

Contribution of the National Initiative for Human Development to promoting youth entrepreneurship in Morocco: Focus on Program III of the third phase.

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Résumé

L'Homme est, de nos jours, au centre des politiques publiques dans plusieurs pays. A cet effet, de nombreux programmes ont été développés pour concrétiser le rôle de cette ressource dans les domaines socio-économiques de ces pays. En effet, l'élément humain joue un rôle fondamental dans le développement économique et constitue une référence pour l'économie sociale. L'entrepreneuriat des jeunes, en particulier, constitue un facteur important pour intégrer les jeunes dans le tissu économique et social.

Au Maroc, l'Initiative Nationale pour le Développement Humain (INDH) joue un rôle de premier plan dans l'encouragement de l'entrepreneuriat des jeunes. Cette initiative, lancée en 2005, vise à réduire les disparités sociales et économiques tout en favorisant l'intégration des jeunes dans la vie économique.

Cet article a pour but d'analyser la contribution de l'INDH, notamment dans sa troisième phase à travers le programme III, dans la promotion de l'entrepreneuriat des jeunes au Maroc en mettant en avant les différentes actions entreprises et leurs impacts.

Une méthode qualitative a été adoptée. Il s'agit d'étudier un échantillon de 256 projets présentés par des jeunes entrepreneurs au niveau des plateformes des jeunes, à la préfecture Hay Mohammadi Ain Sbaa à Casablanca, au cours de la période (2019 – 2022). Une analyse de contenu a été utilisée pour analyser les données collectées, elle montre une contribution significative de l'INDH dans la promotion de l'entrepreneuriat chez les jeunes, notamment par la mise en place de mécanismes de financement appropriés pour ce secteur et l'amélioration des conditions de vie des populations pauvres.

Mots clés : Initiative Nationale pour le Développement Humain, Entrepreneuriat, Entrepreneuriat des jeunes, Politiques publiques, Inclusion économique.

Abstract

People are today at the center of public policies in most countries. To this end, many programs have been developed to substantiate the role of this resource in the socio-economic areas of these countries. Indeed, the human element plays a fundamental role in the development of a country. Youth entrepreneurship, in particular, constitutes an important factor in integrating young people into the economic and social fabric.

In Morocco, the National Initiative for Human Development (INDH) plays a leading role in encouraging youth entrepreneurship. This initiative, launched in 2005, aims to reduce social and economic disparities by encouraging young people to create their own businesses. This article aims to analyze the contribution of the NIHD, particularly in its third phase through Program III, to the promotion of youth entrepreneurship in Morocco by highlighting different actions implemented and their impacts.

A qualitative method was adopted. This includes studying a sample of 256 projects presented by young entrepreneurs at the level of youth platforms in the prefecture of the Mohammadi district of Ain Sebaa in Casablanca, during the period (2019 - 2022). The results of the content analysis show that the NIHD has significantly contributed to promoting youth entrepreneurship, especially by creating financing mechanisms adapted to this sector and improving the living conditions of the poor population.

Keywords: National Initiative for Human Development, Entrepreneurship, Young Entrepreneurs, Public policies, Economic inclusion.

Introduction

Morocco has made significant progress in promoting youth entrepreneurship through various programs. The National Initiative for Human Development (NIHD) is one of the multiple programs contributing to this effort, and it plays a central role in developing entrepreneurship among Moroccan youth.

The subject addressed in this paper concerns the place of youth entrepreneurship in the programs of the NIHD and the contribution of this initiative, notably through the program III of the third phase, in the promotion of this type of entrepreneurship.

Created in 2005, the NIHD is a government program aimed combating fragility, reducing inequality, and promoting human development throughout the region. When this initiative was launched, Morocco was facing large social deficit that led to poverty, exclusion, and extreme fragility. The King stressed that no development is possible without relying on the basic pillar of human resources. The NIHD has been well received at the global level (presented in New York, Paris, Jordan...), especially since its launch coincided with the World Bank's approval of the new cooperation strategy for the period 2005-2009 and is entirely in line with the objectives of the United Nations Development Program. The priorities of NIHD are to promote entrepreneurship among young people with the aim of enhancing their economic and social integration. Thus, the first phase (2005-2010), composed of four programs, aimed to creating income-generating activities and developing the social and solidarity economy. The second phase (2011-2015) constitutes an extension of the first phase by adopting a program dedicated to territorial upgrading. Finally, the third phase (2019-2023) is dedicated to promoting entrepreneurship.

The National Initiative for Human Development falls within the framework of efforts made for social development. Therefore, the main objectives of NIHD are:

- Consolidating a modern state characterized by democracy, the rule of law, and promoting the rights of women and children.
- Implementing reforms and establishing structural projects that generate growth.
- Practice a development policy based on the principles of good governance in the economic, social and cultural fields.

The National Initiative for Human Development focuses on the areas of education, healthcare, infrastructure development and income generation. Based on a set of values, namely respect for human dignity, the establishment of confidence in oneself and in the future, with the principle of participation under good governance and sustainability of projects, NIHD enables young Moroccans to become entrepreneurs and create their own projects. It opens up a range of

projects and mobilizes the entire societal body (government, civil society, private sector). To this end, platforms are set up allowing young entrepreneurs to meet their peers, investors and potential partners. These platforms enable valuable business relationships to be formed, experiences to be shared and collaboration opportunities to be explored, thereby strengthening the entrepreneurial ecosystem in Morocco.

The objective of this article is to study the participation of the INDH in the promotion of youth entrepreneurship, particularly through Program III of the third phase. We adopted a qualitative approach to measure the contribution of the INDH to the field of entrepreneurship in Morocco. Thus, we selected a sample of 256 projects presented by young entrepreneurs at the level of youth platforms, at the Hay Mohammadi Ain Sbaa prefecture in Casablanca, during the period (2019 – 2022).

The analysis of the data collected shows a significant contribution of the INHD in promoting entrepreneurship among young people. Indeed, the National Initiative for Human Development has achieved notable success in promoting youth entrepreneurship in Morocco. Many young entrepreneurs have benefited from the initiative's support and created successful businesses in various sectors, including technology, agriculture and tourism. These success stories serve as inspiring examples for other entrepreneurs who can also achieve their dreams with the right financial support and determination.

The structure of the article includes an introduction, three parts and a conclusion. In a first part, the theoretical concepts covered will be presented. In a second part, we will return to the specificities of supporting entrepreneurship in the Moroccan context. The third part is devoted to a case study which focuses on the contribution of program III of the third phase of the National Human Development Initiative to youth entrepreneurship in the prefecture of Ain Sebaa Mohammadi in Casablanca. Recommendations and the main results of the study are reported in the conclusion.

1. Literature Review

1.1. Entrepreneurship

Entrepreneurship is a complex concept. Therefore, wanting to give it a definition is a difficult task. In fact, there is no agreed-upon definition of entrepreneurship within the scientific community, and the term is often used in a vague and nuanced way.

Entrepreneurship is increasingly viewed as the appropriate (and even necessary) path for anyone who wants to succeed in the competitive business world. A review of literature shows that there are several meanings associated with this concept. Here, we provide some definitions:

- “Entrepreneurship is the field that studies the practices of entrepreneurs: their activities, characteristics, economic and social impact, the forms of their business and the support available to facilitate the development of entrepreneurial activity etc.” (Filion, 1997)
- “Entrepreneurship is the process of identifying, evaluating and exploiting business opportunities.” (Reynolds et al., 2000).
- “Entrepreneurship is the result of any human action undertaken with the aim of generating value through the creation or development of an economic activity that identifies and exploits new products, new processes or new markets” (OECD, 2007).

We are choosing to adopt a broader definition proposed by (Wennekers and Thurik, 1999) which states: « Entrepreneurship is the demonstrated ability and desire of individuals, alone, in teams, within and outside existing organisations, to:

- Realizing and creating new economic opportunities (new products, new production methods, new organizational charts, new combinations of product markets), and
- Bring their ideas to market, under uncertain conditions and other obstacles, while making decisions about the location, form and resources of various institutions. »

This definition is more in-depth and includes entrepreneurship at the individual level as well as at the business level. It shows that the company becomes an instrument that improves the opportunities for its employees to create their own businesses and enhance competitiveness and productivity. Therefore, we cannot consider the entrepreneur, in the broad sense, as an external entity independent of his environment, but in the case of “Intra-preneurs”. In fact, entrepreneurs are defined in different ways by researchers based on anthropology, sociology, economics, psychology and many others. This falls within the field of “entrepreneurship theories,” a hundred-year-old interdisciplinary field of research that aims to better understand the entrepreneurial spirit.

1.2. Emergence of Youth Entrepreneurship

Due to its essential benefits and advantages, many people, especially young people, consider entrepreneurship as a viable career option because regular employment opportunities do not meet the needs and expectations of young people. Indeed, entrepreneurship development experiences around the world indicate the growing role of young entrepreneurs in achieving sustainable growth and developing competitiveness at the national level.

Consequently, involving young people in economic activity will undoubtedly help to resolve the unemployment problem and ensure full employment of the workforce. This is especially important in crisis conditions and in post-crisis periods for the development of the national economy. On the one hand, entrepreneurial activity of young people contributes to strengthening their financial situation and, on the other hand, ensures their professional and personal development.

Young people today are more ambitious and entrepreneurial than they were a few years ago. Youth engagement contributes to personal development, improved living conditions and the fight against injustice. Indeed, a young, by creating a new business, sets an example for other young people and thus presents entrepreneurship as a mechanism for obtaining employment and better financial results.

The growing interest in entrepreneurship among young people can be attributed to two factors (Dash and Kaur, 2012). The first is the ever-increasing number of unemployed youth, and the second is the desire for competitiveness coupled with the pressure for skills development. Nevertheless, a serious question remains about the expand of this “global phenomenon” in light of the distribution of capabilities and behavioural tendencies among young people.

(Peter, 2004) Describes youth entrepreneurship as a process of transforming ideas into opportunities and then translating opportunities into feasible actions using management, planning, improvement, guidance and awareness skills.

The study of youth entrepreneurship draws on research in several fields including business economics, social and developmental psychology. As in any emerging area of research, definitions of the key concept vary, and in the case of youth entrepreneurship, the problem is amplified by the diversity of entrepreneurial activities (Gartner, 1988).

Until 2002, studies on youth entrepreneurship were almost absent, according to Chigunta, 2002. Later, a small but growing number of researchers began to focus on the development of entrepreneurial skills in this population (Hisrich et al., 2007; Lerner and Damon, 2012).

Most existing studies on the entrepreneurial process have focused on adults who become entrepreneurs. One of these studies attempted to identify the personality traits that contribute to

the success of young entrepreneurs; it began with McClelland's research program on the relationships between "needs satisfaction" and entrepreneurship (McClelland, 1965). It reported positive but weak correlations between achievement motivation and entrepreneurship. Additionally, studies have examined personality characteristics such as risk-taking, self-efficacy, innovativeness, independence, conscientiousness, and openness to experience (Gartner, 1988; Zhao and Seibert, 2006).

Other studies of youth entrepreneurship have focused on attitudes rather than activities. Such studies reveal a clear difference among young people in their orientation towards entrepreneurial activities. For example, a survey of youth attitudes in Australia found that most young people do not consider themselves to have the personal qualities necessary for entrepreneurship; therefore, only 10% are engaged in entrepreneurial activities (Sergeant and Crawford, 2001).

Undoubtedly, one of the reasons that contributes to the popularity of youth entrepreneurship is its ability to provide native solutions to economically disadvantaged populations (De Clercq and Honig, 2011). Although this issue has not yet been fully explored, many young people are motivated by entrepreneurship and see it as a viable and more reliable career option than paid work. Additionally, the desire to do something new and be your own boss makes it an ideal choice for young people.

1.3. Youth entrepreneurship: Advantages and challenges

In recent decades, youth entrepreneurship has occupied an increasingly important place in the global economic landscape. Young entrepreneurs, often defined as individuals aged 18 to 35, bring new energy, innovative ideas and a fresh perspective to business. This growing trend has significant implications for the global economy, job creation and innovation. In this section, we will explore the opportunities and benefits offered by youth entrepreneurship, we would also discuss the challenges it faces.

Entrepreneurship development experiences across the world indicate the growing role of young entrepreneurs in achieving sustainable growth and developing competitiveness at the national level. Youth entrepreneurship provides many important benefits to individuals and society as a whole, including:

- Innovation and creativity: Young entrepreneurs have a natural tendency to think creatively and challenge the status quo. Their new and innovative ideas can disrupt existing industries, thus stimulating competition and innovation (Schumpeter, 1934).
- Job creation: Young entrepreneurs are often responsible for job creation, which helps reduce youth unemployment and stimulate the local economy (Acs and Szerb, 2007).

- Diversification of the economy: Youth entrepreneurship contributes to the diversification of the economy by introducing new industries, which can reduce dependence on specific sectors (Folta et al., 2010).

- Social entrepreneurship: Many young entrepreneurs seek to solve social and environmental problems, thus creating businesses with a social or environmental vocation (Mayer and Marti, 2006).

Despite its benefits, youth entrepreneurship also faces significant challenges, for example:

- Access to financing: Young entrepreneurs often have difficulty obtaining sufficient financing to start or develop their business (Audretsch et al., 2012).

- Lack of experience: Young people often lack experience in business management, this can lead to costly mistakes (Gleser et al., 2009).

- Inadequate support: The lack of specific support and guidance programs for young entrepreneurs can hinder their success (Bosma et al., 2012).

Youth entrepreneurship is a powerful driver of innovation, economic growth and job creation. It plays an essential role in economic and social development. In fact, young entrepreneurs contribute significantly to economic growth, stimulating innovation and competitiveness (Clapper et al., 2011). Thus, by creating employment opportunities, youth entrepreneurship can help reduce unemployment among this population (Massimiliano et al., 2018).

Investing in youth entrepreneurship can have a lasting positive impact on the global economy and shape a future in which innovation and creativity are at the heart of prosperity. However, young entrepreneurs need adequate support in terms of funding, training and guidance to overcome the challenges they face.

2. The effects of the National Initiative for Human Development on youth entrepreneurship in Morocco

The objectives of human development initiatives (HDIs) vary depending on the specific needs of the country or region. However, there are common objectives of such initiatives, the most important of which are:

- Reducing poverty: Human development initiatives aim to reduce poverty by providing financial support or training programs to disadvantaged people or economically marginalized communities. This may include grants to start small businesses or vocational training to improve skills and employability.

- Education and training: International humanitarian institutions support educational initiatives that aim to improve the skills levels of the population. This may include job training programs, scholarships, or literacy programs.

- Health and well-being: Human development initiatives can also include measures aimed to improving the health and well-being of citizens, including access to basic health care, clean water and nutrition.

- Promoting entrepreneurship: Promoting entrepreneurship is often one of the main components of human development initiatives. This may include financial incentives, soft loans or support programs to help potential entrepreneurs create and grow their own businesses. By encouraging business creation and supporting Small and Medium Enterprises SMEs, HDI contributes to job creation and impact positively the national economy.

In Morocco, Young people represent around 30% of the Moroccan population. This demographic advantage, combined with a rising entrepreneurial spirit, has contributed to the development of an environment conducive to innovation and business development. Moreover, several factors have contributed to the growth of youth entrepreneurship in the country:

- Education and skills development: Moroccan universities and vocational training institutions provide comprehensive training in entrepreneurship and business management. Indeed, educational institutions and organizations, on the one hand, offer specialized programs and support structures adapted to young entrepreneurs, and on the other hand, incubators, accelerators and entrepreneurship courses provide valuable advice and guidance.

- Government support: The Moroccan government encourages entrepreneurship among young people through various initiatives and financing opportunities. These include financial incentives, mentoring programs and policy reforms with the aim of reducing entry barriers for young entrepreneurs.

- Access to technology: The widespread adoption of the Internet and mobile technology has democratized access to information, markets and resources. This has enabled young Moroccans to launch online businesses, reach a global audience and collaborate with international partners. The digital age has fostered entrepreneurship and given young people access to resources, information and global markets.

The launch of the National Initiative for Human Development in 2005 led to the emergence of many projects, promoting a culture of participation and commitment of people managing their own projects.

These achievements have brought multiple benefits to the population. Thanks to the National Initiative for Human Development programs, which targeted 5,2 million people between 2005 and 2010, 40000 people found employment opportunities, 84000 learned to read and write, 346000 were able to seek treatment, 800000 were educated in good conditions and 656000 people benefited from transport, water and electricity. In total, 22000 projects were launched in

5 years for a budget of 14.1 billion dirhams. The social and economic domain remains the priority axis of the National Initiative for Human Development.

Building on this first phase of necessary strengthening and support, second phase of NIHD for the period (2011-2015) was launched. Given that growth is a necessary but not sufficient condition for reducing inequalities, the National Initiative for Human Development has always been oriented towards income-generating activities rather than granting aid to reduce dependence, social exclusion, poverty and instability.

Thus, the third phase of the National Initiative for Human Development, launched in September 2018 for the period (2019-2023), represents a notable turning point in its future by refocusing its interventions on the intangible aspects of human development in Morocco.

The third phase of the National Initiative for Human Development has had a significant impact on promoting youth entrepreneurship in Morocco. According to a study conducted by the High Commission for Planning in 2022, the National Initiative for Human Development contributed to the creation of thousands of direct and indirect job opportunities thanks to the growth of youth entrepreneurship. In addition, it has promoted economic development in previously isolated areas by encouraging the establishment of local businesses. Young people are increasingly inclined to create their own projects, knowing that they benefit from the necessary financial support and support.

The implementation of the third phase of the National Initiative for Human Development is structured around four programs. Program III focuses on “improving income and economic inclusion of young people” with the aim of improving economic and social situation of Moroccan youth from the disadvantaged population, by supporting employment and entrepreneurship in addition to supporting projects through the establishment of youth platforms. This program contributes to local economic development; it is based on solving the problems linked to unemployment and inactivity of young people in Morocco.

The Youth Income Improvement and Economic Inclusion Program in the Third Phase of the National Initiative for Human Development aims to strengthen and develop the entrepreneurial culture of young people.

3. Case study: The contribution of Program III of the third phase of the National Initiative for Human Development to youth entrepreneurship at the level of Ain Sebaa prefecture, Mohammadi

During the first and second phases of the National Initiative for Human Development, 9400 income-generating projects were created thanks to calls for projects (funded by the Transversal Program). Most of these projects intend only at young people and require small amounts of

money (200000 dirhams). However, many projects have failed due to management or marketing difficulties and lack of support before and after construction.

Program III, “improvement of income and economic integration of young people”, of the third phase, acts on three levers to generate income and create jobs for young people:

- Support for entrepreneurs and project leaders by “technical advisors” to improve project performance;
- Support for the integration of the most vulnerable and intra- or interregional intermediation;
- Financial and technical support for training.

This program is based on its contribution to local economic development and solving problems associated with unemployment and youth inactivity in Morocco. In fact, according to the High Commission for Planning, in 2022, the Kingdom will have about 1.44 million unemployed. This represents 11.8% of the working-age population, including 19.2% in the age group between 25 and 34 years. Moreover, Program III occupies a large portion of the budget allocated to the third phase of the National Human Development Initiative. This part represents a budget envelope worth 4 billion DHs that reflects the commitment of the NIHD to guide and support young people in order to integrate them into the economic fabric.

Likewise, it should be emphasized that the projects and actions, implemented under the NIHD programs, primarily target young people living in a state of inactivity, by favouring a gender approach and respecting the conditions of the National Initiative for Human Development's Environmental and Social Guide.

The Income Improvement and Economic Inclusion of youth program consists of two main missions. The first mission is about listening and guiding young people to the success of the approach adopted by the programme, and the second mission is to support young people to access entrepreneurship and support income-generating projects, to develop and ensure the sustainability of the businesses created.

In order to support young entrepreneurs in the Casablanca-Settat region, a service provider (associative actor) was selected based on a call for expressions of interest (CEI) at the regional level. Then, the Regional Human Development Commission (RHDC) concludes an agreement with this service provider in the form of a regional convention. This convention is itself broken down into specific conventions at the prefectural and provincial levels.

A qualified Provincial Human Development Committee (PHDC) selects the best ideas to judge their relevance and funding potential. This committee brings together public and private actors with good knowledge of the local economic context. Eligible projects must meet eligibility criteria for economic (creation of benefit, income stability, etc.), social (job creation, working

conditions, improvement of the status of women, respect for the rights of children, etc.) and environmental (preservation of natural resources, conservation of biodiversity, etc.).

The NIHD supports all project leaders by selecting projects that meet the eligibility criteria and whose entrepreneurial project is deemed economically viable and contributes to creating jobs, with local added value, for young people. Project eligibility criteria are based on:

- Eligible legal form: Projects supported as part of strengthening the entrepreneurship axis of the National Initiative for Human Development should concern formal activities. They must be regulated and can take different legal forms such as self-employment, SARL, SARLAU, etc.
- Value of the project: In terms of financing amount, the program supports any project leader or young entrepreneur with a viable project without imposing a minimum or maximum financial investment required. However, the aid granted cannot exceed 60% of the value of the project, with a ceiling of 100 thousand dirhams.

A seed fund capped at 100,000.00 DH per project, representing 60% of the planned investment amount, is granted to project leaders. In addition, the CPDH guarantees the project leaders contributions that represent 40% of the total investment.

Tripartite agreements, determining the obligations and results to be achieved for each project, are concluded between the CPDH, beneficiaries and service providers.

The Youth Entrepreneurship Support Center implements activities that correspond to the main stages of the entrepreneurial journey according to two fundamental stages:

- Stage 1: Pre-creation assistance. After reviewing the best project ideas, the provider organizes full-time sessions. Experts in entrepreneurship support lead these sessions. They mainly include the techniques of reception, listening, orientation and carrying out the necessary financial and legal studies.

Stage 2: Post-creation support. Post-creation support is provided through training that includes practical training and individual and collective support. This support is adapted to the needs set by providers and beneficiaries based on the initial assessment. It mainly covers the management skills essential to the successful implementation of projects.

3.1. Results and Discussion

In order to highlight the impact of the National Initiative for Human Development and to show its role in the fight against poverty, inequalities and unemployment in Morocco, we have chosen to study the contribution of the program III, of the third phase of the INDH, in the promotion of youth entrepreneurship. This study focuses on income improvement measures and economic inclusion programs, on the employability of young people, implemented within the Ain Sebaa hay Mohammadi youth platforms in Casablanca. A qualitative method was applied to achieve

this objective. It consisted of analyzing data collected from three youth platforms during the period (2019 – 2022). A sample of 256 projects, presented by young entrepreneurs, was selected in order to evaluate the progress made thanks to the youth integration program during the indicated period, as well as the effectiveness of the implementation process of this program .A content analysis was used to analyze the data collected.

The cost of the INDH's participation in projects during the period (2019-2022), at the level of youth platforms located in the Hay Mohammadi Ain Sebaa prefecture, is presented in Table 1. This cost is estimated at 6835100 DHs, it covers both expenses relating to construction, development, equipment and operating work, as well as those relating to the missions of the inclusion program of the main stages supporting young people (from reception through the listening stage and finally guiding young people).

Tableau N°1: Cost of participation in projects, during the period 2019-2022, at the level of youth platforms located in the Hay Mohammadi Ain Sebaa prefecture.

Platform	Number of young hosted	Number of young listened to	Number of young oriented	Costs (Dhs)			
				Fitting out	Equipment	Functioning	Total Cost
				NIHD Part	NIHD Part	NIHD Part	NIHD Part
A	2515	2199	1452	0	2 000 000	1 069 500	3 069 500
B	360	360	220	947 749.33	552 250.67	465 600	1 965 600
C	349	341	173	750 000	750 000	300 000	1 800 000
Total	3224	2900	1845	1 697 749.33	3 302 250.67	1 835 100	6 835 100

Source: (Carried out by us).

Regarding the entrepreneurship ecosystem, the National Initiative for Human Development proposes a paradigm shift through developing a culture of sustainable entrepreneurship rather than the prevailing necessity and livelihood entrepreneurship. The program III of the third phase highlights the importance of the economic approach and the importance of non-financial support, including training.

Access to finance is a key factor in relaunching entrepreneurial efforts. In this perspective, the National Initiative for Human Development pays special attention to financing projects undertaken by young entrepreneurs. It provides grants and loans at preferential rates to encourage business establishment and allow young people to obtain the capital needed to turn

their business ideas into reality. These funds are allocated to various sectors of activity, including agriculture, handworker, trade and services, allowing young people to diversify their opportunities in the field of entrepreneurship. In this context, a study completed by the Ministry of Employment and Vocational Integration in 2019 indicated that more than 5000 young people benefited from funding from the National Initiative for Human Development for their entrepreneurial projects, which contributed to creating job opportunities and revitalizing the national economy.

In addition to financing, the National Initiative for Human Development provides training and support programs for young entrepreneurs. These initiatives aim to enhance their skills in business management, marketing, accounting and other areas essential to the success of their project. Young entrepreneurs are also supervised by experts and mentors which enhances the sustainability of their businesses.

Data collected from the three youth platforms (Table 2) show that out of 256 young people supported in the pre-creation stage, during the period 2019-2022, 87 young people were able to reach the support stage after creation. Governance bodies approved 56 projects and 17 companies were created.

Tableau N°1: Status of projects, carried out by young entrepreneurs, validated at the level of the Hay Mohammadi Ain Sbaa Prefecture, during the period 2019-202.

Number of young supported in Pre-creation	Number of young supported in post-creation	Number of validated projects	Number of tripartite agreements signed
256	87	56	17

Source: (Carried out by us).

The data collected show that youth platforms, a new concept adopted in the third phase program of the National Initiative for Human Development, have contributed significantly to promoting entrepreneurship among young people, especially by providing them with the necessary support and assistance to become able to establish their own projects. In particular, providing appropriate financing mechanisms for this sector, through access to financial resources, is a key factor in poverty reduction because it allows poor population groups the opportunity to become economically independent and survive in the long term. The National Initiative for Human

Development also has an impact on productivity, capital and income generation, reducing vulnerability and improving living conditions for the poor.

To ensure the success of youth-led start-ups, the NIHD has established business incubators and mentoring programs. These incubators provide entrepreneurs with a stimulating environment, access to resources and expert advice. Experienced mentors help young entrepreneurs overcome the challenges of the start-up landscape, promoting innovation and sustainability.

If access to finance remains an insurmountable obstacle, behavioural changes made possible by the National Initiative for Human Development could diminish and disappear over time.

As part of developing mechanisms for implementing the territorial approach, public policies pay special attention to this initiative. This will make it possible to identify and understand the potential and weaknesses of the territory so that young local entrepreneurs can seize opportunities to search for solutions adapted to the fight against poverty.

Conclusion

In an ever-changing world, there are many opportunities for entrepreneurship as needs, markets and technology change. Indeed, although the work is often difficult and unpredictable and many people feel overwhelmed when faced with such daunting projects, opportunities can be realized through the creation of new businesses to take the lead or through innovative developments at within existing organizations. Young entrepreneurs will have to play a vital role in such situations.

Furthermore, job creation through encouraging entrepreneurship helps reduce unemployment and, to some extent, rural exodus. These impacts at the national economic level must be placed in the context of the specificities of the local market.

The National Initiative for Human Development has established itself as a driving force for encouraging youth entrepreneurship in Morocco. Through its multifaceted approach that includes education, financial support, mentoring, and encouragement of innovation, the NIHD has created an enabling environment for Moroccan youth to realize their entrepreneurial ambitions. As a result, Moroccan youth are increasingly becoming a major contributor to the country's economic growth and development, positioning Morocco as a regional leader in youth entrepreneurship.

The effects of the National Initiative for Human Development's contribution to entrepreneurship projects at the institutional level are less clear, whether at the central or decentralized level. The level of partnership with the collective fabric, despite its beginning, is still insufficient.

As a conclusion, we can say that the promotion and support of entrepreneurial projects, implemented by young people, require a change in the vision of entrepreneurship, by focusing on the real constraints of entrepreneurship and creating a broader perspective of entrepreneurship as a learning process.

In this perspective, through continued support and investment, the National Initiative for Human Development can empower more young entrepreneurs and promote a better future for Moroccan youth. The INDH's "Income improvement and economic inclusion of young people" program, by promoting entrepreneurship from the point of view of business creation among young people, can impose and influence the creation of entrepreneurship and supporting their projects.

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