Enabling Social Innovation in Morocco

Country Snapshot

Government Council for Social Innovation
Advancing Social Impact
POWERED BY 1Family Foundation

Social innovation: "the processes and outcomes of developing novel approaches to address societal challenges facing people and planet.” [1]

This snapshot represents a descriptive, non-exhaustive overview of key highlights from Morocco’s social innovation ecosystem.

✓ Direct focus on social innovation   🔗 Connected but indirect focus on social innovation   ✗ No focus on social innovation

INSTITUTIONAL FRAMEWORK

Official Definition of Social Innovation 🔗

- No official legal definition of social innovation has been codified in primary legislation or adopted as a standardised government term. Public and policy discourse typically employs broader "social and solidarity economy" (SSE) language as a functional substitute.

Government Body for Social Innovation ✓

- Rather than a single dedicated agency, Morocco coordinates social-impact programming through a constellation of public structures.
- Key public bodies in the social/solidarity economy include:
  - **ODCO (Office du Développement de la Coopération):** Established as a cooperative development body (initially in 1962), supporting and promoting cooperatives (training, information, legal support). As of 2025, Morocco counts 65,315 active cooperatives with 789,000 members, including 272,000 women and 18,000 young people. The cooperative sector as a whole generated 24,558 new jobs in 2025.
  - **Ministry of Tourism, Artisanship and the Social and Solidarity Economy (MTAESS):** The lead ministry for SSE policy, currently overseeing the development of a landmark Framework Law on the SSE and managing the Secretariat of State for Artisanship and SSE.
  - **ADS (Agence de Développement Social)** : established by the government in 1999 with a mandate linked to social development and poverty reduction.
  - **ANSS (National Agency for Social Support / Agence Nationale de l’Appui Social)**: created as the operational body managing the Direct Social Support (DSB) program and overseeing digital targeting through the Unified Social Register (RSU). In June 2025, the World Bank approved a US$250 million financing package to support ANSS in strengthening social safety nets.

Government Strategy for Social Innovation ✓

- Rather than a standalone social innovation strategy , social innovation-relevant priorities are embedded across multiple sectoral frameworks: the National Initiative for Human Development (INDH), the Social Protection Reform Framework Law, national digital transformation strategies, and STI policy. The primary reference for the SSE sector has been the National SSE Strategy 2010–2020, articulated around seven axes including cooperative development, market access, territorial anchoring, and monitoring and evaluation.
- In June 2025, the 5th National SSE Assises (held at UM6P, Benguerir) convened over 1,000 participants from government, civil society, cooperatives, academia, and international partners. The conference produced 28 strategic recommendations, including accelerating the adoption of a Framework Law on SSE, creating 50,000 additional SSE jobs, and establishing regional SSE hubs in partnership with territorial authorities.
- **Digital Morocco 2030 Strategy** (launched September 2024) — a national digital transformation strategy backed by over USD 1.1 billion, targeting 3,000 startups by 2030, 240,000 direct digital-economy jobs, and integration of AI, e-government, and startup ecosystem support. It constitutes a key enbling infrastructure for social innovation.

Policies, Laws & Regulations

Key examples of broader enabling frameworks include:

- **Cooperatives Law No. 112-12 (2014):** Core legal framework governing the formation, operation, and support of cooperatives, which represent a primary organizational vehicle for social-purpose enterprises. Currently under review in conjunction with the pending SSE Framework Law.
- **Auto-entrepreneur / Self-employed status Law No. 114-13 (implemented 2015):** A simplified fiscal and social regime for micro-entrepreneurs, reducing formal entry barriers for mission-driven small ventures.
- **Draft Framework Law on the Social and Solidarity Economy (in elaboration, 2025):** Morocco's most significant pending legislative development for social innovation. The Secretariat of State for Artisanship and SSE has elaborated a stabilised version of the draft law following multi-stakeholder consultation. The text will define the legal perimeter of the SSE sector, establish enabling mechanisms (fiscal incentives, dedicated financing instruments, and an SSE statistical observatory), and align the sector with national development strategies. It is expected to be submitted to Parliament during the current legislative term (2021–2026).
- **Framework Law No. 09.21 on Social Protection (adopted March 2021):** Landmark legislation mandating the universalization of compulsory health insurance, family allowances, pensions, and unemployment benefits for all Moroccans. Before this reform, only 40% of the population held health coverage; near-universal coverage has since been achieved. This law constitutes the legal backbone of Morocco's most transformative social policy reform.
- **Law No. 36-04 on Associations:** Governs the creation, organisation, and operation of associations (Dahir No. 1-58-376, as amended), defining registration conditions, governance rules, and funding and oversight mechanisms.
- **Law No. 103-12 on MicroCredit Institutions:** The primary banking legislation that also governs the licensing, supervision, and operational framework of microcredit associations, with a view to promoting financial inclusion and income-generating activities. Note: the foundational legal framework for microcredit was originally established under Law No. 18-97.
- **Law No. 15-18 on Collaborative Financing (Crowdfunding):** Regulates crowdfunding platforms (donation, lending, and investment models), diversifying funding pathways for project promoters while establishing mechanisms to protect contributors.

Official Statistics

- No national dataset specifically tracks social innovation as a distinct category. However, government-linked sources provide relevant proxies:
  - **ODCO:** Tracks cooperative-sector activity (registrations, memberships, training).
  - **INDH:** Reports on projects financed, population coverage, and socioeconomic outcomes (income-generating activities, youth inclusion, women's empowerment).
  - **Haut-Commissariat au Plan (HCP):** National statistical authority; produces socioeconomic and demographic data on poverty, employment, gender, and social protection.

Government Programs

- **INDH — Initiative Nationale pour le Développement Humain:** Launched in 2005, now in Phase III (2019–present) with a dedicated budget of MAD 18 billion. Phase III outcomes include the creation of 104 Youth Platforms (Plateformes des Jeunes) serving over 100,000 young people, the enrolment of 268,000 rural children in preschool, and the referral of over 500,000 women and children to health services through community relays.
- **Aide Sociale Directe (ASD) (launched December 2023):** Morocco's flagship national cash transfer program targeting low-income and vulnerable households. By September 2025, approximately MAD 44.6 billion had been disbursed to 3.8 million beneficiary families. The program is grounded in the RSU (Unified Social Register, covering 19 million individuals across 5.2 million households) and the National Population Register (RNP), deploying algorithmic scoring across 28–35 socioeconomic variables for targeting. This data-driven approach constitutes a significant institutional innovation in social policy delivery.
- **MOAZARA — SSE enterprise financing program:** Will fund over 500 SSE projects between 2025 and 2026, equaling the total number of projects supported since 2021.
- **Tahfiz Niswa:** Implemented in partnership with the Spanish Agency for International Development Cooperation (AECID); targets the creation of 5,000 jobs for women entrepreneurs across four regions of Morocco.
- **Startup VB Initiative:** A program under Digital Morocco 2030, deployed by TAMWILCOM with 500 Global as implementation partner, providing early-stage support and venture-building for digital startups.
- **Entrepreneurship support programs:** National-level youth and enterprise initiatives (including Intelaka and ForSa) promote entrepreneurship, though they are not consistently framed as 'social innovation' in official communications.

ECOSYSTEM

Stakeholders

- **Social innovation / social entrepreneurship hubs (non-governmental):**
    - **MCISE (Moroccan Center for Innovation and Social Entrepreneurship):** incubator/field-building organization active since 2012. Promotes social entrepreneurship education in public secondary schools and runs national competitions
    - **Impact Lab:** Accelerator/innovation support for mission-driven start-ups and broader innovation programs.
    - **Bidaya — Social Innovation Incubator:** Dedicated to project leaders with social, environmental, or cultural impact, offering mentorship, training, and access to financing (honour loans, grants, and subsidies).
    - **StartGate / Mohammed VI Polytechnic University (UM6P):** UM6P's flagship innovation and entrepreneurship network, launched in 2020 and now spanning three Moroccan campuses (Benguerir, Rabat, and Laayoune) and international hubs (France, Canada, and the United States). Since its inception, StartGate has supported over 1,600 startups and founders (35% women-led; 30%+ diaspora founders), mobilised approximately USD 72 million in financing, created around 1,100 direct and indirect jobs, and operates through a network of 300 academic, technological, and industrial experts. The platform partners with MIT Sandbox and Plug and Play and supports projects from more than 15 African countries.
    - **Mohammed V Foundation for Solidarity:** Implements projects for social inclusion, poverty alleviation, and volunteerism, fostering social innovation through solidarity networks.
    - **Fondation Abdelkader Bensalah:** A Moroccan private foundation dedicated to social innovation for inclusive and equitable development within communities and territories, through four flagship programmes: Dar-Libtikar (innovation incubation), Wechange (social entrepreneurship support), Academy (capacity-building and training), and TADAMOUN (solidarity and social cohesion). Its thematic focus areas span education, health, social inclusion, and territorial development:

- **SSE/cooperative ecosystem anchors:**
  ODCO (public) and cooperative networks/federations functioning as sector infrastructure.

  International actors : EU/UN/DFIs often support entrepreneurship and social development programming (usually framed as SDGs/youth inclusion rather than "social innovation").

International ecosystem partners:

- **African Development Bank (AfDB):** Supports entrepreneurship, job creation, and economic inclusion through programs such as PAFE-Emplois.
    - **European Investment Bank (EIB):** Finances SMEs, microfinance, sustainable projects, and green transition initiatives.
    - **European Union (EU):** Promotes civic participation and supports associations in strengthening social innovation at the territorial level.
    - **European Bank for Reconstruction and Development (EBRD) and International Finance Corporation (IFC):** Support women entrepreneurs (WE Finance Code) and financial inclusion.
    - **ILO (International Labour Organization):** Provides technical support to generalise social protection.
    - **World Bank:** 250 USD million social safety net financing package (June 2025) to support ANSS.
    - **infoDev (World Bank programme):** Connects entrepreneurs to funding, mentorship, and global incubation networks.
    - **ACI (African Creative Innovation network):** Supporting innovation networks across Africa.

Support Initiatives

- Dominant support formats are incubation/acceleration, training, mentoring, challenge prizes, and technical assistance, often delivered by ecosystem builders (e.g., MCISE, Impact Lab) and donors, in partnership with national actors.

Collaboration

- Partnerships exist but are not consistently formalized as "social innovation partnerships"; collaboration is often structured around SSE, youth employment, inclusion, SDGs, and climate adaptation priorities.
- Morocco hosts social entrepreneurship forums/competitions, with growing visibility through accelerators and public and private sponsors.

FINANCE

Financing channels

- Main channels that finance social-impact activity in Morocco include:
  - **Public financing** through national development programs (notably INDH) and sector-specific initiatives.
  - **Social safety net transfers** through the ASD program: MAD 44.6 billion disbursed to 3.8 million households by September 2025.
  - **Microfinance** and small-enterprise lending (important for informal-to-formal and micro-entrepreneur pathways).
  - **Dedicated SSE financing** through MOAZARA (500+ projects, 2025–2026) and the Social Protection and Social Cohesion Support Fund (drawing on solidarity contributions on corporate profits).
  - **Early-stage/impact-oriented investment and donor capital** (still relatively small and fragmented compared with public and microfinance channels).
  - **Startup/venture capital:** Morocco's startup ecosystem raised USD 94.96 million in 2024, nearly tripling from USD 33.26 million in 2023. Approximately 70% of funding now originates from domestic sources. The government's Innov Invest Fund and TAMWILCOM instruments provide dedicated early-stage financing.

Financing Inclusivity

- Inclusion is partially **addressed through public programs** that systematically prioritise youth, women, rural communities, and economically disadvantaged areas. The ASD program has significantly expanded financial inclusion since 2023 through data-driven targeting. Access to growth-stage capital, however, remains uneven beyond early-stage support.
- The DSB program has significantly expanded financing inclusivity since 2023, disbursing MAD 44.6 billion to vulnerable households through data-driven targeting. The Social Protection and Social Cohesion Support Fund pools multiple revenue sources, including solidarity contributions on corporate profits.

SOCIETY

Public Awareness of Social Innovation

- Public awareness is growing, but the term "social innovation" remains less commonly used than the term "social entrepreneurship" (SSE) in public discourse; visibility often comes through competitions, accelerator communications, and media coverage of flagship initiatives.

Research

- Research is emerging and frequently framed around social entrepreneurship, SSE, inclusion, youth employment, and development policy, rather than a unified "social innovation" field.
- A 2025 systematic review identified four main research themes in Moroccan SE scholarship: conceptualization of social entrepreneurship, the SE ecosystem and governance, social entrepreneurship and gender dynamics, and motivations of social entrepreneurs. Recent peer-reviewed studies (2025) have also examined innovation and value creation in Moroccan social enterprises, and the role of cooperative entrepreneurship in women's empowerment based on a sample of 558 women in the Souss Massa region.

Education

- Education is developing through university entrepreneurship programs, NGO/accelerator bootcamps, and capacity-building initiatives.
- **Digital Morocco 2030** aims to train 100,000 youth annually in digital skills and includes 550 doctoral scholarships in advanced technology. **StartGate (UM6P)** has established itself as Morocco's leading university-industry innovation node, with campuses in Benguerir, Rabat, and Laayoune (as of December 2025). MCISE runs dedicated social entrepreneurship and social innovation education programs in public secondary schools.

Entrepreneurship

3.9 / 10 countries

Business Environment

3.9/10 score on the Global Entrepreneurship Monitor (GEM) National Entrepreneurial Context Index 2024.

57th / 139 countries

Innovation Capacity

Morocco ranks 57th out of 139 countries in the 2025 Global Innovation Index, a substantial improvement from 70th out of 132 in 2023.

Global Innovation Index 2025

0 11.3 % 100

Prevalence of social entrepreneurship

11.3% of early-stage entrepreneurs start a business to make a difference in the world (GEM 2024).

Global Entrepreneurship Monitor 2024

88th

Startup ecosystem

Morocco ranked 88th globally and 9th in Africa in the 2025 Global Startup Ecosystem Index, recording a 23.1% growth rate.

Global Startup Ecosystem Index 2025

Social & Environmental Consciousness

Solidarity and giving

73% of the adult population reported helping a stranger. Morocco recorded the world's largest year-on-year increase in monetary charitable donations in 2023 (rising from 2% to 18%) and a doubling of volunteering rates (from 8% to 16%), largely driven by the September 2023 earthquake response. These figures reflect the 2024 CAF World Giving Index (based on 2023 data), the final edition of this index, now superseded by the CAF World Giving Report

CAF World Giving Index 2023

0 5.56 / 10 10

Political participation

EIU Democracy Index 2024

17% population

Volunteering

CAF World Giving Index 2025

128th / 180 countries

Environmental performance

Morocco ranks 128th out of 180 countries in the 2024 Environmental Performance Index for commitment to sustainability and 134th for climate change performance.

Environmental Performance Index 2024

Country Feature

Morocco's Universal Social Protection Reform: A National-Scale Social Innovation Platform

Morocco's most distinctive contribution to the global social innovation dialogue is its ongoing universal social protection reform, anchored in Framework Law No. 09.21 (2021). This constitutes a systems-level social innovation, integrating four mutually reinforcing components: digital identity infrastructure (National Population Register); data-driven socioeconomic targeting (Unified Social Register/RSU, with 19 million individuals registered across 5.2 million households); universal health insurance (AMO Tadamon, extending coverage to previously excluded populations); and direct cash transfers (Aide Sociale Directe/ASD, reaching 3.8 million families by mid-2025, with MAD 44.6 billion disbursed by September 2025).

What makes this reform instructive as a social innovation model is the convergence of four distinguishing characteristics: it is state-led and nationally scaled (not a pilot or NGO-driven initiative); data-driven and digitally enabled (deploying algorithmic scoring across 28–35 socioeconomic variables); results-based and citizen-centered (combining cash transfers with social services and economic inclusion pathways); and operating at genuine scale, with ambitions to extend coverage to 60% of currently unprotected households.

The reform also illuminates the productive tensions inherent in large-scale social innovation: between targeting efficiency and inclusion risks; between digital modernization and persistent digital divides (particularly in rural areas); and between fiscal sustainability and the breadth of coverage ambitions. These tensions make Morocco's experience a candid and instructive reference for the global dialogue on government-led social innovation.

Morocco's co-hosting of the 2030 FIFA World Cup (alongside Spain and Portugal) further amplifies this momentum, with approximately USD 5 billion in infrastructure investment catalyzing innovation opportunities across transport, tourism, digital connectivity, sport-tech, and social inclusion. The convergence of social protection reform, digital transformation (Digital Morocco 2030), and mega-event preparation creates a distinctive innovation window for social entrepreneurs and innovators.

This snapshot was developed using AI for the Government Council for Social Innovation by One Family Foundation and was reviewed by a representative of the Moroccan government. Updated March 2026.
Learn more about the Global State of Social Innovation here: https://governmentcouncil.org/