition limits their ability to raise funds and expand their activities. According to figures published by the General Secretariat of the Government in Morocco, only about a dozen of these associations, out of a total of 230, have received the public utility label.

It should also be noted that think tanks were classified in the second group: education and research. These units are relatively new, dating back to the early 1990s. They stimulated and participated in debates in the country that contributed to the political and economic reforms in the country, as well as proposed policy recommendations.

Among the most active think-tanks in Morocco, the following are worth mentioning:

- The Royal Institute for Strategic Studies (IRES) created in 2007.
- The Centre for Studies and Research in the Social Sciences (CERSS) created in 1993.
- The Amadeus Institute founded in 2008.
- The Moroccan Institute of International Relations.
- Rabat Social Studies Institute (RSSI).
- Le Policy Center for The New South (PCNS).
- The Moroccan Institute of Strategic Intelligence (IMIS).
- The Moroccan Association of Economic Intelligence (AMIE).
- The Moroccan Centre for Social Sciences (CM2S).
- The Moroccan Interdisciplinary Center for Strategic and International Studies (CMIESI).
- Moroccan Economic Centre (CMC).
- The Moroccan Institute of International Relations (IMRI).
- The Abderrahim Bouabid Foundation.
- The International Center for Strategic Studies and Global Governance (Global Governance Center).

Some associations define themselves as community-centric and adopt a participatory approach, involving the affected communities in the selection,



Sports clubs belong to the first group. They are required to comply with the statutes and regulations of the leagues and federations to which they are affiliated. Article 35 of their statutes specifies that their reserves are exclusively used for their operations to achieve their objectives.

Unlike the associative units for the provision of basic services, the units of law, the defence of citizens and consumers, and the political units (group no 8) intervene in exclusive areas that are strongly supervised by the public authorities. They are made up of three subgroups. The first includes civil rights and advocacy organizations. They work in politically sensitive fields, particularly in human rights, cultural and linguistic rights, women's rights, consumer rights, children's rights and the fight against corruption, among others. The second subgroup consists of political parties. Although they have the status of associations, these non-profit units are governed by Law No. 36-04 of 2006 on political parties. Article 1 of the Act stipulates that "a political party is a permanent and NPO, with

legal personality, established by virtue of an agreement between natural persons, enjoying their rights and policies and sharing the same principles, with a view to participating, through democratic means, in the management of public affairs”.

According to article 7 of the Constitution of Morocco, “political parties shall work to supervise and train citizens politically, to promote their participation in national life and in the management of public affairs. They contribute to the expression of the will of the voters and participate in the exercise of power, on the basis of pluralism and alternation by democratic means, within the framework of constitutional institutions”.

Morocco officially has 34 active political parties as of 2021, but only about a dozen consistently engage in activities related to citizen oversight and political education. The remaining parties are mostly active only during election campaigns.

The third subgroup of NPOs includes units that are active in providing legal services. Although they are relatively few in number in Morocco, they play a crucial role in assisting individuals who cannot afford to hire a legal professional. These organizations offer a variety of legal services, including information sharing, advice, brief consultations and legal representation. Economic associations and professional trade unions operate with a strong focus on business-related activities. Economic associations, in particular, advocate for the economic interests of their members and are engaged in the production, consumption and distribution of goods and services, although they do not engage in for-profit sharing.

Morocco has more than 700 associations including professional sports clubs. They are grouped into about 40 federations. As examples, we can mention the Federation of Handicrafts Companies (FEA), the Groupement des Industries Marocaines Aéronautiques et Spatiales (GIMAS), the Interprofessional Federation of the Poultry Sector (FISA), the Moroccan Federation of Medias, and the Federation of Private Education. These federations naturally have more resources, which gives them more capacity to act and provide decent work.

While each federation brings together legal persons or associative bodies sharing the same objectives, each confederation is supposed to bring together a set of federations. This is the case, for example, with the powerful CGEM (General Confederation of Moroccan Enterprises), the CNT (National Tourism Confederation), the CJEM (The Confederation of Moroccan Junior-Enterprises), the CMPC (the Moroccan Confederation of Coastal Fisheries) and the CMADR (the Moroccan Confederation of Agriculture and Rural Development, ANICOM, ASMEX).



Finally, workers' unions in Morocco have the status of associations, but given their particularity, the Moroccan legislator has reserved legal treatment for them outside Dahir 1-57-119 of 16 July 1957. Article 1 of this law stipulates that the sole purpose of trade unions is to defend the economic, industrial, commercial and agricultural interests of their members.

Morocco officially has 29 trade union organizations. However, only six of these are prominent and capable of taking action: the Moroccan Labor Union, the General Union of Moroccan Workers, the National Labor Union in Morocco, the Democratic Confederation of Labor, the General Confederation of Labor and the National Syndicate of Higher Education. In addition to these traditional unions, thousands of other trade unions operate in co-ownership and advocate for the interests of liberal professions.

Table 5 shows the distribution of NPOs based on their association status across different regions. The regions with the highest number of associations are Fez-Meknes, Casablanca-Settat and Marrakech-Safi, with 549, 339 and 521 establishments per 100,000 inhabitants, respectively. In contrast, the regions with the lowest density of associations are Dakhla-Oued-Dahab and Guelmim-Oued Noun, which have 787 and 1,375 establishments per 100,000 inhabitants, respectively.

TABLE 5: Distribution of NPOs by region in 2019

Regions	Actual	%	Number of associations per 100,000 inhabitants
Tangier-Tetouan-Al Hoceima	12,599	6.70	334
Eastern	14,454	7.70	595
Fez-Meknes	24,016	12.80	549
Rabat-Salé-Kenitra	23,347	12.40	484
Beni Mellal-Khénifra	16,090	8.60	620
Casablanca-Settat	24,801	13.20	339
Marrakech-Safi	24,656	13.10	521
Drâa-Tafilalet	11,994	6.40	712
Souss-Massa	23,248	12.40	814
Guelmim-Oued Noun	6,105	3.20	1375
Laâyoune-Saguia El Hamra	5,171	2.80	1309
Dakhla-Oued-Dahab	1,353	0.70	787
Total	187,834	100	528

Source : HCP (2023).



Non-profit organizations recognized as mutual societies

In the non-profit sector of the country, there are several mutual societies (see Table 6). These societies are governed by two key principles: solidarity and democracy. The principle of solidarity means that mutual societies operate on a non-profit basis, serve their members, provide free membership (with no entry or exit fees) and do not discriminate against members during the joining process. Additionally, the principle of democracy ensures that each member has an equal vote.

TABLE 6: Main mutual societies active in Morocco

	Mutual society	Year of creation (or 1st decree)	Audience/sector
1	Mutual Police	1919	National security officials
2	Mutual of Customs and Indirect Taxes (MDII)	1928	Customs officers and DGI
3	Mutuality of Civil Servants and Assimilated Agents of Morocco (OMFAM)	1928	Miscellaneous civil servants
4	Mutuelle Générale des Postes et Télécommunications (MGPTT)	1946	Post and telecom staff
5	General Mutual Insurance Company for Public Administration Personnel (MGPAP)	1946	State officials
6	Mutuelle Générale de l'Éducation Nationale (MGEN)	1963	Teachers and managers
7	Auxiliary Forces Mutual (MFA)	1963	Auxiliary Forces Corps
8	Mutual Society of the Staff of the Port Operations Office (MODEP)	1995	Port employees (ex-ODEP)
9	Mutual Social Insurance Company for Railway Workers (MPSC)	2001	ONCF agents and subsidiaries
10	Royal Air Maroc Mutual Insurance and Social Actions (MUPRAS-RAM)	1950s (1970s Revised Statutes)	Royal Air Maroc staff and beneficiaries

Source: Etude "Contribution(s) of the Non-Profit Sector to African Economies" (2024).

The first mutual societies were established in the form of "service mutual" by and for the French civil servants of the Protectorate. These include Mutuelle de la Police in 1919, Mutuelle des douanes et impôts indirects in 1928, and Mutuelle des postes, téléphone et télécommunications in 1946. Two general mutual societies were created: Œuvres de mutualités des fonctionnaires et agents assimilés du Maroc (OMFAM) in 1929 and Mutuelle générale des personnels des administrations publiques (MGPAP) in 1946. These organizations became federations in 1950 into the National Fund of Social Insurance Organizations (CNOPS), which immediately assumed the status and role of the union of mutual societies in the public sector. After Morocco's independence, the mutual sector was strengthened by the emergence of new players: the Royal Armed Forces Mutual (MFAR) in 1958, the General Mutual Insurance Company of National Education (MGEN) in 1963 and the Auxiliary Forces Mutual Insurance Company (MFA) in 1976.

Dahir No. 1-57-187 of 12 November 1963 is the main legal text governing the mutual sector in Morocco. It defines mutual societies as NPOs by means of their members' contributions, propose to carry out in the interest of the latter or their families, a provident, solidarity and mutual aid action aimed at covering the risks that may affect the human person. They enjoy legal status and financial and administrative autonomy vis-à-vis the State. This definition, inspired by international usage, was deliberately broad. It took place in a context where there was no basic health insurance plan. The existing mutual societies then met this need for the benefit of their members, civil servants and agents of the State and their beneficiaries. The aim of the law was to promote the development of mutual societies and the extension of their actions as non-profit structures, dedicated to the prevention and coverage of a wide range of social risks, without exclusion as to the nature of the activities or restrictions as to the categories of persons eligible for the status of mutual society (EESC, 2013: 7).

Currently, Morocco has 52 mutual societies (see Table 7), whose statutes have been approved by joint decrees of the Ministries of Employment and Finance: 11 of them in the public sector, 7 in the semi-public sector, 5 in the private sector and 5 others in the liberal professions. These mutual societies have developed mainly around health (26 mutual insurance companies). In the absence of a unified national system of medical coverage, these

organizations have become the leading providers of insurance and a pioneer among health care providers. Their primary mission is to ensure that members' health, disability and death risks are covered in whole or in part by covering all or part of medical and hospitalization costs, granting a death grant and granting a pension in the event of disability. Other non-health activities are insufficiently explored. This is the case for property insurance, credit and banking, and finally services for the elderly or disabled.

TABLE 7: Structured list of Moroccan mutual societies

Sector	Abbreviation	Denomination	Order of approval
Public (11)	MGPAP	General Mutual Insurance Company for Public Administration Personnel	794-70 (31 August 1970)
	OMFAM	Mutuality of Civil Servants and Assimilated Agents of Morocco	8-69 (17 February 1969)
	MGEN	Mutuelle Générale de l'Éducation Nationale	Arr. conj. 29 July 1968
	MGPTT	Mutuelle Générale des Postes and Télécom	354-72 (8 January 1972)
	MDII	Customs and Indirect Tax Mutual	6-69 (28 November 1968)
	NSSF	Fraternal Society (Mutual Society of the Police)	324-69 (9 May 1969)
	MFA	Auxiliary Forces Mutual	1582-63 (15 December 1963)
	MFAR	Royal Armed Forces Mutual	B.O. 1157 (1961)
	MODEP	Mutual of the Port Operations Office	2426-96 (25 September 1996)
	MUSMODEP	Mutuelle Santé MODEP (subsidiary)	2601-05
	MUSFAAM	Mutual Society of Civil Servants' Health Units (OMFAM)	2426-14 (4 June 2014)
Semi-Public (7)	MUPRAS	Royal Air Maroc Mutual Insurance and Social Action	698-73 (12 April 1973)
	CSPM	Mutual Social Insurance Company for Railway Workers (ONCF)	689-90 (2 January 1987)
	MODEP-Health	(already listed)	
	MGBM	Mutuelle Générale des Barreaux du Maroc	2618-08 (28 February 2008)
	MUGPHAR	Mutuelle Générale des Pharmaciens and Prof. Santé	1704-04 (19 May 2005)
	MPBP	Mutual Provident Fund of the Banques Populaires	785-86 (24 September 1986)
	MGBM-Ass.	(funeral insurance structure)	
Private inter-pro (5)	CMIM	Moroccan Interprofessional Mutual Fund	36-77 (17 March 1977)
	RANCH	Mutuelle d'Action Sociale (CNSS employees)	355-72 (8 January 1972)
	MAMT	Mutual Medical Assistance for Tobacco	309-69 (2 May 1969)
	MGT	Mutuelle Générale du Transport (professionals)	1422-71 (14 August 1971)
	MGPT (Road Transport)		233-70 (5 June 1970)

Sector	Abbreviation	Denomination	Order of approval
Liberal professions (5)	MNA	National Artists' Mutual	1800-07 (28 September 2007)
	MND	National Mutual Insurance Company for Dentists	2111-10 (October 12 2010)
	MNO	National Mutual Insurance Company for Notaries	1203-12 (4 April 2012)
	MIM	Mutual Engineers and Trades (former IAV/EMI)	897-13 (18 June 2013)
	IMC	National Mutual of Chartered Accountants	2254-15 (22 December 2015)

Source: Etude "Contribution(s) of the Non-Profit Sector to African Economies" (2024).

Non-profit organizations recognized as cooperatives

The Moroccan Law No. 112-12, promulgated in 2014, distinguishes cooperatives from companies and associations. It defines a cooperative as "a group of natural and/or legal persons, who agree to come together to create a business, enabling them to meet their economic and social needs, and which is managed in accordance with the fundamental values and principles of cooperation recognized worldwide".

According to the provisions of this law, any person may join a cooperative provided that he or she meets the conditions set out in its articles of association in accordance with the nature of his or her activity (*Principle of voluntary membership open to all*). Thus, each cooperator, regardless of the number of shares he owns, has equal rights in the administration and management of the cooperative. Consequently, each member has one in the cooperative's general meetings (*Principle of democracy exercised by the members*). Similarly, members contribute equitably to democratic control, the capital of their cooperative (*Principle of economic participation of members*). Among other things, cooperatives are autonomous self-help organizations, managed by their members (*Principle of autonomy and independence*); they provide education and training to their members, elected representatives, managers and employees so that they can contribute effectively to the development of their cooperatives (*Principle of education, training and information*). Thus, cooperatives serve their members and strengthen the cooperative movement by working together through local, national, regional and international structures (*Principle of cooperation between cooperatives*). Finally, cooperatives contribute to the participatory dynamic in the development of their community (*Principle of commitment to the community*).

Cooperatives serve their members and strengthen the cooperative movement by working together through local, national, regional and international structures.

Non-profit cooperatives share a common goal or need. They operate according to the principles of democracy, equality and solidarity and aim to bring social and economic benefits to their members or communities, knowing that their statutes prevent them from distributing benefits to their members.

The Moroccan cooperative movement has recently experienced significant demographic dynamics and territorial anchoring, taking advantage of rooted Moroccan traditions and customs based on solidarity and mutual aid. The figures provided by the Office for the Development of Cooperation (ODCO) show a sustained pace of creation of cooperatives in recent years. The number of cooperatives increased in 2008 by 19.2% compared with 2005, from 4,895 to 6,286 cooperatives in 2008. Similarly, the number of cooperatives increased from 6,286 in 2008 to 27,262 cooperatives in 2019. In 2020, the number of cooperatives was estimated at 40,531. Also, the number of their members increased from 317,289 in 2005 to 563,776 in 2020 (International Cooperative Alliance-Africa, 2020).

The increase in the number of cooperatives and their members can be attributed to various factors such as state support, greater participation from the local population and a sense of social solidarity. However, due to the lack of official statistics on recognized cooperatives, accurately estimating their exact number proves to be a challenge.

The Informal Non-Profit Sector

In parallel with the development of formal non-profit sector, an informal sector is developing that is strongly rooted in Moroccan society. Most of the units that operate there are governed by unwritten rules, in particular customs and professional norms, and enforcement is carried out endogenously by members of a community. They are therefore authorized, even encouraged by the State. However, other units escape these customary rules and are in fact set up on the fringes of the official circuit to escape the administrative complexity that weighs on formal organizations. The following are some of the informal NPOs.

Informal units of religious and community origin

These NPOs play a very important role in Moroccan society through their charitable actions. Rooted in the beliefs and values of Islam, they are driven by a mission to serve others and meet certain needs of society. They can be broken down into four categories: religious brotherhoods (Zaouias), pious foundations (waqfs), village assemblies (Jamaat) and Koranic schools (Madrassa): re.

However among these structures, only the first two are still operational in Morocco. This is mainly due to historical and political considerations. Indeed, although they embody a system of adaptation of Islam to popular religions, the Zaouias are much more present in the economic and political fields. According to Amahan, "the role of the Zawiya has never been limited to the religious domain alone; these structures also played an important role in the economic and political life of the country, especially from the sixteenth to the twentieth century. The religious role is often, if not always, only a means intended to strengthen the political position of the Zaouia or to consolidate its economic situation" (Amahan, 1998: 78).

The waqf (pious foundation) embodies a traditional form of philanthropy. It draws its foundations from many Qur'anic verses exhorting Muslims to give and be charitable. It is an act of spirituality, by which a person seeking to please God assigns in perpetuity part or all of his or her property either to institutions, works or services of a religious, social or humanitarian nature (Karzazi, 2016).



The revenues from the waqf are generally invested in various social sectors that are neglected by the state but yet are required by citizens. These include supply of drinking water, the maintenance of roads, the construction of schools and so on. The governance of the system can be carried out directly by the supervising ministry (Ministry of Endowments and Islamic Affairs) or entrusted to a specialized body (delegated management).

The village assembly (Jamaa) had long played an important role in preserving a certain social balance in relation to the production of resources. In this way, "the economy was embedded in social relations" (Laville, 2013). It makes its contributions in several fields. First, this committee settled conflicts between villagers and managed common interests such as road construction, school maintenance, and water distribution. Secondly, it has a strong ability to solve social problems and inspire stability in society. Through its social plans, the Jamaat ensured the continuity of social solidarity in the villages by encouraging collective work, since the fruit of the work belonged to all the villagers and not only to those who had contributed physically. It should be noted that, following the profound changes that Moroccan society has undergone, the role and scope of the village' assemblies have been significantly reduced. However, their presence is still visible in many remote villages in the south and south-east of the country.

Quranic schools are traditional informal institutions where education and training are focused on the Quran. They come in two forms: Katatibs; a kind of preschool schools and Madrasas that are similar to higher institutions dedicated to the teaching of Islamic sciences. Although both structures are controlled by the state, they operate according to the same logic as other NPOs. On the one hand, access is free or almost free (small contribution from parents called Chart). On the other hand, the donations and income received are exclusively intended for the operation and maintenance of the premises.

Through its social plans, the Jamaat ensured the continuity of social solidarity in the villages by encouraging collective work,

Another structure in the informal sphere is represented by the community mutuals. These can be described as de facto mutual societies, as they do not operate within the framework of the statute of the mutual society of November 1963. They are active in the rural areas and suburban neighbourhoods. They most often benefit from the technical and financial support of foreign donors, including international public organizations such as WHO and UNICEF. However, the number of their beneficiaries, the resources they mobilize, their guarantee mechanisms, the state of their reserves, their sustainability horizon and their governance are not known (Economic, Social and Environmental Council, 2013).

A final group is represented by the guilds of trades (Arbāb al-Hiraf). These structures can still be seen in the former districts of imperial cities (Medinas) such as Fez, Marrakesh and Meknes. Traditionally linked to the Sufi Brotherhoods, these structures combine spiritual, intellectual and professional values in a spirit of *chivalrous* virtues, particularly expressed in the ritual of initiation or the practice of solidarity.

Origin of informal under the liberal origin

These units are made up of groups of natural persons who offer services to their members or to the community outside the official circuit. Although they are illegal, the activities carried out by these structures are not hindered by the administrative authorities. A certain implicit social contract based on trust often links the initiators or leaders of these groups with the state.

Among the groups of this type, we can mention the undeclared syndicates of co-ownerships. Faced with the complexity of procedures and the confusion around obligations, the inhabitants of thousands of buildings in Morocco prefer to set up informal structures to deal with the issues of cleanliness, guarding and security. Each structure generally has a minimum of two jobs: a caretaker and a cleaning lady. The same phenomenon is true in the neighbourhoods with individual houses or villas in large cities. For the sake of safety and cleanliness, the inhabitants of each district often tend to take care of themselves. The most appropriate mechanism is the creation of an undeclared group in the form of a de facto association. In solidarity, these residents share the costs associated with the employment of at least one night watchman and a day watchman who takes care of cleaning the neighbourhood at the same time.

Informal units of liberal origin also include social enterprises. Although they occupy a special place in the Moroccan entrepreneurial fabric, majority of them are in the informal sector. This is due to the lack of a specific regulatory

framework for this type of company. In 2022, the Department of Handicrafts and the Social and Solidarity Economy prepared a draft law to regulate their activities. However, this has not been enacted. It should also be noted that in order to fill this legal vacuum, many social entrepreneurs preferred to officially create their businesses using the existing traditional legal framework; the one that applies to ordinary businesses. However, despite the social and solidarity commitment of their owners, these companies remain subject to the rules of national accounts, which naturally classify them in the category of “private sector companies”.

Social enterprises are distinguished from conventional or ordinary enterprises by their business model based on social innovation and the pursuit of the general interest address needs of citizens not by the public and private sectors. On the one hand, the goal of maximizing profits is replaced by creating a positive impact in society while being financially viable. On the other hand, purely trade issues are drowned out by broader issues, including the creation of decent jobs for marginalized people, improving people’s well-being, reducing social inequalities and preserving natural resources.

It should be noted that due to the lack of an appropriate regulatory framework and comprehensive surveys on the activities of social enterprises in Morocco, reliable and comprehensive statistical data, especially those on employment, are lacking.





04

THE REGULATORY,
INSTITUTIONAL
AND OPERATIONAL
FRAMEWORK OF THE
NON-PROFIT SECTOR
IN MOROCCO

The Moroccan non-profit sector is based on a normative and institutional edifice that have been consolidated over time. The historical basis remains Dahir No. 1-58-376 (1958), which enshrines freedom of association and sets out the procedure for recognition of public utility (Secrétariat Général du Gouvernement, 2025). This is followed by “trade” laws aimed at stimulating citizen participation in economic activity: Law 112-12 on cooperatives (2014) simplifies the democratic governance of cooperatives and opens up access to financing (AMDIE, 2024), while Law 18-18 on collaborative financing (2021) organizes solidarity crowdfunding to diversify the resources of impact organizations (Ministère de l’Économie et des Finances, 2024). At the same time, the work on the Mutual Insurance Code – Bill 109-12 which is the subject of an EESC opinion (2022) – aims to professionalize 50 or so mutual societies and strengthen the prudential supervision entrusted to ACAPS (ACAPS, 2024). These developments, articulated with the attributions of the Ministries of the Interior, Finance and Employment, outline a framework where solidarity, democratic governance and financial transparency become prerequisites for the operationalization of youth employability programs.

The Legal and Institutional Framework for NPOs in Morocco

Different types of NPOs are governed by various legal frameworks.

The case of associations

The legal framework governing associations in Morocco is rooted in several sources. Thus, informal associations are governed mainly by customary law, which is part of Muslim legal traditions, while formal associations are governed by three types of laws: supra-constitutional laws (international conventions), the constitution and infra-constitutional laws, including regulatory provisions dealing with the fiscal, financial and procedural aspects.

Institutional framework: Several ministries departments are involved in the process of registration and regulation of associations: the Ministry of the Interior, the Ministry of Endowments and Islamic Affairs, the Ministry of Justice, the General Secretariat of the Government, the Ministry of Economy and Finance, the Ministry of Family, Solidarity, Equality and Social Development and finally the Secretary of State for Crafts and the Social Economy. The multiplicity of actors regulating NPOs creates distortions in their functioning.

Under Moroccan law, associations are registered with the Ministry of the Interior. It is its officials installed at the local level (Caïd or Pasha) who receive the applications for registration of new associations. Subsequently, at the central level, the Ministry is supposed to send a copy of the incorporation files to the Directorate of Regulating Associations and Professions, under the supervision of the General Secretariat of the Government.

The Ministry of Justice also contributes to the completion of the administrative procedures for the creation and especially to the dissolution of associations. Article 5 of the 1958 law provides for the declaration of an association through a legal bull. It stipulates that a copy of the association’s declaration and the documents annexed thereto must be sent by the local authority to the public prosecutor’s office of the competent court in order to enable it to formulate, if necessary, an opinion on the application. Article 7 of the said law specifies that the court of first instance is competent to hear applications for a declaration of nullification of the association provided for in article 3⁶. It is also competent to hear applications for the dissolution of the association if it does not comply with the law. Finally, article 39 stipulates that “All repressive or civil actions in matters of association shall be within the jurisdiction of the courts of first instance”.

The Ministry of Endowments and Islamic Affairs regulates Islamic philanthropy, called waqf. It is a voluntary contractual commitment made by a donor (al-Waqif or al-Mohabiss) who, voluntarily, in order to meet given needs and achieve various objectives, constitutes a waqf for the benefit of a beneficiary, through a formula that enshrines the donor’s consent. The Ministry takes care of these donations, which are used to finance social projects (hospitals, schools, libraries and orphanages). This Ministry is also responsible for the supervision and control of religious brotherhoods (Zaouias).

The mission of the General Secretariat of the Government is to ensure the application of the laws and regulations on the right of association. In addition, this department is responsible for coordinating the preparation of draft

6 This article specifies that “Any association based on a cause or with a view to an illicit object, contrary to the law, good morals or which aims to undermine the Islamic religion, the integrity of the national territory, the monarchical regime or to call for discrimination is null and void”.

laws and regulations issued by the various ministerial departments and verifying their compliance with the constitutional provisions and their compatibility with the laws and regulations in force.

Within this ministerial department, it is the Directorate of Associations and Regulated Professions that is in charge of associative affairs. According to article 11 of Decree No. 2-83-365 of 29 January 1985 on the organization of the General Secretariat of the Government, this directorate must ensure, among other things, the application of certain laws and regulations in the fields of associations and regulated professions. At the associative level, it ensures compliance with the provisions of Dahir No. 1-58-376 of 15 November 1958, as amended and supplemented. In addition, it is this department that is responsible for granting authorizations to appeal to public generosity in all its forms (collections, artistic evenings, so-called authorized lotteries, etc.). It is also responsible for examining applications for recognition of public utilities made by declared groups and receiving declarations from associations that have received financial aid from foreign parties.

The Ministry of Economy and Finance exercises financial supervision over two categories of associations: associations that periodically receive public subsidies of more than 10,000 dirhams and associations recognized as being of public utility. It is responsible, among other things, for fixing by decree the accounting books that these associations must keep and for ensuring their control.

Finally, the Ministry of Social Development, Family and Solidarity is very active in developing partnerships with associations in areas related to women, children, the elderly and people with disabilities, in accordance with the Prime Minister's Circular of 27 June 2003 (Circular No. 7/2003). Under this ministry, the Social Development Agency supports NPOs. Its main mission is to contribute to the fight against poverty and vulnerability by supporting sustainable development projects.

The law governing mutual social action units

Dahir No. 1-57-187, dated 12 November 1963, defines mutual societies as NPOs that aim to provide provident, solidarity and mutual aid services for their members or their families. These societies achieve their aims through the contributions of their members, focusing on covering the risks that may impact individuals. They are recognized as legal entities and possess financial and administrative autonomy from the State.

The most well-known mutual insurance companies primarily operate in the health sector. Their main mission is to ensure that members are protected against health, disability and death risks. They achieve this by covering all or part of medical and hospitalization costs, providing death benefits and offering pensions in the event of disability. However, other non-health-related activities are not as thoroughly explored. This includes areas such as property insurance, credit and banking services, and support services for older individuals or people with disabilities.



Morocco has 25 mutual societies, whose statutes have been approved by joint decrees of the ministries in charge of employment and finance: 8 mutuels in the public sector, 7 in the semi-public sector, 5 in the private sector and 5 in the liberal sector. The public sector mutual insurance companies (the largest) work on behalf of the National Fund of Social Insurance Organizations (CNOPS). These include the Mutuelle de Police, the Mutuelle des Douanes et Impôts Indirects (MDII), the Œuvres de Mutualité des Fonctionnaires et Agents assimilés du Maroc (OMFAM), the Mutuelle des Postes et Télécommunications (MGPT), the Mutuelle des Forces auxiliaires (MFA), the Mutuelle Générale du Personnel des Administrations Publiques du Maroc (MGPAP), the Mutuelle Générale de l'éducation nationale du Maroc (MGEN), the Mutuelle de Prévoyance Sociale des Cheminots (MPSC) and the Mutuelle du Personnel de l'Office d'Exploitation des Ports (MODEP).

Finally, it should be noted that, although public sector mutual societies are well organized and part of the non-profit sector, their contribution to youth employment is not well documented. Most of their staff have the status of civil servants, because they are simply detached from their administration.

The law governing cooperatives

Typically, cooperatives in Morocco are for-profit organizations, as the law allows them to allocate patronage dividends to members and pay interest on the shares issued to members. However, some cooperatives can acquire NPO status when they refrain from making these payments, such as the housing cooperatives, which do not apply margins on the housing built and are exempt from corporate tax.

Professional corporate units (professional federations and confederations): These professional associations have members sharing a common purpose. These include federations of doctors, pharmacists, lawyers, dentists, notaries, accountants, industrial federations and those in the agricultural sector. These NPOs have more resources, enabling them to employ staff in dignified and fulfilling jobs. They also contribute indirectly to the creation of such jobs for the youth.

Sports units (sports federations and sports clubs): Although they are governed by the Dahir of 15 November 1958 relating to associations, sports federations and clubs in Morocco have their own statutes established, Law 30-09 and Law 06-87. They operate as NPOs. Consequently, they must use their resources exclusively for the operation of the association and the achievement of its objectives.





05 OVERVIEW OF EMPLOYMENT IN THE NON-PROFIT SECTOR IN MOROCCO

As noted above, the non-profit sector encompasses a diverse range of areas and causes throughout the country. It has emerged as an important and growing component of both the Moroccan economy and society. Given its increasing significance, this sector requires qualified and dedicated human resources.

Most NPOs in the country depend on volunteers to carry out their activities. According to data from the HCP (2011 and 2013), salaried employment in NPOs accounted for 35.9% in 2019, compared with 31.4% in 2007. These figures are significantly higher than those recorded in developed countries with robust social protection systems. For instance, in France, the proportion of salaried employment in NPOs does not exceed 12%.

According to data from the HCP (2011 and 2013), salaried employment in NPOs accounted for 35.9% in 2019, compared with 31.4% in 2007.

Employment in Non-Profit Organizations with the Status of Associations

The number of full-time employees in the non-profit sector in Morocco has increased significantly, from 27,919 in 2007 to 116,610 in 2019, an average annual growth rate of 36.6%. This high level of remuneration in the sector is mainly due to the rapid increase in the number of associations, but also to public incentives and the decline in the share of volunteering. Table 8 shows the number of full-time employment in the sector and by sub-sector.

TABLE 8: Full-time employment situation by field of activity for the year 2019

Areas of activity	Full-time employment	
	Actual	%
Culture, sport and leisure	29,357	25.20
Education and research	19,868	17.00
Health	8,726	7.50
Social services, philanthropic intermediaries and promotion of volunteerism	20,752	17.80
Environment	2,661	2.30
Development and housing	25,869	22.20
Formal religious associations	4,341	3.70
Law, citizen and consumer advocacy and politics	649	0.60
Business and professional associations, trade unions	4,350	3.70
Other	37	0.03
Total	116,610	100.00

Source: HCP (2023).

As shown in Table 8, the service sector accounts for 95% of full-time employment by NPOs. This is partly due to the fact that NPOs concentrate most of their activities in the service sector.

In addition to full-time paid employment, NPOs employ around 272,000 part-time staff. These staff worked for 79 million hours in 2019. This is about 53,500 full-time equivalent jobs. In total, the sector will have occupied nearly 170,000 full-time equivalent paid jobs (HCP, 2023: 11).

TABLE 9: Part-time employment situation by field of activity for the year 2019

Areas of activity	Part-time employment			
	Actual	%	Number of hours worked	Full-time equivalent part-time employment
Culture, sport and leisure	90,312	33.20	14,134,214	9,551
Education and research	49,575	18.20	25,392,773	17,160
Health	4,918	1.80	582,885	394
Social services, philanthropic intermediaries and promotion of volunteerism	22,108	8.10	10,242,711	6,922
Environment	8,368	3.10	1,326,377	896
Development and housing	85,769	31.50	25,367,438	17,143
Law, citizen and consumer advocacy and politics	1,259	0.50	38,776	26
Religious congregations and associations	8,245	3	1,317,929	891
Business and professional associations, trade unions	1,672	0.60	694,515	469
Total	272,226	100	79,097,618	53,452

Source: HCP (2023).

This flexibility of the sector allows individuals from diverse backgrounds to engage in NPO activities. It also enables them to reconcile their professional and personal lives. Five areas of activity account for more than 80% of part-time jobs: culture, sport and leisure; development and housing; education and research; social services; and environment. These areas reflect the needs and priorities of Moroccan society. The volume of hours worked by part-time employees demonstrates the dynamism of the sector and its contribution to the economy. Part-time employment plays a complementary role to full-time jobs and attracts people with diverse backgrounds (Table 9).

As noted above, 79 million hours worked part-time correspond to nearly 53,500 full-time equivalent jobs. Under these conditions, the voluntary sector employs a total of nearly 170,000 full-time equivalent salaried jobs. This is shown in Table 10.

TABLE 10: Breakdown of total full-time equivalent paid employment by field of activity for the year 2019.

Areas of activity	Full-time equivalent (FTE) employment	%	Average Employment (FTE) by Employing Association
Culture, sport and leisure	38,908	22.90	2.2
Education and research	37,028	21.80	3.3
Health	9,120	5.30	4.3
Social services, philanthropic intermediaries and promotion of volunteerism	27,674	16.30	3.5
Environment	3,557	2.10	1.4
Development and housing	43,011	25.30	2
Law, citizen and consumer advocacy and politics	675	0.40	1.8
Formal religious associations	5,232	3.10	1.7
Business and professional associations, trade unions	4,819	2.80	6.3
Other	38	0.02	5.3
Total	170,062	100	2.5

Source: HCP (2023).

Analysing the distribution of full-time equivalents by field of activity and by employment bracket are in two groups: “Culture, Sport and Leisure” and “Development and Housing”. These two fields account for 63.1% of units employing a maximum of two employees. As for the units employing more than 10 employees, they work mainly in the fields of education and research (32.4%); culture, sport and leisure (23.9%); and finally social services (22.7%) (Table 11).

TABLE 11: Distribution of non-profit organizations by full-time equivalent job and by full-time equivalent job class for the year 2019.

FTE job classes	Associations		Full-time equivalent (FTE)		Average EETP per association
	Number	%	Number	%	
0-1	39,411	58.50	16,301	9.6	0.4
1-2	11,297	16.80	17,683	10.4	1.6
2-3	5,494	8.10	14,308	8.4	2.6
3-4	3,122	4.60	11,330	6.7	3.6
4-5	1,679	2.50	7,817	4.6	4.7
5-10	3,439	5.10	24,861	14.6	7.2
10-20	1,913	2.80	26,970	15.9	14.1
More than 20	50,792	1.60	29,0%	29.9	476
Total	67,423	100	170.062	100	100

Source: HCP (2023).



The analysis above shows that only few NPOs are employers of labour. Their distribution according to the full-time equivalent job brackets shows that 58.5% of them employ a maximum of one employee and contribute only 9.6% to the overall salaried employment of the sector. In addition, 75% of NPO employers employ a maximum of two employees and contribute only 20% to paid employment.

If these organizations are hiring more young employees, it is due to apprenticeships. It is important to note that young people are primarily employed as part-time staff by NPOs. It is important to note that professional associations, political parties and trade unions have staff members who are seconded to them by the government and companies. In 2019, there were 7,749 employees in this category, of which 31.2% were women. Additionally, there were 1,577 temporary workers and 7,361 interns.

It is important to note that young people are primarily employed as part-time staff by NPOs.

More than half of the organizations operating in the Marrakech-Safi region employ staff, as shown in Table 12. This is followed by the Fez-Meknes region at 42%, the Guelmim-Oued Noun region at 39.6%, the Beni Mellal-Khenifra region at 39%, the Casablanca-Settat region at 38.9%, the Souss-Massa region at 35.4% and the Tangier-Tetouan-Al Hoceima region at 35.2%. These regions have almost equal proportions of organizations that work with employees.

TABLE 12: Proportion of NPOs employing by region

Regions	% of employer associations
Tangier-Tetouan-Al Hoceima	35.2
Eastern	28.7
Fez-Meknes	42.0
Rabat-Salé-Kenitra	21.7
Beni Mellal-Khénifra	39.0
Casablanca-Settat	38.9
Marrakech-Safi	56.3
Drâa-Tafilalet	18.8
Souss-Massa	35.4
Guelmim-Oued Noun	39.6
Laâyoune-Saguia El Hamra	17.1
Dakhla-Oued-Ed-Dahab	7.5
Total Morocco	35.9

Source: HCP (2023).

Employment in Non-Profit Organizations with Mutual Status

While NPOs provide a significant source of employment, mutual societies present a different scenario. Firstly, the limited number of mutual societies; only 52 restricts the potential for widespread job creation. Secondly, due to the nature of their operations, mutual insurance companies have heavily computerized and digitized their systems, which decreases their reliance on human labour. Lastly, most of their employees are personnel provided by the government sector from the companies that employ the members. However, there is no official data available on the distribution of jobs made available by public administrations and private companies.

Most of the full-time employment is concentrated in clinics belonging to mutual health insurance companies. There are 26 of them, representing 17.4% of private bed capacity in Morocco and employing more than 1,500 people, training the medical and administrative staff (Conseil de la Concurrence, 2022). These private non-profit clinics have established themselves as a key player in the landscape of private clinics in Morocco.

Youth Employment in NPOs with Cooperative Status

Although the cooperative fabric in Morocco has experienced considerable growth in recent years, its contribution to paid employment remains marginal. It employs only 35,472 people, of whom only 26,603 are permanent employees, compared with 8,869 temporary or seasonal employees (Office du Développement de la Coopération [ODCO], 2023). By way of comparison, in France, cooperatives employ more than 1,300,000 people or 5.5% of the working population.

The situation for non-profit cooperatives is even more concerning. Among the 3,500 cooperatives operating voluntarily as NPOs, there are only about 1,500 paid positions. One reason for this is that cooperatives typically engage in activities that require minimal personnel.



CONCLUSION



This systematic literature review set out to consolidate what is currently known about the contribution of Morocco’s non-profit ecosystem—associations, mutual societies and cooperatives; to youth employability, to identify empirical blind spots and to translate the evidence into measurable indicators for the project’s fieldwork phase. Using a PRISMA-compliant approach and a multi-source search strategy (academic databases and selected grey literature) over the period 2014–2025, the review screened 1,046 records and retained 147 studies, which were synthesized through five analytical themes (economic weight, job quality, high-potential sub-sectors, knowledge gaps and outlook to 2030).

Overall, the literature suggests that the sector can support youth employability through multiple channels (skills development, first work experience, placement and service-delivery employment), but that effects are heterogeneous across organizational forms and remain difficult to quantify consistently. Evidence assembled in this review indicates that paid employment opportunities are unevenly distributed and that only a minority of organizations act as regular employers; when jobs are created, they are frequently shaped by part-time arrangements, internships and apprenticeship-type modalities, which complicates the interpretation of “employment creation” and raises questions about employment stability and progression.

A central cross-cutting conclusion is that the sector’s employability potential is constrained by three recurring factors: informality (including weak contract formalization and uneven social protection), limited managerial and financial capacity (which affects scale and sustainability) and persistent data gaps (notably the scarcity of longitudinal tracking and robust measurement of “decent work”). These constraints have direct methodological implications: the evidence base remains dominated by descriptive and fragmented reporting, which limits comparability across studies and weakens the ability to infer durable impacts on youth trajectories.

Accordingly, the review supports a clear prioritization for the fieldwork phase: moving beyond simple job counts towards indicators that capture both access to employment and job quality. The most policy-relevant indicators distilled from the literature include NEET status, underemployment, contract formalization, access to social protection and markers of job quality and progression. By grounding forthcoming surveys and interviews in these metrics, the project can help fill current knowledge gaps and provide an evidence-informed basis for designing and assessing programmes that leverage Morocco’s non-profit ecosystem to strengthen youth employability.

When jobs are created, they are frequently shaped by part-time arrangements, internships and apprenticeship-type modalities.



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