

# Profile on economic inclusion for people with disabilities and older workers: Morocco

**Purpose and scope:** This profile responds to the three pillars of the EBRD's *Economic Inclusion Strategy* (access to employment and skills, finance and entrepreneurship, and services) and aims to provide targeted support to the efforts of the EBRD and its partners to better understand the needs of people with disabilities (PWD) and older workers. It is not intended to be an exhaustive overview of all issues affecting people with disabilities and older workers in this country. It was prepared for the EBRD using publicly available sources.

<b>Country context</b>	<ul style="list-style-type: none"> <li>• <b>Population:</b> Morocco has a population of 36,471,769 million (as of 2019) (WorldBank Data, <a href="#">2020</a>). Most Moroccans are Sunni Muslims of Arab or Berber heritage (Minorityrights.<a href="#">nd</a>).</li> <li>• <b>Economy:</b> Morocco is a middle-income emerging economy. It has the fifth largest GDP in Africa, and grew by an average of 3.5 per cent in the last decade (AFDB, <a href="#">2019</a>; WB, <a href="#">nd</a>; <a href="#">2020</a>). The Covid-19 shock is expected to contract real GDP by at least 4 per cent in 2020. Unemployment rose by 19 per cent in Q1 of 2020, especially in the agriculture and tourism sectors (AFDB, <a href="#">2020</a>; Challenge, <a href="#">2020</a>; HCP, <a href="#">2020</a>; World Bank, <a href="#">2020</a>).</li> <li>• <b>Prevalence of and responses to Covid-19:</b> As of 27 January 2021, Morocco had recorded nearly 467,493 cases of Covid-19, and 8,187 deaths (WHO, <a href="#">2020</a>). In response, the government has set up a US\$1 billion fund to support vulnerable sectors (such as tourism) and preserve jobs and incomes (EBRD, <a href="#">2020</a>; AFDB, <a href="#">2020</a>).</li> </ul>
<b>People with disabilities (PWD)</b>	<ul style="list-style-type: none"> <li>• <b>Disability prevalence:</b> Estimates of disability prevalence range from 5.1 per cent of the population (2014 Census) to 6.8 per cent (<a href="#">National Survey on Disability Prevalence, 2014</a>). PWD face discrimination and stigma in all areas of society, and are significantly more likely to be living in poverty than their non-disabled peers (K4D, <a href="#">2018</a>). In light of this, improving living and working conditions for PWD has been a significant focus of government policy and civil society in recent years – including through the National Action Plan for Health and Disabilities for 2015-2021 (Fourtassi and Hajjioui, <a href="#">2015</a>) and the Integrated Public Policy to Promote the Rights of PWD in Morocco (2016-2026) (HI, <a href="#">2016</a>).</li> <li>• <b>Employment and skills:</b> The 2014 census found that 66.5 per cent of PWD have never been to school, compared to 35.3 per cent of people without disabilities. As a result, illiteracy among PWD is more than double that of the non-disabled population – 67.1 per cent compared to 30 per cent. According to the 2014 census, 86.6 per cent of PWD are economically inactive, with just 10.7 per cent employed – due to discrimination and lack of accessibility / accommodation of specific needs, as well as lack of skills due to exclusion from education and training (K4D, <a href="#">2018</a>). A 2011 study estimated that exclusion of PWD from the workforce equated to a 2 per cent loss of GDP (Abdelkhalek, <a href="#">2011</a>).</li> <li>• <b>Finance and entrepreneurship:</b> Human rights bodies (including UN CRPD) have raised concerns over the potential disproportionate limitations on financial rights for people with certain intellectual or psychosocial disabilities imposed by the legal framework – for example, requiring the consent of a guardian to enter into any contractual agreement, including loans or business agreements (HRW, <a href="#">2015</a>; UNCRPD, <a href="#">2017</a>). The national employment agency (ANAPEC) has established a partnership with government ministries to support entrepreneurship among PWD, through activities including awareness-raising, support in developing business plans and direct financing of new projects (AMSEP, <a href="#">2017</a>; ANAPEC, 2016). Civil society organisations such as INMAA and AMSHI offer support for entrepreneurship by PWD in the form of interest-free microcredit and support for start-up initiatives (INMAA, <a href="#">2014</a>; AMSHI, <a href="#">2019</a>), while <a href="#">Maroc Crédit</a> offers small loans targeted specifically at PWD to support entrepreneurship initiatives. Older reports suggest that PWD face difficulties accessing banking services, and credit for entrepreneurship (CES, <a href="#">2012</a>; CPDPSH, <a href="#">2011</a>).</li> <li>• <b>Services:</b> <a href="#">Law 10/03</a> on accessibility requires that public buildings and infrastructure (administrative, commercial industrials, education, health, training, employment, religious, sport and so on) and transport be accessible to PWD (though exempts most pre-2003 structures). <a href="#">Law 97/13</a> on the protection and advancement of PWD further requires that public authorities must take all necessary steps to ensure PWD can access buildings, transport and communication systems (Art 21). Government bodies have also issued various</li> </ul>

technical regulations on accessibility – including [decrees and technical standards](#) on urban planning, infrastructure development and construction, and other public projects and [technical guidance](#) on accessibility requirements for buildings open to the public. The Family Ministry launched the “Accessible Cities” strategy in 2018 to improve, among other things, infrastructure and transport accessibility in nine cities, including Fès and Agadir (Les Eco, [2018](#)). However, it is estimated that only a quarter of PWD can access public transport at the national level, while physical barriers to public buildings limit access to key government and social services (Pinto, [2016](#)). Many websites are not easily accessible to people with certain disabilities (OHCHR, [2017](#)), and initiatives to address wider informational barriers are constrained by the lack of a unified sign language (the government has announced a harmonisation process as part of its integrated public policy on PWD) (HI, [2016](#); L’Economiste, [2017](#)).

- **Covid-19:** reportedly, less than half of those with disabilities had access to government financial support during the crisis (Media, [2020](#); Media24(1) [2020](#)), although through the RAMED system, the government identified 15.1 million vulnerable people in need of assistance at the start of the pandemic (HCP/UN/WB, [2020](#)). A study by Humanity International found that PWD experienced a significant loss of income as a result of Covid-19: 40 per cent of respondents lost more than half of their income and 35.8 per cent no longer had any income. Access to essential services also deteriorated during the crisis, in particular access to education, health and rehabilitation services, mainly due to limited access to ICT services (Media24(1) [2020](#)).

#### Older workers

- **Situation of older people:** A [major global survey](#) conducted by Help Age International in 2015 ranked Morocco 84<sup>th</sup> out of 96 countries on the social and economic wellbeing of people over 60. On “income security”, Morocco ranked 65<sup>th</sup>.
- **Employment and skills:** Morocco ranked 89<sup>th</sup> on the Help Age survey’s “capability” indicator – which measures the employment and education status of older people. There is no express prohibition of discrimination on grounds of age (Art 9) or retirement (Art 526) in the [Labour Code](#). Employers require authorisation from the Ministry of Labour to retain workers after retirement age (60 in the private sector, 63 in the public sector) and employers commonly dismiss workers reaching legal retirement age and then “replace” the retired employee by rehiring the same worker on a fixed-term service contract (CFCIM, [2016](#)) – meaning older workers above the legal retirement age are at risk of precarious employment situations, or less favourable terms than their younger counterparts. A quarter of people over the retirement age of 60 continue to work in part due to insufficient pension coverage (La Croix, [2018](#)). Provisions in the [National Strategy for Employment \(NSE\) for 2015-2025](#) and [The National Strategy for Professional Training 2021](#) support lifelong learning for employees, though the latter has been criticised for a lack of coordination and insufficient funding, resulting in poor training quality (L’Economiste, January [2019](#)).
- **Finance and entrepreneurship:** The legal and policy framework providing for access to finance and entrepreneurship for older workers is scant. Article 15 of the Constitution guarantees the right to property and freedom of entrepreneurship for all, and there are no indications that older workers are excluded from broader government programmes to support entrepreneurship, such as the fund established by the 2020 Finance Law (FNH, Oct [2019](#)). People aged 55+ have reported facing barriers in accessing finance to start businesses (Rekrute, [2018](#); L’Economiste, [2018](#)), though some banks advertise personal loans (for any purpose) that are targeted expressly at older people (Crédit Agricole, [2020](#)).
- **Services:** The Help Age survey ranked Morocco 89<sup>th</sup> for “enabling environment” which scores access to public transport (among other factors). There is little legal or policy focus on accessibility of services to older people, though they may benefit from broader programmes, such as the “Accessible Cities” strategy (outlined above).
- **Covid-19:** Many older people were likely included in the 15.1 million vulnerable people identified through the RAMED system at the onset of the crisis (HCP/UN/WB, [2020](#)), though no programmes targeted older workers specifically. Official data indicates that workers under 34 years, rather than older workers, have been the most affected by job losses as a result of Covid-19 (LesECO, May [2020](#)). Some workers over 55 reported lower productivity levels as a result of remote working – due to a lack of comfort with digital tools, poor internet connections, and family obligations (Medias24, April [2020](#)).

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