

Navigating the Entrepreneurial Ecosystem

A Survey of Moroccan Business Challenges and Opportunities (2000–2026)

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ABSTRACT

The entrepreneurial landscape in North Africa is a critical yet under-researched component of regional economic development. Understanding the specific barriers and enablers faced by enterprises is essential for fostering sustainable growth. This study aims to systematically map the perceived challenges and opportunities within the Moroccan entrepreneurial ecosystem from the perspective of established and nascent business owners. A cross-sectional survey was administered to a stratified random sample of 450 Moroccan entrepreneurs. The instrument measured perceptions across six domains: access to finance, regulatory environment, market dynamics, skills and training, infrastructure, and social networks. Quantitative data were analysed using descriptive and inferential statistics. A predominant theme was the critical constraint of access to formal credit, with 68% of respondents identifying it as a 'significant' or 'very significant' barrier. Conversely, a strong sense of community and informal support networks emerged as a key opportunity leveraged by over 75% of participants. The ecosystem is characterised by a pronounced duality, where systemic financial and regulatory hurdles coexist with robust informal support mechanisms. This tension defines the contemporary entrepreneurial experience. Policymakers should prioritise developing innovative, collateral-light financial products. Furthermore, efforts to formalise and scale existing community-based support networks could enhance their impact. entrepreneurship, business environment, access to finance, North Africa, survey, economic development This paper provides a novel, empirically-grounded typology of ecosystem challenges and opportunities specific to the Moroccan context, offering a granular dataset for comparative regional analysis.

Keywords: *Entrepreneurship, North Africa, Business Environment, Survey Research, Small and Medium-sized Enterprises (SMEs), Institutional Barriers*

Article Highlights

- 68% of surveyed entrepreneurs identify access to formal credit as a significant barrier.
- Over 75% leverage strong community and informal networks as a key opportunity.
- Survey reveals critical tensions across six domains of the business environment.
- Findings advocate for collateral-light financial products and formalized support networks.

Core Insight

The study provides a novel, empirically-grounded typology of ecosystem challenges and opportunities specific to Morocco, offering a granular dataset for comparative regional analysis.

This article presents findings from a survey of 450 Moroccan entrepreneurs.

ABSTRACT-ONLY PUBLICATION

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