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THE ROLE OF ENTREPRENEURSHIP IN JOB CREATION: A CASE STUDY OF PROJECTS FINANCED BY THE NATIONAL INITIATIVE FOR HUMAN DEVELOPMENT IN MOROCCO

ABSTRACT

The National Initiative for Human Development (NIHD) is an approach launched by Morocco in 2005 that focuses on promoting entrepreneurship and income-generating activities to improve the labour market in particular and economic growth in general. Numerous studies confirm the positive impact of entrepreneurship on the labour market (Acs, 1992; Audretsch & Thurik, 1999). The purpose of this article is to examine the effect of the projects launched under the NIHD on the number of jobs created, taking into account their legal status. We adopt the statistical data provided by the service in charge of monitoring the projects supported by the NIHD concerning all the young entrepreneurs supported by the NIHD from 2019 to 2023. The results of this paper confirm the existence of a weak correlation between the total number of projects launched and the total number of jobs created. On the other hand, for each legal status, there is a strong correlation between the number of projects supported and the number of jobs created. This weak overall correlation and the strong correlation by legal status are essentially due to the change in the evolution of the number of projects according to their legal status and to the huge difference between the averages of jobs created concerning each legal status.

Keywords: entrepreneurship, employability, job creation, legal status, national initiative for human development

JEL Classification: L26, J08, J2, J240

INTRODUCTION

Entrepreneurship, as an essential lever for economic growth, has attracted a great deal of attention worldwide (Purwana, Sadat, & Wibowo, 2019; Cieřlik & van Stel, 2017). Several studies have shown the importance of entrepreneurship in creating jobs and, consequently, reducing the unemployment rate (Thurik & Wennekers, 2004; Carree & Thurik, 1998). Entrepreneurship plays an essential role in the creation of jobs, the creation of wealth, and the distribution of income.

In this context, Morocco has tried to address certain challenges by promoting youth entrepreneurship. To this end, several programs have been set up over the last few decades. This initiative, which is fully in line with the objectives of the United Nations Development Program (UNDP), has been well received at the global level. The NIHD has set up several programs for young Moroccans.

The "Income Improvement and Economic Inclusion of Youth" (ARIEJ) is one of the programs of the NIHD, which mainly aims at "promoting entrepreneurship" and supporting "income-generating activities". Although the Moroccan government and stakeholders (the National Agency for the Promotion of Employment and Skills (ANAPEC), the Mediterranean Association for Development and Training, and the Prefecture of the Province of Tetouan) support entrepreneurship, unemployment remains high at the national level.

According to statistics published by the High Commission for Planning (HCP), 133000 jobs were created between the second quarter of 2021 and the second quarter of 2022.

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As a result, the unemployment rate fell from 12.8% to 11.2% during the same period (HCP, 2022). On the other hand, from the second quarter of 2022 to the same quarter of 2023, HCP statistics show a loss of 86000 jobs despite the creation of 112000 jobs, with the unemployment rate rising significantly from 11.2% to 12.4% in the second quarter of 2023 (HCP, *Activité, emploi et chômage, deuxième trimestre 2023*, 2023).

In such a context, it is of paramount importance to analyze the relationship between the number of projects supported by the NIHD and the number of jobs created, taking into account the legal status of the projects created. The analysis of this study is based on the use of statistical data provided by the Division of Social Actions concerning young entrepreneurs in the province of Tetouan who benefited from the support of the NIHD, specifically within the "income-generating activities" axis, during the period between 2019 and 2023.

LITERATURE REVIEW

Emergence of the entrepreneurial economy

Since the third millennium, entrepreneurship has become a critical factor in socio-economic development at both the national and global levels.

1.1. Concept of entrepreneurship

The complexity of entrepreneurship makes it challenging to provide a precise definition. The scientific community has yet to establish a clear, universally accepted definition of entrepreneurship, which has led to a lack of consistency in its use. In 1934, Joseph Schumpeter, a leading figure in the field of entrepreneurship theory, defined entrepreneurship as the capacity to introduce innovations, novel products, services, or methods and to leverage market imbalances for strategic advantage (Schumpeter, 1934).

In addition, entrepreneurship is defined as "the ability to create or identify opportunities and to exploit them, or even the ability to gather resources to pursue the opportunity while focusing on the individuals who discover them, evaluate them and exploit them" (Shane & Venkataraman, 2000).

Fayolle and Messegem (2011) have also highlighted that entrepreneurship can be defined as a process of identifying, monitoring, and capitalizing on opportunities. An entrepreneur or an entrepreneurial team typically carries this out as part of an organization's value creation or development activities. It involves implementing a strategic vision and contributing to the creation of value.

We will subsequently adopt a broader definition from (Wennekers & Thurik, 1999): "Entrepreneurship is the demonstrated ability and willingness of individuals, alone or in teams, within and outside existing organizations, to:

- identify and capitalize on new business opportunities (new products, new production methods, new organizational structures, and new product-market combinations);
- bring their ideas to market, despite uncertain conditions and other obstacles, by making decisions about the location, form and use of resources and institutions".

1.2. Entrepreneurship as a lever for job creation

D. Audretsch, 2006, is among the authors who have helped to highlight the role and importance of the entrepreneurial economy. He points out that, over the last half-century, the world has experienced three types of economy: the capital economy, the knowledge economy, and the entrepreneurial economy. Since the 1990s, entrepreneurship has been a primary driver of economic growth (Audretsch, Keilbach, & Lehmann, 2006).

Acs (1992) argues that small businesses perform a significant function in the economy as drivers of change through their entrepreneurship, originating substantial innovation, promoting industrial evolution, and contributing significantly to job creation. According to Acs et al. (2008), entrepreneurship's contribution to economic development is realized through its role in job creation, well-being, and innovation.

Further research suggests that an increase in the number of small businesses in a given economy, or a high proportion of small businesses in a specific industry, can lead to an overall increase in output within that economy or industry (Thurik A. R., 1996; Carree & Thurik, 1998).

In their study, Audretsch and Thurik (1999) demonstrate a correlation between rising entrepreneurship rates and falling unemployment levels in 23 member nations of the Organisation for Economic Cooperation and Development (OECD) over the period 1984-1994.

According to Audretsch and Thurik (2004), "Entrepreneurship has become the driving force behind economic and social development worldwide". In the years after the Second World War, small businesses were the main creators of jobs and economic stability (Thurik & Wennekers, 2004). The most important element in the organization of economies is entrepreneurship. Its emergence was not produced simultaneously, and growth prospects are often attributed to the country's speed of evolution from a managed to an entrepreneurial economy (Thurik R., 2008). Several economists and political decision-makers are now expressing the intuition that entrepreneurship has a beneficial influence on the labour market (Wennekers & Thurik, 1999).

AIMS AND OBJECTIVES

The objective of this scientific research is to examine the impact of supported projects on job creation. To this end, we will investigate the relationship between the number of supported projects and the number of jobs created, with due consideration for their legal status.

Research questions:

1. Does there exist a strong positive correlation between the number of projects supported and the number of jobs created?
2. Does the number of jobs created depend on the type of legal status of the projects supported?

METHODS

The study covers the total population of projects supported by the NIHD during the period from 2019 to 2023 (an exhaustive study). The size of this population is 85 projects belonging to the "income-generating activities" (IGA) axis, supported by the NIHD under the direction of the SAD of the province of Tetouan.

The SAD of Tetouan Province provided us with the statistical data we needed to conduct our study. In this respect, we will take the number of jobs created as an explained (dependent) statistical variable, the number of projects completed as an explanatory (independent) statistical variable and the legal status of the projects as a control variable.

We will first examine the relationship between the number of projects supported and the number of jobs created over the period 2019 to 2023, using Pearson's correlation coefficient.

Next, we will explain this correlation relationship by breaking down all the projects studied according to their legal status. In addition, we calculate the average number of jobs created per project according to each legal status, in order to explain the correlation in its entirety and in relation to each legal status.

By calculating this average, we can determine the extent to which each project contributes to job creation according to its legal status.

RESULTS AND DISCUSSION

Evolution of entrepreneurship and unemployment in Morocco

Given the growing recognition of the positive impact of entrepreneurship on job creation, thus on unemployment reduction and economic growth. Thus, the topic of concern today is the development of entrepreneurial culture.

Morocco's new policy aims to support self-initiated job creation and to finance, encourage, and accompany entrepreneurs. According to the Central Bank of Morocco, the economy has been severely affected by the drought and the COVID-19 health crisis, as well as by the price increases that characterize the global context.

According to the International Monetary Fund, economic activity in Morocco slowed sharply in the first half of 2020, leading to an increase in the unemployment rate. According to the International Monetary Fund (2023), Morocco's economic activity slowed sharply in the first half of 2020, leading to an increase in the unemployment rate.

Moreover, according to experts and researchers (Laghzaoui, Haoudi, Sliman, Decossa, & EL Otmani, 2020), youth unemployment is explained by several factors. These include the rigidity of the institutional and legal framework governing certain aspects of the labour code (fixed-term contracts); the search for better opportunities (salary, comfort) in large companies and/or the civil service; the very high proportion of the youth population of working age compared to the rate of job creation.

According to the latest Doing Business report, Morocco, like other African countries, has a strong potential for economic development, "Morocco recorded a 7-place rise in the Doing Business 2020 ranking published on October 24, 2019, by the World Bank Group. It now ranks 53rd in the world out of 190 countries, with a score of 73.4 out of 100. This rise represents significant progress towards Morocco's goal of reaching the top 50 by 2022" (CNEA, 24 October 2019).

The latest figures from the Moroccan Office for Industrial and Commercial Property (OMPIC) show that, between 2010-2015, the rate of business start-ups remained low, at just over 5%. Between 2021 and 2022, the number of start-ups will fall by 11%. On the other hand, the number of new companies registered in the Trade Register exceeded 78,000, with a slight increase in the first 10 months of 2023 compared to the same period in 2022 (OMPIC, 2023).

A series of actions and measures have been taken in the field of entrepreneurship. In this sense, the Moroccan government has launched several programs aimed at developing entrepreneurship, such as NIHD, Forsa, Awrach, Intelaka, Moukawalati, etc. The NIHD represents a real change in terms of its programs, its philosophy and its generalization throughout the Moroccan territory.

The National Initiative for Human Development: support for entrepreneurship

The NIHD is a development program that strengthens the role of the community, from planning to decision-making and implementation of community activities. It is a participatory form of governance.

One of the NIHD's main objectives is to reduce social and economic inequalities by encouraging and promoting human capital through the creation and support of entrepreneurial projects.

The first phase of the NIHD (2005-2010) is based on four axes aimed at combating poverty in rural areas and precariousness and social exclusion in urban areas. As for phase II (2011-2015), the NIHD has received a major boost. The financial envelope has been increased to make up for deficits in infrastructure and basic social services, targeting mountainous and isolated regions and urban neighbourhoods. Between 2005 and 2018, 63617 projects and actions were initiated for nearly 40.7 billion Dh, of which 24.56 billion Dh under the NIHD, representing a leverage effect of 39.6% (ONDH, 2018). Generally speaking, as part of improving income and economic inclusion for young people, phases I and II saw the emergence of nearly 9400 income-generating projects.

Phase III (2019-2023) of the NIHD, launched on September 19, 2018, builds on the achievements of phases I and II and is based on four programs whose main objective is human and social development (INDH, Initiative Nationale pour le Développement Humain, Présentation de la phase III, 2019-2023).

By tackling the main obstacles to human development, in its program 3, "Improving income and economic inclusion of young people", the NIHD will act on three levers:

1. Technical advisors support entrepreneurs and project leaders in improving the performance of their projects.
2. Support and integration for the most vulnerable and intra- and inter-regional intermediation.
3. Financial support for training, particularly technical training (INDH, Initiative Nationale pour le Développement Humain, Présentation de la phase III, 2019-2023).

As part of the "support for entrepreneurship" initiative, NIHD has given priority to supporting the pre-creation of very small businesses, providing technical support for 4307 projects. In addition, 969 people benefited from support in the post-creation phase, suitably for 723 projects.

In addition, as part of the "income improvement" initiative, NIHD has launched funding for 260 income-generating projects benefiting 3064 beneficiaries. The "support for entrepreneurship" axis was not implemented until 2021, which is why we limited our study to the "income improvement" axis, which was implemented in 2019. The success of the NIHD is closely linked to the role of civil society, whether at the national, provincial, or local level, in the implementation of projects.

In the northern Moroccan province of Tetouan, the NIHD program was no exception to the national trend. The Province of Tetouan reaffirms its commitment to implementing Phase III of the NIHD. This is in line with the Moroccan government's policy of progressive regionalization and decentralization.

With the aim of injecting a new socio-economic dynamism into the Tetouan region, numerous projects have been accepted by the SAD and implemented with the technical and financial support of the NIHD. The SAD pays particular attention to the diversity of the legal status of the project promoters.

The study of the data obtained allowed us to answer our research questions and to arrive at the results presented below.

Impact of supported projects on job creation

The data that we have adopted concerning the projects carried out and the jobs created in the province of Tetouan are as follows (Table 1):

Table 1. Evolution of the number of projects supported and jobs created from 2019 to 2023.					
Indicators	2019	2020	2021	2022	2023
Number of projects supported	25	22	12	16	10
Number of jobs created	103	84	76	123	91

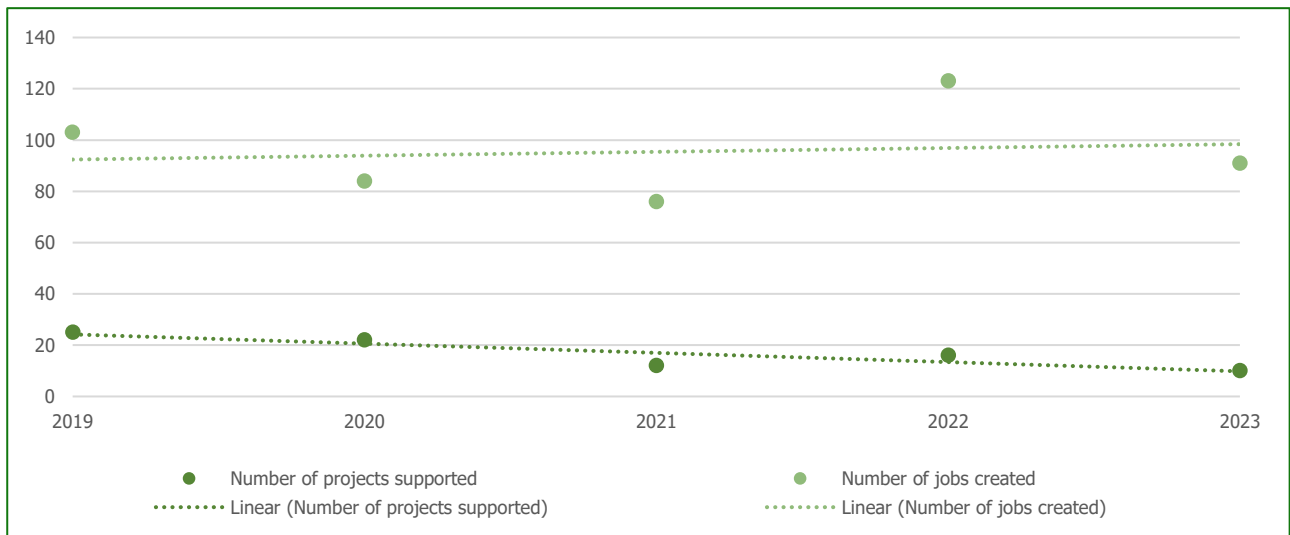


Figure 11. Evolution of the number of projects supported and jobs created from 2019 to 2023.

As shown in Figure 1, the number of projects completed declined steadily throughout the 2019-2023 period. In contrast, the number of jobs created increased slightly during the same period. As a result, it is crucial to examine the correlation coefficient between the number of projects created and the number of jobs created:

$$\rho = \frac{Cov(X; Y)}{\sigma_X \sigma_Y} = 0,22$$

where $Cov(X; Y)$ is the covariance of the random variables X and Y , σ_X is the standard deviation of X , and σ_Y is the standard deviation of Y .

There is a weak correlation between the number of projects supported and the number of jobs created. This contradicts the first research hypothesis.

Generally, there is often a natural positive correlation between the number of projects supported and the number of jobs created. However, this is not the case here because even as the number of projects decreases, the number of jobs created continues to increase.

In the following, in order to see where this weak correlation between the number of entrepreneurial projects supported comes from, we will carry out a detailed analysis of the two variables, the number of projects and the number of jobs, using legal status as a control variable.

Correlation between projects supported and jobs created by legal status

Table 2 below summarizes all the data on the entrepreneurial projects supported by the NIHD during the period 2019-2023, according to their legal status: limited liability company "LLC", natural person "NP", self-employed, "SE", and cooperative "COOP".

Table 2. Evolution of projects supported and jobs created by legal status from 2019 to 2023.

Entre- pre- neurial Projects	2019		2020		2021		2022		2023	
	N Projects	N Jobs	N Projects	N Jobs	N Projects	N Jobs	N Projects	N Jobs	N Projects	N Jobs
LLC	12	49	11	40	7	38	6	54	2	7
NP	12	52	9	31	3	9	3	13	1	1
COOP	0	0	2	13	2	29	5	50	7	83
SE	1	2	0	0	0	0	2	6	0	0
Total	25	103	22	84	12	76	16	123	10	91

To explain the weak correlation, $\rho = 0.22$, between the number of projects supported and the number of jobs created, we will now test the correlation between the two variables according to each legal status.

Legal Status of the Limited Liability Company (LLC)

Table 3. Evolution of the number of LCC projects and the number of jobs created from 2019 to 2023.

Indicators	2019	2020	2021	2022	2023
Number of Projects	12	11	7	6	2
Number of Jobs	49	40	38	54	7

Based on the information provided in Table 3, particularly concerning projects with the legal status of LCC, we have obtained the following graph (Figure 2):

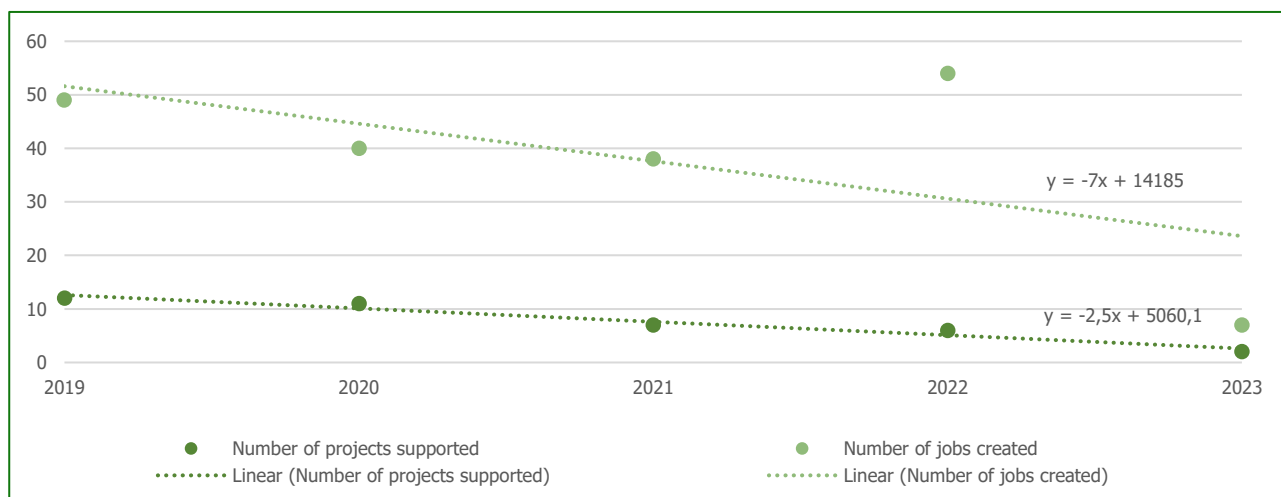


Figure 12. Evolution of the number of LLC projects and number of jobs created from 2019 to 2023.

As shown in the previous graph, both variables (projects supported and jobs created) experienced a decrease during the 2019-2023 period while maintaining a positive correlation, $\rho = 0.69 \cong 0.7$, expressing a moderately strong positive correlation between the two variables.

Legal Status of Natural Person (NP)

The data on the number of projects supported and the number of jobs created by the "NP" legal status are presented in the following graph (Figure 3):

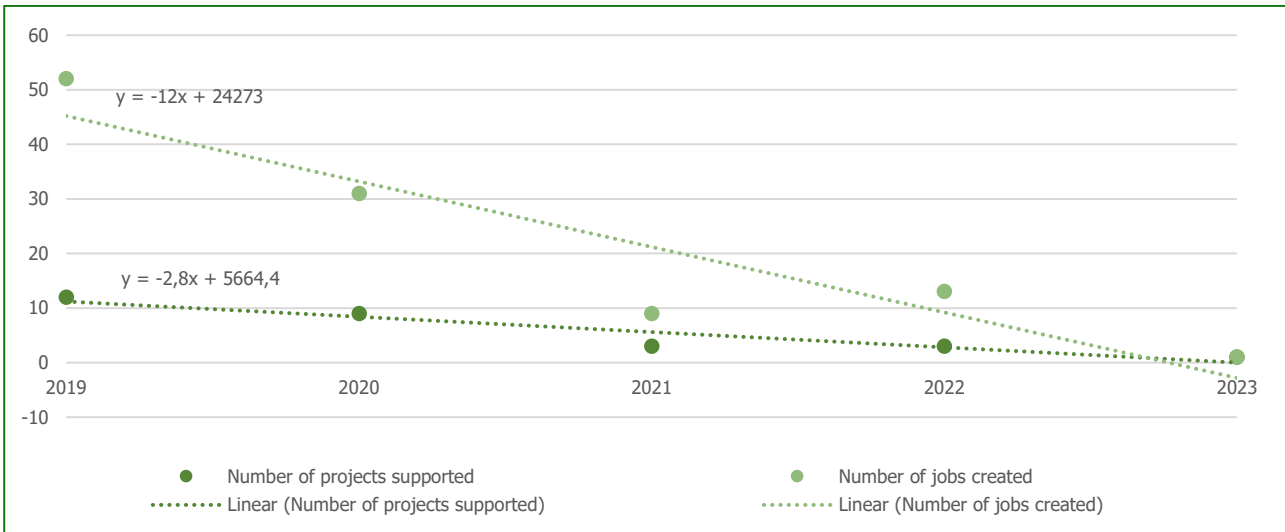


Figure 13. Evolution of the number of "natural person" projects and number of jobs created from 2019 to 2023.

Projects with the legal status of "natural person" take the downward path in terms of both the number of projects supported and the number of jobs created. We note here that there is a strong correlation, $\rho = 0.99 \cong 1$, between the number of "natural person" projects supported and the number of jobs created.

Legal status of the cooperative (COOP)

Based on the data related to "Cooperative" projects, we obtain the following graph (Figure 4):

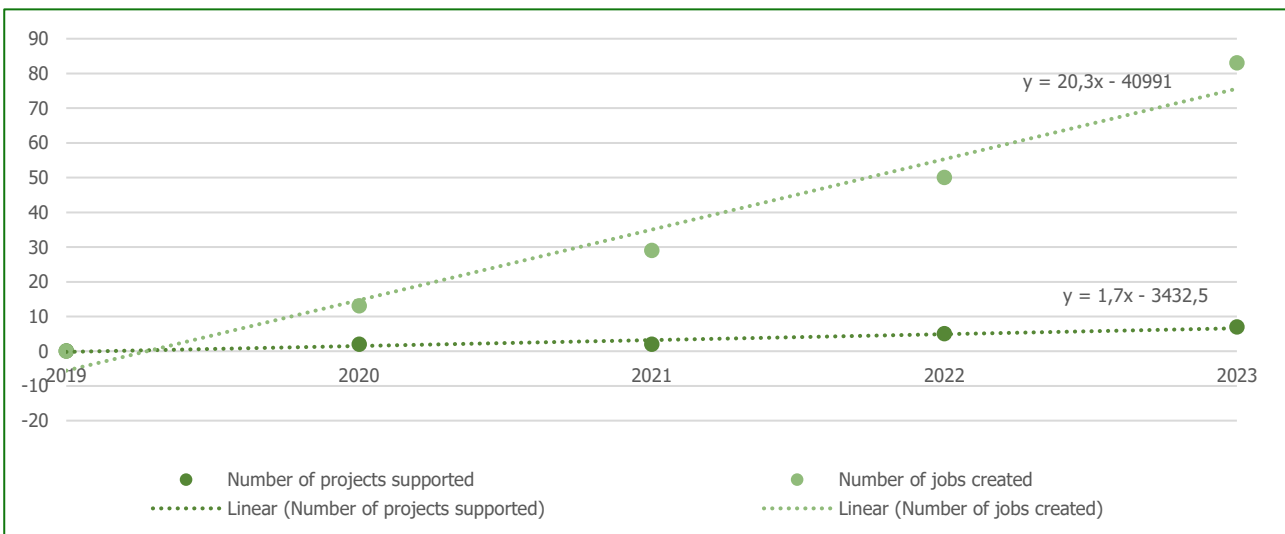


Figure 14. Evolution of a number of Cooperative projects and a number of jobs created from 2019 to 2023.

For the cooperative status, we find a strong correlation between the number of projects supported and the number of jobs created, with a strong correlation coefficient of $\rho = 0.98 \cong 1$. In contrast to the two previous findings, the number of cooperative projects increased slightly, accompanied by a sharp increase in the number of jobs created during the period 2019-2023.

Legal status: Self-employed (SE)

The graph below (Figure 5) shows the data for "SE" status projects:

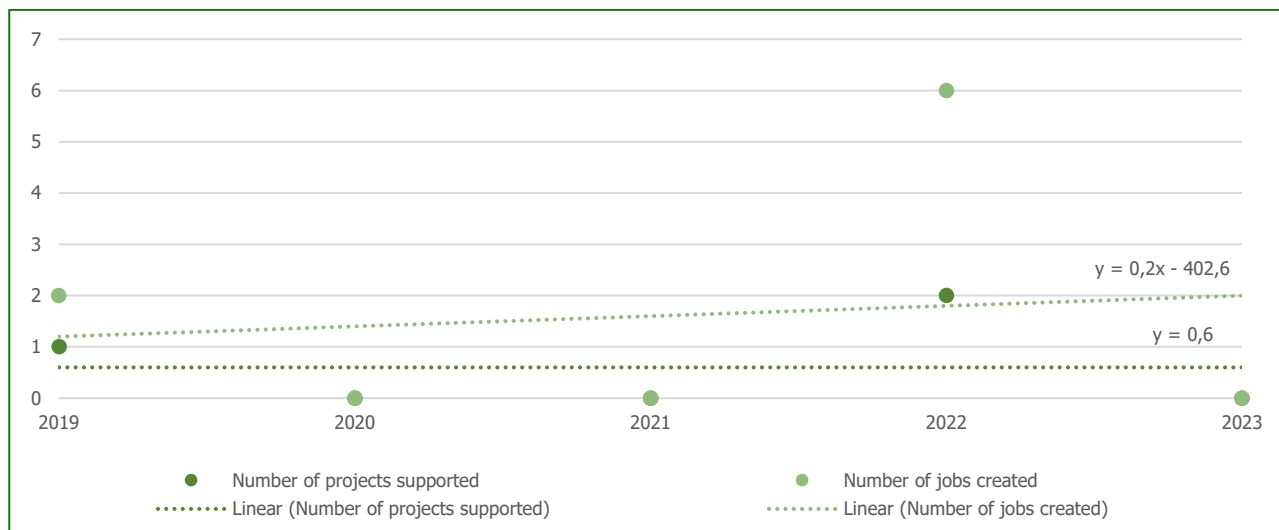


Figure 15. Evolution of self-employed legal status projects and number of jobs created from 2019 to 2023.

The number of self-employed entrepreneurs remains negligible, as the number of projects is very low throughout the period 2019-2023. This is necessarily due to the novelty of this status, which was only introduced by the Moroccan government in 2015. The correlation between the number of projects and the number of jobs, $\rho = 0.99 \cong 1$, is very strong.

Overall average employability of each legal status over the period 2019-2023

From the above, we can see that there is generally a strong correlation between the number of projects supported and the number of jobs created for all legal statuses. This result reveals that there should be a strong correlation between the overall number of projects completed and the overall number of jobs created, which is contrary to the first result (weak correlation $\rho = 0.22$).

There are two reasons for this: on the one hand, it is due to the policy followed by the SAD of Province Tetouan, which has opted to change the distribution of the number of projects according to the type of legal status.

The SAD has reduced the number of supported projects, especially in the legal categories "LLC" and "NP". At the same time, the SAD has increased the number of cooperative projects. On the other hand, we note the huge difference between the average number of jobs created by each project, according to legal status, as shown in Figure 6 below:

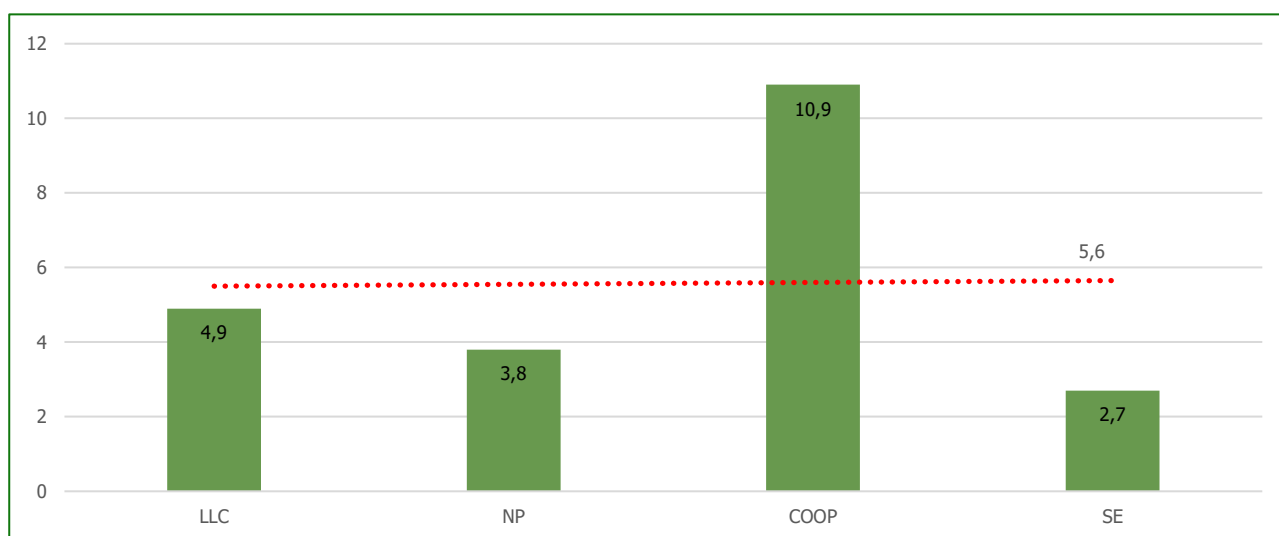


Figure 16. Average number of jobs created per project by legal status.

It is clear that the average number of jobs created by cooperatives, 10.9, is the highest, almost double the overall average of 5.6. At the same time, the averages for the other statuses are below the general average. Consequently, we can conclude that the decrease in the number of projects of the legal statuses "LCC", "NP", and "SE" and the increase in the

number of projects of "COOP" have strongly influenced the correlation, $\rho=0.22$, between the total number of projects and the total number of jobs during the period from 2019 to 2023.

Employability by legal status

Over the period 2019-2023, we can see that the number of jobs is increasing despite the decrease in the number of projects (Figure 1). It is, therefore, crucial to identify more precisely the degree of influence of each legal status on employability (Figures 7-8).

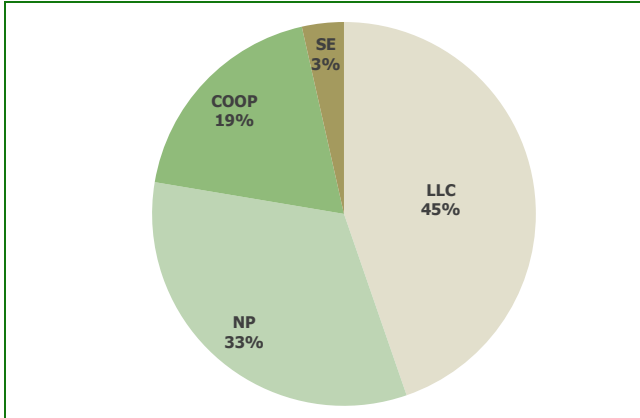


Figure 17. Distribution of the number of projects from 2019 to 2023.

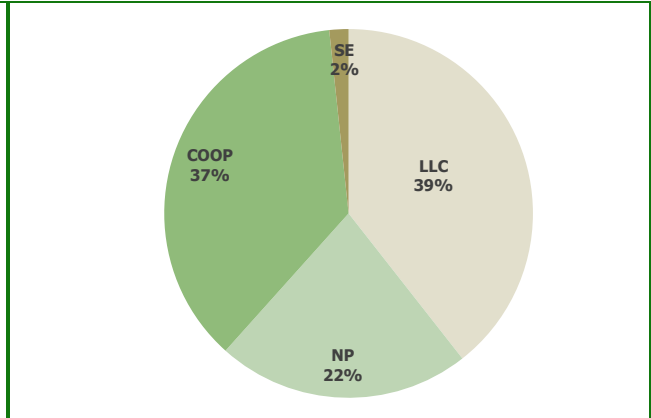


Figure 18. Distribution of the number of jobs created from 2019 to 2023.

In short, from the pie charts, it's clear that projects with LLC status occupy almost half of the total number of projects, with 45% and creating 39% of the jobs, followed by the "natural persons" (NP) status with 33% share, generating 22% of the jobs created. In third place comes the "cooperative" status with a 22% share, creating 37% of jobs. Finally, we find the "A.E." status, which occupies 3%, a very small share.

Of greater interest is the fact that, although cooperatives account for no more than 19% of the total number of projects supported, they generate a very significant proportion of the jobs created. For LLCs and NPs, on the other hand, the number of jobs created remains low in comparison with the number of projects supported.

The number of jobs created has risen sharply, which is in line with the increase in the number of cooperatives supported over the four years. This suggests that cooperatives have a very significant impact on job creation.

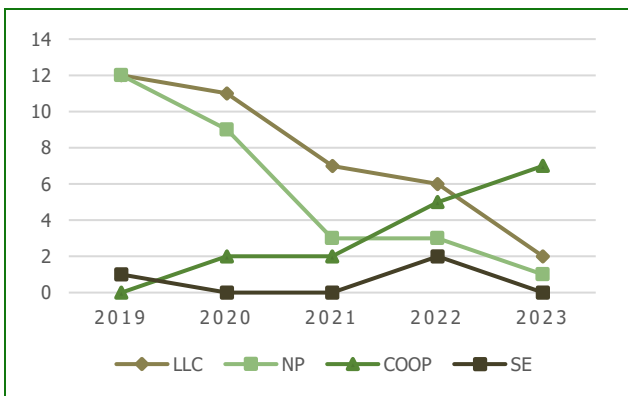


Figure 9. Distribution of projects supported by legal status from 2019 to 2023.

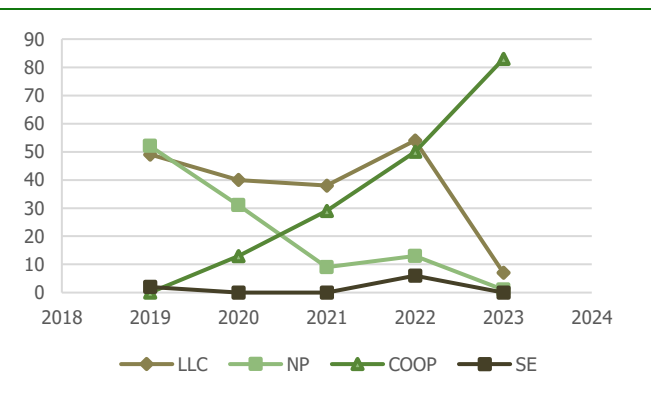


Figure 10. Distribution of jobs created by legal status from 2019 to 2023.

Figures 9 and 10 show that the number of "LLC" and "NP" projects supported has fallen sharply over the period from 2019 to 2023, reflecting the decline in the number of jobs created.

On the other hand, the number of "cooperative" projects has risen sharply. On the other hand, the number of projects with the legal status of "cooperative" increased significantly, leading to a sharp increase in the number of jobs created. The number of "SE" projects was very low and remained stable over this period.

It is clear to us that the development of projects under the "cooperative" status will follow an upward trend in the period 2019-2023, unlike the other statuses (LLC, NP). These results show that cooperatives significantly improve the employability of young people.

It's worth noting that this confirms the findings of some studies, although we have a limited amount of research focusing on this issue. Nevertheless, there is a consensus that cooperatives have a positive impact on the labour market. According to a study by the Office for the Development of Cooperation (Rabat), cooperatives play an important role in job creation, especially for young graduates (ODCO, 2015). The results show that tourism cooperatives have a significant positive impact on local economic development. Their contribution can be seen in the creation of jobs and increases in local incomes, demonstrating their effectiveness as drivers of economic development (TAOUABIT, EL MOUKHTAR, & TOUHAMI, 2024).

The role of cooperatives, both as a form of social entrepreneurship and as a means of support, can be a key factor in reducing unemployment, as they are development levers with a social dimension (Nations Unies, 2003).

This research contributes to the literature on the impact of cooperatives on job creation within the social and solidarity economy in Morocco. The results of the study highlight the need for greater government attention to adjust national policies on entrepreneurship. We believe that this study can provide a basis for future research.

However, this study has certain limitations. We focused only on projects supported by the NIHD in the city of Tetouan. This limitation allows us to draw specific conclusions but limits their generalizability. Future research could extend the scope of the study to other groups of projects and other regions.

CONCLUSIONS

The impact of entrepreneurship on economic growth in general, and on the labor market in particular, is an issue that has received a great deal of attention in recent years.

The results confirm that entrepreneurship has a significant impact on job creation, especially in projects with the legal status of "cooperative". The NIHD aims to create employment opportunities for young people. This explains its focus on increasing the number of "cooperatives" compared to other statuses.

In terms of employment promotion, the NIHD programs have achieved several objectives, mainly through improvements in the selection of the legal status of supported projects.

Our study offers institutional bodies the opportunity to improve their methods of selecting projects for support by giving priority to projects that can better promote the labour market.

However, there are certain limitations to our research: on the one hand, the size of the study population is relatively limited, and on the other hand, only entrepreneurs supported by the NIHD in the province of Tetouan were included in this study. It would be interesting for future studies to improve the representativeness of the data by extending the study to other provinces and other categories of entrepreneurs.

ADDITIONAL INFORMATION

AUTHOR CONTRIBUTIONS

All authors have contributed equally.

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CONFLICT OF INTEREST

The Authors declare that there is no conflict of interest.

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РОЛЬ ПІДПРИЄМНИЦТВА У СТВОРЕННІ РОБОЧИХ МІСЦЬ: ПРИКЛАД ПРОЄКТІВ, ЩО ФІНАНСУЮТЬСЯ НАЦІОНАЛЬНОЮ ІНІЦІАТИВОЮ З ЛЮДСЬКОГО РОЗВИТКУ В МАРОККО

Національна ініціатива з людського розвитку (NIHD) – це підхід, започаткований Марокко 2005 року, який зосереджений на сприянні підприємництву та діяльності, що приносить дохід, для покращення ринку праці зокрема та економічного зростання в цілому. Численні дослідження підтверджують позитивний вплив підприємництва на ринок праці (Acs, 1992; Audretsch & Thurik, 1999). Метою цього дослідження є вивчення впливу проєктів, запущених у рамках NIHD, на кількість створених робочих місць з урахуванням їхнього правового статусу. Ми беремо на озброєння статистичні дані, надані службою, відповідальною за моніторинг проєктів, що підтримуються NIHD, щодо всіх молодих підприємців, яких підтримує NIHD із 2019 по 2023 рік. Результати цієї роботи підтверджують існування слабкої кореляції між загальною кількістю запущених проєктів і загальною кількістю створених робочих місць. З іншого боку, для кожного правового статусу існує сильна кореляція між кількістю підтриманих проєктів і кількістю створених робочих місць. Ця слабка загальна кореляція та сильна кореляція за правовим статусом в основному пов'язані зі зміною еволюції кількості проєктів відповідно до їхнього правового статусу та величезною різницею між середніми показниками створених робочих місць щодо кожного правового статусу.

Ключові слова: підприємництво, працевлаштування, створення робочих місць, правовий статус, національна ініціатива людського розвитку

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