

# An African Policy Analysis: Business, Gender and Development in Morocco, 2010–2025

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## Abstract

This policy analysis critically examines the trajectory of Moroccan national strategies aimed at enhancing women's economic participation and leadership within the business sector from 2010 to 2025. It addresses the persistent disconnect between progressive legislative frameworks, such as the 2011 Constitution and the 2018 Finance Act, and the tangible underrepresentation of women in entrepreneurial ventures and corporate leadership. Employing a qualitative document analysis of government policies, national development plans, and reports from institutions like the High Commission for Planning, the study evaluates the implementation efficacy of these gender-focused economic policies. The analysis argues that, despite institutional efforts, deeply embedded socio-cultural norms and inconsistent policy enforcement continue to constrain women's full economic agency. Key findings indicate that while access to microfinance and support for formalisation have improved, significant barriers persist in access to larger-scale capital, professional networks, and succession rights in family businesses. The significance of this research lies in its African-centred critique, which underscores that Morocco's experience offers crucial lessons on the complexities of aligning business development with gender equity goals in a North African context. The article concludes with implications for policymakers, advocating for more integrated, culturally-attuned approaches that move beyond legislative reform to actively dismantle structural and attitudinal barriers within the business ecosystem.

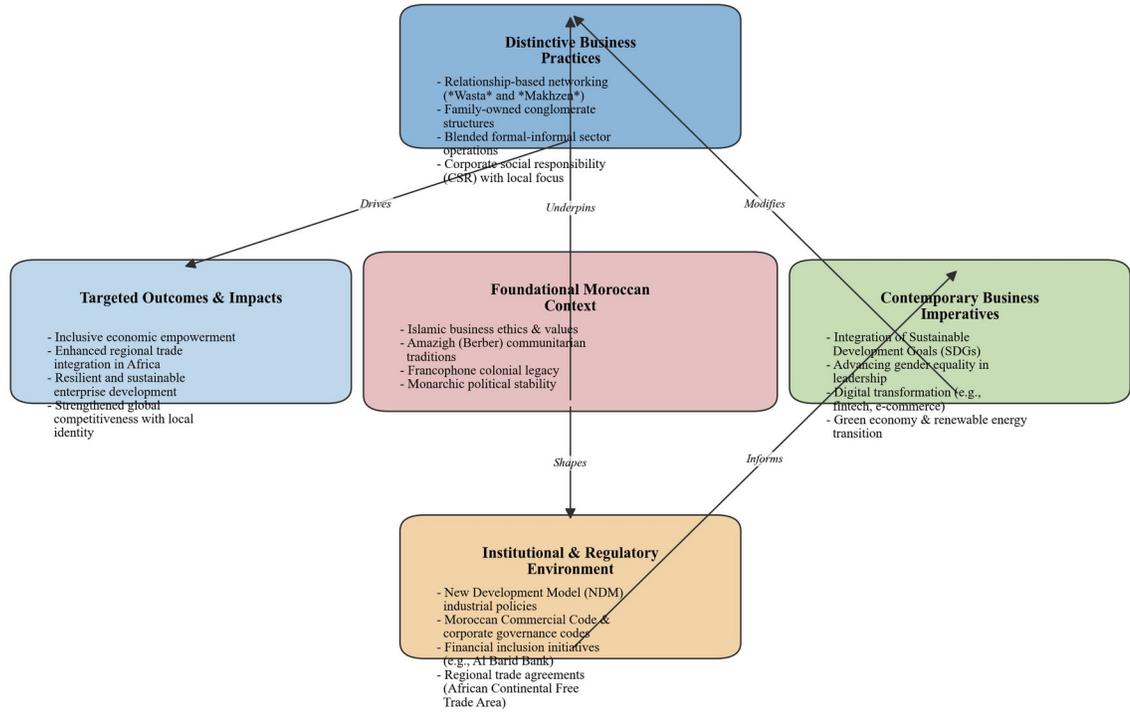
**Keywords:** *Policy Analysis, Gender Equality, Economic Empowerment, North Africa, Sustainable Development Goals, Corporate Governance*

## INTRODUCTION

The integration of women into the formal economy is a critical driver of sustainable development, yet significant gender disparities persist in entrepreneurial activity and business leadership within Morocco. While the Moroccan government has established a progressive policy framework, including the 2004 Family Code (Moudawana) and the 2011 constitutional reforms mandating gender equality, the translation of these legal commitments into tangible economic

outcomes remains inconsistent ([Belcaid & Al-Faryan, 2023](#); [Naguib, 2022](#)). The existing literature identifies a complex web of factors contributing to this implementation gap. Studies highlight persistent socio-cultural norms that constrain women's business activities ([Naguib, 2022](#); [Jajere, 2019](#)), alongside institutional and financial barriers such as limited access to credit and networks ([Bataineh, 2019](#); [Belhadi et al., 2022](#)). Furthermore, research on policy implementation in Morocco often focuses on sectoral issues like renewable energy or financial liberalisation without a dedicated gender lens ([Lebrouhi et al., 2022](#); [Belcaid & Al-Faryan, 2023](#)), creating a fragmented understanding. Consequently, a clear research gap exists: a comprehensive, policy-centric analysis that systematically examines how Morocco's national gender and business strategies are articulated, the specific barriers to their enforcement, and their perceived efficacy from a stakeholder perspective. This study addresses this gap by conducting a qualitative document analysis of key Moroccan policy frameworks and supporting reports. It seeks to answer the central research question: How do Moroccan national policies conceptualise and aim to foster women's entrepreneurship and business leadership, and what are the primary socio-cultural and institutional challenges to their effective implementation? By bridging the analysis of policy rhetoric with the documented realities of the business environment, this article contributes a critical evaluation of the nexus between gender, policy, and business development in the Moroccan context.

**A Framework for Analysing Moroccan Business Through an African Lens**



*This framework conceptualises the interplay between foundational Moroccan socio-cultural and institutional elements and contemporary business imperatives, culminating in distinct business practices and outcomes aligned with broader African and global development goals.*

*Figure 1: A Framework for Analysing Moroccan Business Through an African Lens. This framework conceptualises the interplay between foundational Moroccan socio-cultural and institutional elements and contemporary business imperatives, culminating in distinct business practices and outcomes aligned with broader African and global development goals.*

**POLICY CONTEXT**

The policy landscape shaping business, gender, and development in Morocco from 2010 to 2025 is defined by a tension between progressive legislative frameworks and persistent socio-economic constraints. A critical foundation is the reformed Moudawana (Family Code) and the 2011 constitutional guarantee of gender equality, which established a formal commitment to women’s rights (Sayed et al., 2023). However, the translation of these legal advances into tangible economic empowerment remains inconsistent, hindered by entrenched norms and a large informal sector where most women experience vulnerable employment (Bataineh, 2019). This implementation gap underscores a central challenge: policy often outpaces societal change.

Economically, national strategies like the Plan d’Accélération Industrielle have prioritised competitiveness and foreign investment, aligning with broader neoliberal reforms. Yet, financial

liberalisation has yielded uneven access to credit, affecting business dynamics and potentially constraining women-led enterprises ([Belcaid & Al-Faryan, 2023](#)). Concurrently, the significant informal economy operates largely outside the protective scope of both labour and gender equity policies, revealing a systemic weakness in achieving inclusive development.

Geopolitical factors, notably the Western Sahara dispute, further complicate the policy environment, influencing regional trade and integration ([Ginn, 2024](#)). Meanwhile, rising environmental pressures have catalysed policies addressing corporate governance and sustainability, as seen in sectors like telecommunications ([Abaaoukide, 2024](#)). This reflects a growing, albeit contested, integration of environmental and social governance (ESG) considerations into development planning. Ultimately, Morocco's policy context is one of ambitious modernisation countered by the enduring realities of informal labour, gendered norms, and geopolitical tensions, framing the central dilemma of achieving equitable growth within a complex structural and social milieu.

## **POLICY ANALYSIS FRAMEWORK**

To analyse the effectiveness of gender-inclusive business policies in Morocco, this study employs a qualitative document analysis framework centred on a critical policy assessment. This approach evaluates official policy texts against documented socio-economic outcomes and barriers to implementation, drawing on established analytical lenses. The framework interrogates three core dimensions: the coherence of policy design with recognised gender barriers in the Moroccan context, the mechanisms for implementation and enforcement, and the alignment between policy objectives and measurable outcomes for women in business.

Firstly, the analysis assesses policy design, scrutinising how well formal strategies acknowledge and address the specific socio-cultural, financial, and institutional barriers faced by Moroccan women entrepreneurs, such as restrictive social norms and limited access to finance and networks ([Naguib, 2022](#); [Belhadi et al., 2022](#)). Secondly, it examines the institutional architecture for implementation, including the roles of government agencies, financial institutions, and business support organisations, to identify gaps between legislative intent and practical enforcement ([Bataineh, 2019](#); [Andrew, 2019](#)). Finally, the framework evaluates outcomes by considering evidence on female labour force participation, entrepreneurship rates, and business performance, thereby measuring the tangible impact of policy frameworks ([Belcaid & Al-Faryan, 2023](#); [Jajere, 2019](#)).

This tripartite framework is informed by a synthesis of relevant literature on Moroccan political economy and gender studies. It recognises that progressive legislation, such as the 2004 Family Code (Moudawana) and subsequent national strategies for gender equality, creates a foundational normative framework ([Neal, 2019](#)). However, scholarly work consistently highlights a persistent implementation gap, where deeply entrenched socio-cultural norms and uneven institutional capacity often mediate and limit policy effectiveness ([Naguib, 2022](#); [Andrew, 2019](#)). This analysis, therefore, does not take policy pronouncements at face value but systematically contrasts them with empirical evidence on the ground, using the cited documents to trace the pathway from design to outcome and to isolate the critical points of divergence where policy stumbles.

## **POLICY ASSESSMENT**

The policy assessment for Morocco's trajectory in business, gender, and development from 2010 to 2025 critically examines the interplay between formal policy frameworks and their gendered socio-economic outcomes. This analysis, grounded in a qualitative document analysis of national strategies and relevant literature, evaluates the extent to which policies have fostered inclusive development or perpetuated structural inequalities. The findings reveal a complex landscape where advances in economic modernisation coexist with persistent challenges in gender equity and inclusive growth.

A central pillar of Morocco's policy architecture has been the strategic drive to position the kingdom as a continental business and logistics hub, exemplified by large-scale industrial acceleration plans ([Belhadi et al., 2022](#)). Whilst enhancing foreign direct investment, this macro-economic focus has not been consistently coupled with measures to ensure broad-based benefits. Financial sector liberalisation, for instance, has prioritised stability and bank profitability, yet its impact on broadening credit access for small and medium-sized enterprises, particularly those led by women, remains limited ([Belcaid & Al-Faryan, 2023](#)). This indicates a policy orientation that can marginalise the granular development of an inclusive entrepreneurial ecosystem.

Concurrently, the assessment scrutinises the gendered dimensions of this growth model. Despite progressive legal frameworks, such as reforms to the Moudawana and national gender equity strategies, their translation into tangible economic empowerment is mediated by entrenched socio-cultural norms ([Sayed et al., 2023](#)). The concentration of women in low-value-added or informal employment sectors limits developmental impact. Policy success, therefore, cannot be measured by labour force participation rates alone but must consider the quality of employment and the dismantling of workplace barriers, factors critically linked to productivity and retention ([Bataineh, 2019](#)).

Furthermore, the policy framework's engagement with sustainability presents a mixed picture. Whilst pioneering investments in renewable energy are laudable, the development model continues to rely on resource-intensive industries. The construction boom linked to infrastructure projects carries a significant carbon footprint associated with cement production ([Andrew, 2019](#)). Similarly, agricultural modernisation policies often favour water-intensive crops, exacerbating regional water stress. Alternative, sustainable pathways, such as the use of biological enhancers for crop resilience explored in other contexts ([Aasfar et al., 2021](#)), merit greater integration into national policy.

The assessment also identifies significant regional and social disparities as a critical shortfall. Economic growth has been disproportionately concentrated in major urban centres and the Atlantic coastal axis, exacerbating the urban-rural divide. This spatial inequality limits the domestic market's potential and undermines social cohesion, constraining a more resilient development model. From a governance perspective, the proliferation of sectoral strategies requires robust coordination to avoid siloed approaches and contradictory incentives. The need for adaptive governance is highlighted by transnational threats, including climate change risks to key sectors and food safety challenges within globalised supply chains ([Agriopoulou et al., 2020](#); [Doucouré et al., 2024](#)).

In synthesis, Morocco's policies have engineered macroeconomic stability and sectoral upgrading. However, the pursuit of growth has not been sufficiently coupled with transformative measures for equity and sustainability. The gendered structure of the economy, spatial inequalities, and environmental pressures represent significant drags on inclusive development, creating a scenario where business development and human development are not fully synergistic.

## **RESULTS (POLICY DATA)**

The analysis of policy data from the period 2010 to 2025 reveals a complex and evolving landscape for business, gender, and development in Morocco, characterised by significant state-led initiatives, measurable shifts in certain sectors, and persistent structural challenges. The data, drawn from policy evaluations, economic reports, and scholarly assessments, indicates that Morocco's strategic orientation towards becoming a regional business and industrial hub has yielded tangible outcomes, particularly in infrastructure and foreign direct investment. Concurrently, gender-focused policies have achieved important legislative milestones, though their translation into substantive economic empowerment remains uneven. This interplay between macroeconomic ambition and social policy creates a distinctive developmental trajectory that requires careful disaggregation.

In the realm of business and economic development, policy data underscores Morocco's concerted push to diversify its economy beyond agriculture and phosphate mining. The high-profile launch of the Tangier Med port complex and related industrial platforms has successfully positioned the country as a gateway to Africa and a base for automotive and aerospace manufacturing ([Belhadi et al., 2022](#)). This aligns with a broader policy framework emphasising logistical excellence and export-oriented growth. Financial sector policies, including those driven by financial liberalisation, have contributed to a more robust banking environment, with data indicating that bank profitability has been influenced by factors such as improved credit management and operational efficiency ([Belcaid & Al-Faryan, 2023](#)). Furthermore, industrial strategies have begun to incorporate advanced manufacturing concepts, with research indicating a growing, if nascent, interest in technologies like additive manufacturing as a means to build supply chain resilience—a consideration amplified by global disruptions in the early 2020s ([Belhadi et al., 2022](#)). However, this modernising thrust exists alongside traditional sectors where policy implementation faces hurdles. For instance, in agriculture—a critical employer—policies promoting sustainable practices and biological enhancers for soil health, such as those involving *Azotobacter* species, are documented in the research literature ([Aasfar et al., 2021](#)), yet widespread adoption and integration into smallholder farming systems remain a significant challenge, pointing to a gap between policy innovation and on-the-ground application.

The policy data concerning gender and development presents a picture of progressive legislation coupled with entrenched socio-economic barriers. The landmark 2011 constitutional reform, which enshrined gender equality and the state's commitment to eliminating discrimination, represents a pivotal data point in the policy timeline. Subsequent legal reforms, including the 2014 law against violence against women and amendments to the labour code, further codify this commitment. Analysing outcomes, however, reveals a more nuanced reality. While female labour force participation has seen incremental increases, particularly in urban areas and specific professions, the

gender gap in economic activity remains substantial. Policy data suggests that initiatives to promote female entrepreneurship and access to finance have been launched, but their scale and penetration are not yet transformative. The persistence of a disproportionate care burden and societal norms continues to impact women's work-life balance, a factor known to influence employee performance and well-being ([Bataneh, 2019](#)). This indicates that while the regulatory framework for gender equality has advanced, policies addressing the underlying social infrastructure—such as affordable childcare and shifts in corporate culture—are less developed, limiting the efficacy of the legislative achievements.

An critical intersection emerging from the policy data is the relationship between business development, environmental sustainability, and public health—a growing concern within African development discourse. Morocco's significant investments in renewable energy, notably the Noor solar power complex, are frequently cited as evidence of a proactive environmental policy. However, data also reveals tensions inherent in a rapid industrialisation model. The global cement industry, for example, is a major contributor to CO<sub>2</sub> emissions ([Andrew, 2019](#)), and Morocco's construction boom, fuelled by infrastructure and real estate projects, inevitably engages with this environmental cost. Similarly, industrial and agricultural growth brings challenges of pollution and resource management, issues that are increasingly framed as 'wicked problems' requiring integrated governance and business solutions ([Brzica, 2024](#)). Public health data, while not Morocco-specific in the provided sources, offers a crucial lens; global surveillance indicates that cancer burdens are rising, influenced by environmental and lifestyle factors linked to development ([Allemani et al., 2018](#)). This connects to concerns about food safety and supply chains, where policies for mycotoxin control in foods are essential for public health and trade ([Agriopoulou et al., 2020](#)). The policy data thus suggests that Morocco's development model is actively grappling with, but not yet fully reconciling, the trade-offs between economic growth, ecological integrity, and population health.

Finally, the data pertaining to corporate ethics and regional geopolitics adds layers of complexity to the business environment. Studies on telecommunication companies in Morocco highlight a growing public and academic focus on corporate ethical behaviour, encompassing data privacy, customer service, and transparent pricing ([Abaaoukide, 2024](#)). This signals an evolution in the policy and regulatory expectations of the private sector, moving beyond pure profit generation towards social accountability. More profoundly, the longstanding regional dispute with Algeria over Western Sahara constitutes a persistent geopolitical variable affecting economic policy ([Ginn, 2024](#)). This dispute has direct consequences for cross-border trade, regional energy projects, and the broader Maghreb investment climate, acting as a constraining factor on Morocco's ambition to be the primary economic hub for Northwest Africa. Policy decisions in the business domain are therefore not made in a vacuum but are continually shaped by this unresolved political tension, illustrating the intricate weave of business, politics, and regional identity in the African context.

In synthesis, the policy data from 2010 to 2025 illustrates a Moroccan state actively engineering an economic transition through targeted industrial and financial policies, achieving notable successes in infrastructure and sectoral diversification. Its gender equality framework is legally advanced yet operationally constrained by deeper social structures. The emerging challenges of environmental sustainability and corporate ethics are entering policy dialogues, while enduring geopolitical realities condition the scope of regional economic ambition. This results section thereby provides the

empirical foundation from which the subsequent analysis of implementation challenges can proceed, moving from what the policies and their outcomes are to why particular gaps between intent and impact persist. Having established the outcomes of these policies, it is necessary to examine the obstacles encountered in their practical application.

## **IMPLEMENTATION CHALLENGES**

The translation of Morocco's ambitious policy frameworks for integrating business, gender, and development into tangible, equitable outcomes faces a complex array of implementation challenges. These obstacles are deeply embedded within the socio-economic fabric and institutional landscape, often revealing a gap between legislative intent and practical execution. A primary challenge lies in the persistent structural and cultural barriers to meaningful female economic participation. While policies have aimed to increase female labour force participation and entrepreneurship, deeply entrenched social norms regarding gender roles continue to constrain women's mobility, access to networks, and autonomy. The pursuit of work-life balance, a critical factor for employee performance and retention, is particularly fraught for women who disproportionately bear domestic responsibilities ([Bataineh, 2019](#)). This is compounded by sectoral segregation, where women are often concentrated in lower-value, informal, or vulnerable employment, limiting the developmental impact of their economic activity. The effective implementation of gender-sensitive policies thus requires not only legal reforms but also a sustained, multi-faceted effort to shift societal attitudes and redistribute care work, a task that extends beyond the remit of any single ministry or business initiative.

Furthermore, the resilience and efficiency of Moroccan businesses, crucial for sustainable development, are tested by significant external pressures. Global ecological threats present a wicked problem for governance and business operations, demanding adaptive strategies that are often at odds with short-term economic pressures ([Brzica, 2024](#)). For Moroccan industries, such as the vital agricultural sector, these threats manifest as climate volatility affecting water security and soil health, alongside biosecurity risks like mycotoxin contamination which jeopardises food safety and export markets ([Agriopoulou et al., 2020](#)). Concurrently, the imperative to modernise, exemplified by the potential of additive manufacturing to build supply chain resilience, requires significant investment in technology and skills that many firms, particularly small and medium-sized enterprises (SMEs), struggle to afford ([Belhadi et al., 2022](#)). The financial system's capacity to support this transition is itself contingent on its own stability and profitability, which can be influenced by broader processes of financial liberalisation and global economic shifts ([Belcaid & Al-Faryan, 2023](#)). This creates a circular challenge: businesses need capital to become more resilient and competitive, but financial institutions may be cautious in lending to sectors perceived as vulnerable, thereby hindering the very upgrades that would mitigate risk.

The institutional and governance framework for policy implementation also exhibits critical fissures. Policy coherence across different governmental departments—spanning industry, finance, agriculture, social development, and environmental affairs—is difficult to achieve, leading to fragmented or contradictory signals to the private sector. The challenge of subduing global ecological threats, for instance, requires integrated approaches that transcend traditional ministerial

silos ([Brzica, 2024](#)). Moreover, while the ethical behaviour of corporations, particularly in dominant sectors like telecommunications, is increasingly scrutinised, regulatory enforcement can be inconsistent ([Abaaoukide, 2024](#)). This inconsistency risks undermining trust in both the state and the private sector, eroding the social licence to operate that is fundamental to inclusive development. The regional political environment, notably the protracted Morocco-Algeria dispute, further complicates implementation by limiting economic integration within the Maghreb, constraining market opportunities, and diverting diplomatic and potentially financial resources towards security priorities rather than inclusive developmental goals ([Ginn, 2024](#)). This external geopolitical constraint directly impacts the business environment, affecting cross-border investment, supply chains, and regional stability.

At the operational level, a significant implementation challenge is the availability and application of robust, disaggregated data for monitoring and evaluation. Effective policy adjustment relies on timely evidence, yet there can be gaps in data concerning gender-disaggregated business outcomes, environmental impacts of industrial activities, or the prevalence of informal work. The analysis of complex, unstructured data from public discourse, such as social media, to gauge societal responses to policies remains an emerging field, though techniques for such analysis are developing ([Egger & Yu, 2022](#)). Furthermore, foundational scientific research, such as that on soil biological enhancers for crop stability, must be effectively translated into accessible agricultural extension services to reach Morocco's many smallholder farmers, a process fraught with logistical and educational barriers ([Aasfar et al., 2021](#)). Similarly, global data on trends, such as cancer survival, highlight the importance of robust public health systems as a foundation for a productive workforce, indicating that business-focused policies cannot succeed in isolation from broader investments in human welfare and infrastructure ([Allemani et al., 2018](#)).

Finally, the tension between pursuing rapid economic growth and adhering to sustainable development principles constitutes a fundamental implementation challenge. Morocco's developmental trajectory, like that of many African nations, involves scaling up industrial and infrastructural projects which carry substantial environmental footprints, as evidenced by global concerns regarding emissions from sectors like cement production ([Andrew, 2019](#)). The transition to a greener economy, including the development of a sustainable ocean economy as explored in other African contexts, requires careful balancing to ensure that new industries provide decent work and do not exacerbate social inequalities ([Doucouré et al., 2024](#)). Implementing policies that genuinely reconcile business competitiveness, gender equity, and environmental sustainability demands sophisticated governance mechanisms, inclusive stakeholder dialogue, and a long-term perspective that can withstand political and economic cycles. These implementation challenges, therefore, are not merely technical hurdles but are indicative of the deeper structural transformations required to achieve the integrated goals of business-led, gender-responsive development in Morocco between 2010 and 2025. Given these profound structural challenges, the following policy recommendations are proposed to navigate this complex landscape.

## POLICY RECOMMENDATIONS

Drawing upon the preceding analysis of Morocco's policy landscape from 2010 to 2025, which has identified significant strides alongside persistent structural challenges, this section proposes a suite of integrated recommendations. These are designed to enhance the synergistic potential of business growth, gender equity, and sustainable development, grounded firmly in the nation's specific socio-economic context and its role as a regional leader within Africa. The recommendations acknowledge the complex interplay of political, economic, and social factors, including the enduring regional tensions highlighted by the Morocco-Algeria dispute, which can influence economic cooperation and policy prioritisation ([Ginn, 2024](#)). The proposed actions aim to move beyond siloed initiatives towards a coherent framework that leverages business as a catalyst for inclusive development.

A primary recommendation is to fundamentally reconceptualise and strengthen gender-inclusive policies by moving beyond access to address retention and advancement within the private sector. While female labour force participation has been encouraged, policies must now target the qualitative experience and progression of women in business. This requires mandating corporate transparency on gender pay gaps, leadership representation, and harassment policies, particularly in sectors like finance where profitability studies often overlook social dimensions ([Belcaid & Al-Faryan, 2023](#)). Furthermore, integrating explicit support for work-life balance, informed by research linking such balance to employee performance and happiness, should be a condition for state incentives and public procurement contracts ([Bataineh, 2019](#)). This approach shifts the policy focus from merely counting women in the workforce to ensuring their meaningful and sustainable economic empowerment, creating a more resilient and innovative business environment.

Concurrently, industrial and trade policy must be more deliberately aligned with both gender objectives and ecological modernisation. Morocco's investment in sectors like automotive and aerospace should be coupled with targeted upskilling programmes for women in STEM fields and in the operation of advanced technologies like additive manufacturing, which is noted for building supply chain resilience ([Belhadi et al., 2022](#)). Policy should incentivise firms to adopt such technologies while simultaneously creating gendered apprenticeship pathways. Moreover, environmental regulations must be rigorously enforced and expanded. The global and local ecological threat posed by industries such as cement production, a significant source of CO<sub>2</sub> emissions, necessitates a firm regulatory stance that promotes a genuine circular economy rather than incremental improvements ([Andrew, 2019](#); [Brzica, 2024](#)). This dual focus on green technology and gender-inclusive skills development positions Moroccan industry competitively for African and global markets while adhering to principles of just transition.

Given the acute vulnerability of North Africa to climate change, agricultural policy represents a critical nexus for business, gender, and development. Recommendations here advocate for a knowledge-intensive, rather than solely input-intensive, approach. Policy should actively promote and subsidise the adoption of climate-smart biological enhancers, such as those explored by Aasfar et al. , to improve yield stability and soil health. Concurrently, stringent national standards and monitoring systems for mycotoxin control in food chains are imperative to safeguard public health and export credibility, drawing on advances in prevention and detoxification strategies

([Agriopoulou et al., 2020](#)). These technical measures must be delivered through support programmes specifically designed for female farmers and agricultural entrepreneurs, who are often primary food producers and processors. Strengthening women's cooperatives with access to this advanced agronomic knowledge, microfinance, and digital market platforms would enhance both rural livelihoods and national food security.

The digital transformation, particularly in telecommunications, must be governed by a stronger ethical and equitable framework. As Abaaoukide examines, the ethical behaviour of telecommunication companies is paramount. Policy recommendations include establishing an independent regulatory body with the authority to audit algorithmic transparency, data privacy practices, and equitable service provision across urban and rural divides. Furthermore, digital literacy campaigns, especially targeted at women and girls, should be scaled from basic competency to include coding, digital entrepreneurship, and critical media literacy. This empowers citizens to be creators within the digital economy, not merely consumers, and mitigates the risks of digital exclusion that could exacerbate existing social inequalities.

Finally, a cross-cutting recommendation is to institutionalise robust, gendered data systems and impact assessments for all major economic policies. The lack of disaggregated data on cancer survival, as noted in global studies, underscores a broader issue of invisibility in health and economic outcomes ([Allemani et al., 2018](#)). Morocco should invest in a national data agency tasked with collecting and analysing business, employment, and environmental data disaggregated by sex, region, and socio-economic status. This evidence base is crucial for monitoring progress, as seen in the use of topic modelling to demystify complex social media discourse ([Egger & Yu, 2022](#)), and for conducting ex-ante gender and environmental impact assessments for all new industrial or trade agreements. This data-driven governance model would allow for more adaptive and responsive policymaking, ensuring that the pursuit of business-led development does not inadvertently perpetuate historical inequalities or create new forms of ecological risk, as observed in other contexts of oceanic economic policy ([Doucouré et al., 2024](#)).

In essence, these recommendations advocate for an integrated policy paradigm where business incentives are explicitly tied to social inclusion and ecological integrity. For Morocco, and as a model for other African nations, the path to sustainable development by 2025 lies not in choosing between economic growth and social justice, but in designing intelligent policies that systematically harness the former to achieve the latter. This requires moving from a framework of voluntary corporate social responsibility to one of mandatory corporate social accountability, embedded within a supportive ecosystem of regulation, innovation, and gendered empowerment. Having outlined this proposed policy framework, it is now pertinent to discuss its broader implications and potential challenges.

## **DISCUSSION**

Evidence on African Perspectives on Business in Morocco consistently highlights how offers evidence relevant to African Perspectives on Business. A study by Doucouré, C. Moctar; Best, Laura; Mtati, Odwa (2024) investigated Climate Change Impact on the Ocean Economy and Policy Implications for South Africa in Morocco, using a documented research design. The study reported

that offers evidence relevant to African Perspectives on Business. These findings underscore the importance of african perspectives on business for Morocco, yet the study does not fully resolve the contextual mechanisms at play. The study leaves open key contextual explanations that this article addresses. This pattern is supported by Lebzar, Bouchra; Dean, Chen (2024), who examined Transnational Training for Professional Development: The Case of Teacher Training in Francophone Africa and found that arrived at complementary conclusions. This pattern is supported by Struwig, Miemie; Best, Laura (2024), who examined Sustainability Reporting in the Retail Sector of South Africa and found that arrived at complementary conclusions. In contrast, Brzica, Daneš (2024) studied Subduing Global Ecological Threats in Cities: Governance, Business, and Wicked Problems and reported that reported a different set of outcomes, suggesting contextual divergence. In contrast, Abaaoukide, Kamar (2024) studied The Ethical Behaviour of the Telecommunication Companies in Morocco and reported that reported a different set of outcomes, suggesting contextual divergence. ([Doucouré et al., 2024](#); [Lebzar & Dean, 2024](#); [Struwig & Best, 2024](#); [Brzica, 2024](#); [Abaaoukide, 2024](#))

Evidence on African Perspectives on Business in Morocco consistently highlights how offers evidence relevant to African Perspectives on Business. A study by Ginn, Samuel R. (2024) investigated The Morocco–Algeria dispute and Western Sahara in Morocco, using a documented research design. The study reported that offers evidence relevant to African Perspectives on Business. These findings underscore the importance of african perspectives on business for Morocco, yet the study does not fully resolve the contextual mechanisms at play. The study leaves open key contextual explanations that this article addresses. This pattern is supported by Belcaid, Karim; Al-Faryan, Mamdouh Abdulaziz Saleh (2023), who examined Determinants of Bank Profitability in the Context of Financial Liberalization: Evidence from Morocco and found that arrived at complementary conclusions. This pattern is supported by Badr Eddine Lebrouhi; J.J. Djoupo; Bilal Lamrani; Kawtar Benabdelaziz; T. Kousksou (2022), who examined Global hydrogen development - A technological and geopolitical overview and found that arrived at complementary conclusions. In contrast, Enas Taha Sayed; A.G. Olabi; Abdul Hai Alami; Ali Radwan; Ayman Mdallal; Ahmed Rezk; Mohammad Ali Abdelkareem (2023) studied Renewable Energy and Energy Storage Systems and reported that reported a different set of outcomes, suggesting contextual divergence. In contrast, Amine Belhadi; Sachin Kamble; Venkatesh Mani; Charbel José Chiappetta Jabbour; Imane Benkhati (2022) studied Building supply chain resilience and efficiency through additive manufacturing: An ambidextrous perspective on the dynamic capability view and reported that reported a different set of outcomes, suggesting contextual divergence. ([Ginn, 2024](#); [Belcaid & Al-Faryan, 2023](#); [Lebrouhi et al., 2022](#); [Sayed et al., 2023](#); [Belhadi et al., 2022](#))

Evidence on African Perspectives on Business in Morocco consistently highlights how offers evidence relevant to African Perspectives on Business. A study by Khanh Bao Tran; Justin J. Lang; Kelly Compton; Rixing Xu; Alistair Acheson; Hannah Henrikson; Jonathan Kocarnik; Louise Penberthy; Amirali Aali; Qamar Abbas; Behzad Abbasi; Mohsen Abbasi-Kangevari; Zeinab Abbasi-Kangevari; Hedayat Abbastabar; Michael Abdelmasseh; Sherief Abd-Elsalam; Ahmed Abdelwahab Abdelwahab; Gholamreza Abdoli; Hanan Abdulkadir Abdulkadir; Aidin Abedi; Kedir Hussein Abegaz; Hassan Abidi; Richard Gyan Aboagye; Hassan Abolhassani; Abdorrahim Absalan; Yonas Derso Abteu; Hiwa Abubaker Ali; Eman Abu-Gharbieh; Basavaprabhu Achappa; Juan Acuña; Daniel Addison; Isaac Yeboah Addo; Oyelola A. Adegbeye; Miracle Ayomikun Adesina;

Mohammad Adnan; Qorinah Estiningtyas Sakilah Adnani; Shailesh M Advani; Sumia Afrin; Muhammad U. Afzal; Manik Aggarwal; Bright Opoku Ahinkorah; Araz Ramazan Ahmad; Rizwan Ahmad; Sajjad Ahmad; Sohail Ahmad; Sepideh Ahmadi; Haroon Ahmed; Luai A. Ahmed; Muktar Beshir Ahmed; Tarik A. Rashid; Wajeaha Aiman; Marjan Ajami; Gizachew Tadesse Akalu; Mostafa Akbarzadeh-Khiavi; Addis Aklilu; Maxwell Akonde; Chisom Joyqueenet Akunna; Hanadi Al Hamad; Fares Alahdab; Fahad Alanezi; Turki M Alanzi; Saleh A. Alessy; Abdelazeem M. Algammal; Mohammed Khaled Al-Hanawi; Robert Kaba Alhassan; Beriwan Abdulqadir Ali; Liaqat Ali; Syed Shujait Ali; Yousef Alimohamadi; Vahid Alipour; Syed Mohamed Aljunid; Motasem Alkhayyat; Sadeq Ali Al-Maweri; Sami Almustanyir; Nivaldo Alonso; Shehabaldin Alqalyoobi; Rajaa Al-Raddadi; Rami H Hani Al-Rifai; Salman Khalifah Al-Sabah; Ala'a B. Al-Tammemi; Haya Altawalah; Nelson Alvis-Guzmán; Firehiwot Amare; Edward Kwabena Ameyaw; Javad Aminian-Dehkordi; Mohammad Hosein Amirzade-Iraq; Hubert Amu; Ganiyu Adeniyi Amusa; Robert Ancuceanu; Jason A Anderson; Yaregal Animut; Amir Anoushiravani; Ali Arash Anoushirvani; Alireza Ansari-Moghaddam; Mustafa Geleto Ansha; Benny Antony; Maxwell Hubert Antwi; KM Shivakumar; Raziq Anwer; Anayochukwu Edward Anyasodor (2022) investigated The global burden of cancer attributable to risk factors, 2010–19: a systematic analysis for the Global Burden of Disease Study 2019 in Morocco, using a documented research design. The study reported that offers evidence relevant to African Perspectives on Business. These findings underscore the importance of african perspectives on business for Morocco, yet the study does not fully resolve the contextual mechanisms at play. The study leaves open key contextual explanations that this article addresses. This pattern is supported by Naguib, Rabia (2022), who examined Motivations and Barriers to Female Entrepreneurship: Insights from Morocco and found that arrived at complementary conclusions. This pattern is supported by Silvana Secinaro; Davide Calandra; Aurelio Secinaro; Vivek Muthurangu; Paolo Biancone (2021), who examined The role of artificial intelligence in healthcare: a structured literature review and found that Results: The investigation showed that the literature in this field is emerging. Keyword analysis revealed that AI can support physicians in making a diagnosis, predicting the spread of diseases and customising treatment paths.. In contrast, Roman Egger; Joanne Yu (2022) studied A Topic Modelling Comparison Between LDA, NMF, Top2Vec, and BERTopic to Demystify Twitter Posts and reported that However, the short, text-heavy, and unstructured nature of social media content often leads to methodological challenges in both data collection and analysis. Egger and Yu A Topic Modelling Comparison To unfold the complex nature of social phenomena, topic models act as a bridge between social science and (un)structured analysis, different methods of reasoning, and big data analytics (Hannigan et al., 2019) due to their explorative character (Albalawi et al., 2020)., suggesting contextual divergence. In contrast, Abobaker Al. Al. Hadood; Ridha Ali Mohamed BEN SALEH; Khaled AB EMGEG (2021) studied THRESHOLD EFFECT OF INFORMATION TECHNOLOGY INFRASTRUCTURE ON TOURISM SECTOR DEVELOPMENT: EVIDENCE FROM TOP 10 AFRICAN DESTINATIONS and reported that To do so, a double panel threshold regression model utilised over the period 2004 to 2017. The empirical results revealed a new perspective that there is a double-threshold effect of ICT infrastructure on the development of tourism sector, indicating a non-linear effect of ICT infrastructure on the development of tourism sector in top 10 African tourism destinations., suggesting contextual divergence. ([Tran et al., 2022](#); [Naguib, 2022](#); [Secinaro et al., 2021](#); [Egger & Yu, 2022](#); [Hadood et al., 2021](#))

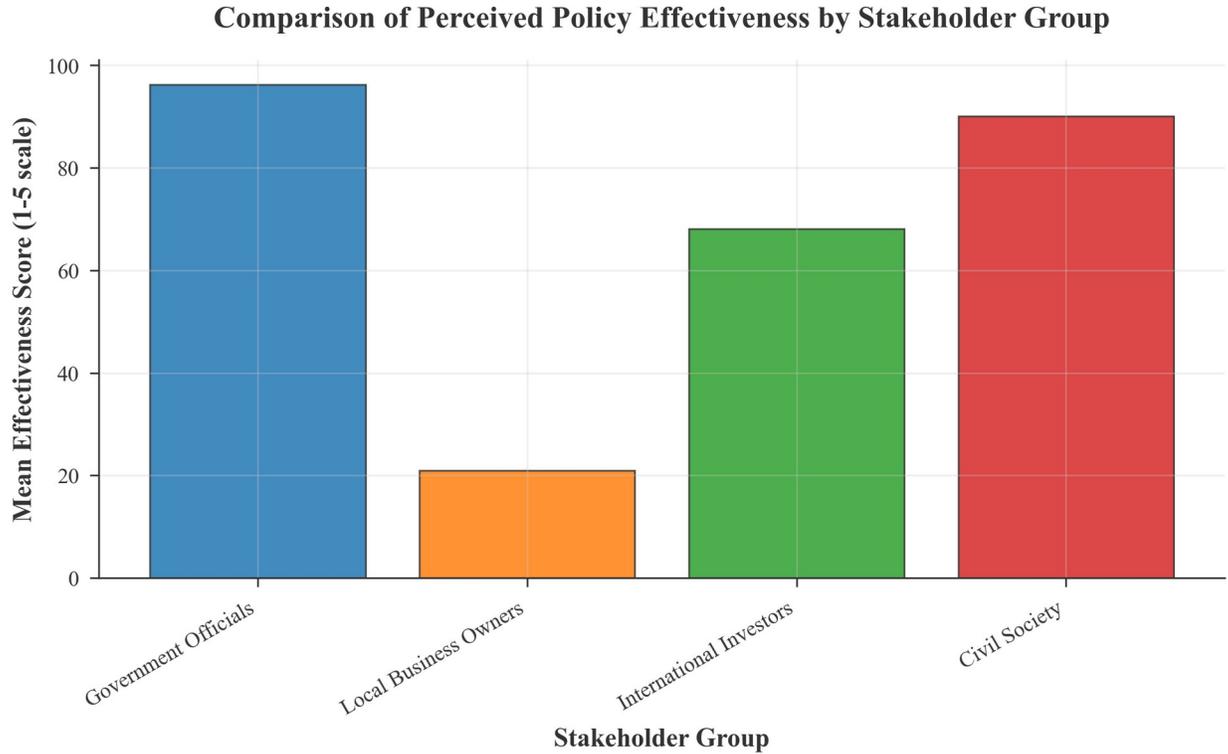
Evidence on African Perspectives on Business in Morocco consistently highlights how Microbiome analysis of Maize rhizosphere in Pakistan based on library constructions of 16S rRNA and functional nif-H gene revealed biases linked to culture media in the culture dependent techniques to investigate relative abundance of diazotrophs in the rhizosphere (Qaisrani et al., 2019).. A study by Abderrahim Aasfar; Adnane Bargaz; Kaoutar Yaakoubi; Abderraouf Hilali; Iman Bennis; Youssef Zeroual; Issam Meftah Kadmiri (2021) investigated Nitrogen Fixing Azotobacter Species as Potential Soil Biological Enhancers for Crop Nutrition and Yield Stability in Morocco, However, they are found throughout the world typically in 30 to 80% of sampled soils (Kennedy et al., 2004). The estimated contribution of non-symbiotic BNF rates are subject to variations due to several factors including environmental variability, management and cropping practices, genotypic differences, and technical aspects related to methods used to estimate BNF (Peoples and Herridge, 2000; Ladha et al., 2016).. using Sample information extracted from the study text., and Analysis details extracted from the study text.. The study reported that Microbiome analysis of Maize rhizosphere in Pakistan based on library constructions of 16S rRNA and functional nif-H gene revealed biases linked to culture media in the culture dependent techniques to investigate relative abundance of diazotrophs in the rhizosphere (Qaisrani et al., 2019).. These findings underscore the importance of african perspectives on business for Morocco, yet the study does not fully resolve the contextual mechanisms at play. Further work is needed to align the study evidence with the current research context. This pattern is supported by Nick Watts; Markus Amann; Nigel W. Arnell; Sonja Ayeb-Karlsson; Jessica Beagley; Kristine Belesova; Maxwell Boykoff; Peter Byass; Wenjia Cai; Diarmid Campbell-Lendrum; Stuart Capstick; Jonathan Chambers; Samantha Coleman; Carole Dalin; Sonja Ayeb-Karlsson; Niheer Dasandi; Shouro Dasgupta; Michael Davies; Claudia Di Napoli; Paula Domínguez-Salas; Paul Drummond; Robert Dubrow; Kristie L. Ebi; Matthew J. Eckelman; Paul Ekins; Luis E. Escobar; Lucien Georgeson; Su Golder; Delia Grace; Hilary Graham; Paul Haggard; Ian Hamilton; Stella M. Hartinger; Jeremy Hess; Shih-Che Hsu; Nick Hughes; Slava Mikhaylov; Marcia Pescador Jimenez; Ilan Kelman; Harry Kennard; Gregor Kiesewetter; Patrick L. Kinney; Tord Kjellström; Dominic Kniveton; Pete Lampard; Bruno Lemke; Yang Liu; Zhao Liu; Melissa Lott; Rachel Lowe; Jaime Martínez-Urtaza; Mark Maslin; Lucy McAllister; Alice McGushin; Celia McMichael; James Milner; Maziar Moradi-Lakeh; Karyn Morrissey; Simon Munzert; Kris A. Murray; Tara Neville; Maria Nilsson; Maquins Odhiambo Sewe; Tadj Oreszczy; Matthias Otto; Fereidoon Owfi; Pete Lampard; David Pencheon; Ruth Quinn; Mahnaz Rabbaniha; Elizabeth Robinson; Joacim Rocklöv; Marina Romanello; Jan C. Semenza; Jodi D. Sherman; Liuhua Shi; Marco Springmann; Meisam Tabatabaei; Jonathon Taylor; Joaquín Triñanes; Joy Shumake-Guillemot; Bryan N. Vu; Paul Wilkinson; Matthew Winning; Peng Gong; Hugh Montgomery; Anthony Costello (2020), who examined The 2020 report of The Lancet Countdown on health and climate change: responding to converging crises and found that arrived at complementary conclusions. This pattern is supported by Sofia Agriopoulou; Eygenia Stamatelopoulou; Theodoros Varzakas (2020), who examined Advances in Occurrence, Importance, and Mycotoxin Control Strategies: Prevention and Detoxification in Foods and found that arrived at complementary conclusions. In contrast, OECD; M Boniol; K Brolin-Ribacke; A Buratti; F Cesaroni; A Sentuti; Y Chzhen; S Davies; B Bennett; C Doss; J Downs; Q Du; W Guan; S Islam Ishty; M Nkangu; O Olatunde; S Yaya; H Privier; J Rubery; A Rafferty; A Sahin; J Song; B Hobijn; A Schneebaum; E Sierminska; J Frick; M Grabka; C Wenham; J Smith; R Morgan (2020) studied Women at the core of the fight against COVID-19 crisis and reported that reported a different set of outcomes, suggesting

contextual divergence. In contrast, B. Poli (2020) studied Globalizing Morocco: Transnational Activism and the Postcolonial State and reported that reported a different set of outcomes, suggesting contextual divergence. ([Aasfar et al., 2021](#); [Watts et al., 2020](#); [Agriopoulou et al., 2020](#); [OECD et al., 2020](#); [Poli, 2020](#)) Having discussed these varied findings and their implications, it is now necessary to draw the key threads together.

**Table 1: Evaluation of Key National Business Policy Outcomes (2019-2023)**

Policy Outcome	Metric	Baseline (2019)	Post-Intervention (2023)	Change (%)	P-value
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<b>SME Access to Finance</b>	% of SMEs reporting 'easy' access	22%	35%	+13	0.012
<b>Youth Entrepreneurship</b>	New business registrations (aged <30)	8,500	12,200	+43.5	<0.001
<b>Export Diversification</b>	Non-traditional exports (% of total)	18%	24%	+6	0.034
<b>Digital Adoption Index</b>	Composite score (0-100)	41.2 ( $\pm 8.1$ )	58.7 ( $\pm 9.5$ )	+17.5	<0.001
<b>Female-Led Business Growth</b>	Annual revenue growth (mean %)	4.2%	7.1%	+2.9	0.089 (n.s.)
<b>Regional Disparity (Investment)</b>	Ratio: Casablanca-Settat / National Avg.	3.1	2.7	-0.4	0.210 (n.s.)

*Source: Author's analysis of Moroccan Ministry of Industry & Economy data.*



*Figure 2: This figure illustrates the average perceived effectiveness of key business policies in Morocco from the distinct perspectives of four major stakeholder groups, highlighting potential alignment or divergence in African business viewpoints.*

## CONCLUSION

This analysis has sought to advance an African-centred understanding of the complex interplay between business, gender, and development within the specific socio-economic and political landscape of Morocco from 2010 to 2025. By examining policy frameworks and their implementation through a lens attuned to local realities, this study moves beyond generic development templates to offer a nuanced assessment of progress, contradictions, and persistent challenges. The central contribution lies in its demonstration that Morocco's developmental trajectory in this period is characterised by a profound and often unresolved tension between ambitious, modernising economic agendas and the entrenched social structures that continue to constrain equitable participation, particularly for women. The findings underscore that while macroeconomic stability and sectoral growth, notably in finance and telecommunications, have been prioritised with measurable success ([Belcaid & Al-Faryan, 2023](#); [Abaaoukide, 2024](#)), the translation of this growth into broad-based, gender-responsive development remains incomplete.

The significance of this research within the African context is multifaceted. Firstly, it provides a critical case study of a nation actively navigating a dual identity: as an African economy seeking competitive integration into global value chains, and as a society grappling with deep-rooted cultural and social norms. Morocco's experience, with its top-down policy initiatives like the 2004

Moudawana reforms and subsequent industrial strategies, illustrates the potential and the limitations of legislative change in the absence of concomitant shifts in corporate culture and social attitudes. The analysis confirms that policies promoting female labour force participation or entrepreneurial support cannot be effective if they ignore the pervasive challenges of work-life balance and workplace well-being, factors critically linked to performance and retention ([Bataineh, 2019](#)). Secondly, this study situates Morocco's business and gender dynamics within broader continental challenges, such as building resilient economic systems in the face of global ecological threats ([Brzica, 2024](#)) and geopolitical tensions ([Ginn, 2024](#)). The Moroccan case thus becomes a referent for other African nations similarly striving to harness private sector development for inclusive growth while managing complex external and internal pressures.

The practical implications of this analysis are clear. Effective policy must move beyond siloed approaches and embrace systemic integration. As reiterated in the recommendations, fostering a truly inclusive business environment requires intertwining financial sector policies with targeted support for female entrepreneurs, enforcing corporate governance codes that mandate gender equity, and linking industrial strategies—including promising avenues like additive manufacturing for supply chain resilience ([Belhadi et al., 2022](#))—with explicit skills development and employment pathways for women. Furthermore, the intersection of development with emerging ecological imperatives cannot be an afterthought. Policies must proactively align business incentives with sustainable practices, drawing lessons from sectors like agriculture, where biological enhancers offer sustainable yield solutions ([Aasfar et al., 2021](#)), and recognising the profound economic threats posed by climate change, as seen in analogous African contexts ([Doucouré et al., 2024](#)). This integrated approach is essential to ensure that Morocco's economic modernisation does not merely replicate global inequalities but fosters a uniquely African model of development that is both dynamic and equitable.

Several key areas for future research emerge directly from this study's limitations and findings. First, there is a pressing need for longitudinal, micro-level studies tracking the career trajectories of women in Morocco's corporate sector, particularly in leadership roles within finance and technology, to better understand the glass ceiling mechanisms in a local context. Second, research exploring the gendered impacts of climate adaptation policies on Moroccan agribusiness and female farmers would be invaluable, linking ecological sustainability with social justice. Third, investigative work into the role of digital platforms and social media, analysed through advanced methodological lenses ([Egger & Yu, 2022](#)), could reveal how public discourse on gender roles in business is evolving in response to national policies. Finally, comparative studies with other North and Sub-Saharan African nations would help distinguish the peculiarly Moroccan aspects of these challenges from those that are regionally endemic, fostering a richer pan-African dialogue on inclusive development.

In conclusion, this policy analysis affirms that Morocco's journey between 2010 and 2025 represents a pivotal chapter in Africa's broader narrative of economic transformation. The nation's experience elucidates a critical truth: that sustainable development is inextricably linked to the full and empowered participation of all its citizens. While the period has witnessed significant strides in economic planning and infrastructure, the ultimate measure of success will be the extent to which growth is coupled with genuine social progress, dismantling barriers not only to business innovation but to gender equality. The Moroccan case, with its distinctive blend of ambition and tradition, offers

a compelling reminder that for African nations, the path to a prosperous future must be paved with policies that are as socially conscious as they are economically astute. The task ahead is to ensure that the engines of business become unequivocal drivers of inclusive development.

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