



# Combined Project Information Documents / Integrated Safeguards Datasheet (PID/ISDS)

Appraisal Stage | Date Prepared/Updated: 12-Feb-2019 | Report No: ISDSA24289



**BASIC INFORMATION**

**A. Basic Project Data**

Country Morocco	Project ID P151169	Project Name Supporting the economic inclusion of youth	Parent Project ID (if any)
Region MIDDLE EAST AND NORTH AFRICA	Estimated Appraisal Date 31-Jan-2019	Estimated Board Date 30-Apr-2019	Practice Area (Lead) Social, Urban, Rural and Resilience Global Practice
Financing Instrument Investment Project Financing	Borrower(s) Ministry of Finance	Implementing Agency Ministry of General Affairs and Governance (MAGG)	

Proposed Development Objective(s)

The project development objective is to increase access to economic opportunities for youth in the project area.

Components

Promoting youth employability and economic inclusion  
Fostering the entrepreneurial ecosystem and supporting entrepreneurship opportunities for youth  
Institutional capacity building and program implementation support

**PROJECT FINANCING DATA (US\$, Millions)**

**SUMMARY**

<b>Total Project Cost</b>	54.00
<b>Total Financing</b>	54.00
<b>of which IBRD/IDA</b>	54.00
<b>Financing Gap</b>	0.00

**DETAILS**

**World Bank Group Financing**

International Bank for Reconstruction and Development (IBRD)	54.00
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Environmental Assessment Category



## B-Partial Assessment

Have the Safeguards oversight and clearance functions been transferred to the Practice Manager? (Will not be disclosed)

No

Decision

Other Decision (as needed)

## B. Introduction and Context

### Country Context

**1. Morocco, a lower middle-income country of about 34 million people, has almost entirely eliminated extreme poverty, reduced poverty and promoted shared prosperity over the past 15 years.** The national poverty line (US\$2.15 per day) fell from 15.3 percent of the population in 2001 to 4.8 percent in 2014, while extreme poverty was eradicated<sup>1</sup>. Morocco has sustained pro-poor growth, invested in education, health and other social services. Yet, pockets of poverty remain across the country and territorial disparities reflect deep social and economic inequalities.

**2. Morocco has maintained political stability since the onset of the “Arab spring” and in response to popular demands undertook important institutional reforms.** In 2011, a new Constitution was adopted, including institutional reforms to establish a more democratic society, greater separation of powers, and increased decentralization (advanced regionalization). The advanced regionalization agenda includes a process of decentralization and deconcentration with a gradual transfer of decision-making powers and resources to the local and regional levels. Regional development initiatives, employment and professional training are among some of the responsibilities to be transferred fully or partially.

**3. Improving employment opportunities for youth is a particularly high priority.** Youth unemployment and inactivity remain high in Morocco, and available jobs are low quality and too few. The unemployment rate for young people (age 15-24) is 19.9 percent (21.7 percent for young technical college graduates and 24.6 percent for young university graduates)<sup>23</sup>. Morocco has failed to create sufficient and quality jobs and to promote the participation of youth and women in the labor market. Between 2012 and 2016, only 26,400 net new jobs were created per year for a working-age population (15-65 years old) that grew by a net 270,000 people on average per year.<sup>4</sup> Informality is rampant, and approximately 90 percent of working youth do not have an employment contract.

**4. In spite of improvements in the business environment, micro, small and medium enterprises (MSMEs), which have the greatest potential for job creation, remain constrained by limited access to**

<sup>1</sup> Haut-Commissariat au Plan (HCP), 2016.

<sup>2</sup> *Ibid.*

<sup>3</sup> *Ibid.*

<sup>4</sup> HCP 2016 quoted in *Systematic Country Diagnostic, Kingdom of Morocco*, Banque mondiale 2017



**finance, low-skilled labor, and lack of appropriate business development support.** Support programs for MSMEs are difficult to access from outside Rabat and Casablanca, private business services are costly and do not serve important MSME segments such as small or innovative firms; and public support to entrepreneurship is geared towards small income generating activities, often informal.

**5. The Government has also invested significantly in specific value chains since 2007, and developed various national sectoral strategies<sup>5</sup>, but without full consideration of local economic development potential.** The Region of Marrakech-Safi has benefitted from sectoral investments, which have enabled the development of key sectors of the region, such as tourism, agriculture, crafts, and energy and mining. However, these strategies do not fully consider local economic development opportunities (such as ecotourism or medical tourism, high-quality artisanal chains for export, agricultural production with high added value such as cosmetics, and outsourcing and offshoring in the information technology sector).

## Sectoral and Institutional Context

### *The Marrakech-Safi region: high unemployment and territorial disparities*

**6. The Marrakech-Safi (MS) region<sup>6</sup>, where most project activities will take place, shares similar features to the rest of the country in terms of challenges to youth inclusion (demographics, labor market characteristics, and private sector constraints), making it an appropriate region in which to test new approaches for future replication elsewhere.** Unemployment is high, particularly among youth and women (of the population aged 15 and over, 49.5 percent are inactive, of which 70 percent are women<sup>7</sup>). The region also has an estimated 818,952 number of people Not in Education, Employment or Training (NEETs) aged 15 and over, of which 87 percent are women. The young population is either low skills or their skills are not those demanded by private sector. Job creation is insufficient due in part to lack of private sector dynamism (the formal private sector employs only 12 percent of the active population in the region), and available jobs are of poor quality.

**7. Regional GDP in Marrakech-Safi is dominated by the tertiary sector (mostly tourism), while regional employment is dominated by the agricultural sector.** Services and tourism are largely concentrated in the Marrakech City (Prefecture), while industry is concentrated around the urban centers of Safi, Marrakech, Benguerir and Youssoufia. Agriculture employs 45 percent of the employed population (3 percent above the national average). Regional employment is also dominated by informality, self-employment (urban and rural areas) and unpaid employment (rural areas). The region also hides important disparities: three of its seven provinces have among the ten highest national multidimensional poverty rates in the country (Chichaoua, Essaouira, Youssoufia)<sup>8</sup>.

<sup>5</sup> Green Morocco Plan, Tourism Plan, etc.

<sup>6</sup> The Region of Marrakech Safi has been selected by the Government for the piloting of the approach, based on an assessment of 4 regions based on a number of criteria including: (i) presence of the target population; (ii) regional economic potential for employment creation for the target population; (iii) high degree of interest and mobilization of local stakeholders; and (iv) potential synergies with other World Bank projects.

<sup>7</sup> *Chômage, activité, emploi*, HCP, 2016

<sup>8</sup> Profil de la croissance économique des régions, 2017, Ministère de l'économie et des finances



**8. The predominant rurality of the region largely determines the characteristics of its labor market and the skills level of its population, leading to a skills gap.**<sup>9</sup> Of the region's working age population, 57 percent live in rural areas and 43 percent in urban areas (including about 30 percent in the prefecture of Marrakesh)<sup>10</sup>. In urban areas, there is a significant skills gap for semi-qualified technicians and operators, as reported by various employer groups and individual firms, especially in high-growth sectors, such as tourism, logistics, retail, information technology and business process outsourcing (IT/BPO), and construction.

*Limited services to promote opportunities for youth*

**9. Youth services to improve employability and access to economic opportunities for low skills, informal workers and inactive youth are limited.** Employment programs in Morocco have traditionally addressed the needs of young graduates<sup>11</sup> with tertiary education or with an equivalent certificate (*diplôme*) from professional training institutions<sup>12</sup>. Institutional capacity and program coverage also remains low. For instance, existing active labor market programs (ALMP) inserted on average about 60,000 people into labor market per year (2006-2015)<sup>13</sup>.

**10. On the supply side (skills development and orientation for youth), the Government has made the expansion of orientation services and skills development for youth a priority, including by seeking partnerships with NGOs and private service providers.** The recently announced third phase of the National Initiative for Human Development (Initiative Nationale pour le Développement Humain -INDH) includes a Pillar dedicated to promoting the economic inclusion of youth through orientation and entrepreneurship development. The National Employment and Skills Development Agency (*Agence Nationale pour l'Emploi et Compétences-ANAPEC*) has adopted new standards for service provision in its new Strategy<sup>14</sup>. It includes an expansion of ANAPEC guichets to all urban centers of 20,000 inhabitants and the piloting of rural mobile teams to share information with hard to reach populations and provide opportunities for skills training. In the Tanger Region, ANAPEC will soon open an integrated multi-services center, including outreach, training, intermediation and self-employment support. However, public perception of ANAPEC is hampered by the fact it is a public service, with limited appeal to youth.

**11. Specifically, investments in skills development need to undergo a shift to focus on private sector demand with a stronger support for on-the-job training and the effective economic insertion of beneficiaries.** As for everywhere in Morocco, the skills training system in the MS region is characterized by in-the-classroom training, with priorities decided at the central level and limited support for job placement and economic insertion of beneficiaries. The region has 31 apprenticeship training centers (CFA), which in 2016 enrolled 46,609 trainees in residential and alternating training, 7,954 trainees in qualifying training and about 5,200 in apprenticeship (2017-2018). The predominance of residential

<sup>9</sup> The MS region has a strong rural component, with 228 rural communes of a total of 251 communes.

<sup>10</sup> *Monographie de la région de Marrakech-Safi*, DGCL, 2015

<sup>11</sup> Graduates or "diplomés" in Morocco - beneficiaries of most wage subsidies programs and other public employment policies - refer to those with a tertiary education or technical training certificate.

<sup>12</sup> Angel-Urdinola, D., Kuddo, A., Semlali, A., *Public Employment Services and Active Labor Market Programs in the Middle East and North Africa*, The World Bank, 2013.

<sup>13</sup> *Plan de Développement de l'Agence Nationale de Promotion de l'Emploi et des Compétences, vision 2020*, ANAPEC, 2016 -

<sup>14</sup> Plan ANAPEC 2020



training to the detriment of apprenticeship limits opportunities for low skilled youth (often school drop-outs). The professional insertion and employment rates of training graduates in the MS region are generally better than the national rates<sup>15</sup>, but the organizational difficulties of apprenticeship training lie in the lack of coordination mechanisms between the training institutions and the private sector, and the number of beneficiaries remains modest.

**12. On the demand side (private sector development for job creation), programs launched to support entrepreneurship and young MSMEs have been fragmented, with insufficient emphasis on post-creation support.** These programs respond to the fact that self-employment and entrepreneurship is at low levels in Morocco, with an average business creation rate of 5 percent over the period 2010-2015<sup>16</sup>, and a low level of entrepreneurial activity<sup>17</sup>. In 2005, the government launched the Moukawalati program to promote entrepreneurship by unemployed graduates through financial and capacities support. Since 2005, the INDH program also provides support to income-generating activities, targeted at the most vulnerable populations. In 2016, the status of auto-entrepreneur was created to encourage the formalization of individual self-entrepreneurs and to facilitate their access to market and to social protection. Evaluations of both INDH and Moukawalati show that post-creation support has been poorly implemented, if at all, partly explaining the high mortality of newly created firms. **There is a need for quality and sustained support to MSMEs and entrepreneurship by youth, mobilizing public and private sector players to further structure and coordinate their action locally.** A review of international experiences shows that the most successful entrepreneurial support programs combine: (i) financial support to launch the activity, and (ii) pre- and post-creation support ensuring the viability of the business model and sustainability of the activity. The preliminary results of the ongoing Morocco pilot on micro-entrepreneurship for underprivileged youth, supported by the World Bank, converge on the same conclusions.

### C. Proposed Development Objective(s)

Development Objective(s) (From PAD)

The project development objective is to increase access to economic opportunities for youth in the Marrakech-Safi region of Morocco.

#### Key Results

**13.** Key expected project results include:

13,380 beneficiaries of training activities (apprenticeship and qualification/retraining) are inserted, employed or self-employed after project intervention, of which 42 percent are women and 25 percent are inhabitants of rural areas

<sup>15</sup> Insertion rates in the MS region stand at, respectively, 85.3 percent and 79.3 percent but only 76 percent and 54 percent nationally.

<sup>16</sup> Source : Baromètre de l'Office Marocain de la Propriété Industrielle et Commerciale (2018)

<sup>17</sup> Source : Etude du Global Entrepreneurship Monitor (2016)



16,000 beneficiaries of the youth employment centers services are inserted, employed, or self-employed after project intervention, of which 40 percent are women, 30 percent are NEET, and 20 percent are inhabitants of rural areas

1,500 formal enterprises are created by project beneficiaries, of which 20 percent are women

#### **D. Project Description**

##### **Component 1: Promoting Youth Employability and Economic Inclusion**

**14. Objective.** The objective of this component is to provide individual support to sub-groups of youth to improve their access to economic opportunities. This component is also expected to improve individual social skills and promote positive social outcomes.

**15. Activities:** This component includes two sub-components: (i) **the set-up of Youth Employment Centers (*Espaces Emploi Jeunes, EEJ*)**, an information, orientation and referral system for young people, allowing them to improve their employability through the acquisition of new skills, to access labor market intermediation services and other existing programs<sup>18</sup>; and (ii) **skills development support** that focuses on the needs of the labor market at the provincial and regional level, primarily to benefit low skills youth, with a strong emphasis on job placement and economic inclusion (aiming to improve the employability of young people, strengthen the support system for economic inclusion of direct beneficiaries, and set up a more dynamic, effective, efficient and relevant skills development approach in line with labor market demand).

##### **Component 2: Fostering the entrepreneurial ecosystem<sup>19</sup> and supporting entrepreneurship opportunities for youth**

**16. Objective.** This component aims to foster the regional entrepreneurial ecosystem, increase entrepreneurship support for youth, particularly those targeted under component 1, and enable job creation in selected high potential value chains in the region of Marrakech-Safi.

**17. Activities:** This component includes, setting up: (i) a network of Regional/Provincial Entrepreneurship and Economic Development Centers (REEDC/PEEDC), a go-to place for aspiring entrepreneurs and established MSMEs, offering a range of support services, (ii) an entrepreneurship program to support new firms created by youth, offering financial and capacity support for aspiring entrepreneurs and newly established businesses, and (iii) a value chains development program, by providing capacity building and support to existing SMEs and cooperatives active in selected value chains with a high potential for job creation.

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<sup>18</sup> Mobility support to project direct beneficiaries will be considered eligible for funding if such support is deemed necessary to achieve the project development objectives.

<sup>19</sup> “Entrepreneurial ecosystem” can be defined as an interwoven set of characteristics, external to the firm, that create an environment conducive to firm creation and growth. The entrepreneurship ecosystem necessary for cultivating entrepreneurs comprises conducive policy, markets, capital, human skills, culture, and support mechanisms coming together to provide an enabling environment. *Growth Entrepreneurship in Developing Countries A Preliminary Literature Review*.



### Component 3: Institutional Capacity Building and Program Implementation Support

**18. Objective.** This component aims to: (i) strengthen the capacity of actors (national, regional, provincial) to manage and oversee the execution of project activities; (ii) strengthen the region's capacity and programs pertaining to youth inclusion, skills training and territorial development; and (iii) put in place the mechanisms and regional policies to collect information on the regional labor market.

**19. Activities:** This component will support the development of tools and capacities that will facilitate the extension/duplication of the project to other regions in the future, and will support central institutions – Ministry of Labor and Professional Insertion (MTIP), ANAPEC, Professional Training Department (*Département de la Formation Professionnelle-DFP*), Regional Investment Center (*Centre Régional d'Investissement-CRI*), INDH – develop and expand pilot approaches that can directly benefit economic opportunities of the target population.

## E. Implementation

### Institutional and Implementation Arrangements

**20.** At the national level, the **Interministerial Committee for Employment** (*Comité Interministériel pour l'Emploi*<sup>20</sup>, CIE) chaired by the Head of the Government will assume overall strategic oversight for the project. It will be supported by a Project Management Committee (*Comité de gestion du projet*, CGP) which will provide overall policy oversight, ensure the coherence and alignment of project activities with national policies as well as high level support to project activities. The CGP will review and validate the project's annual work plans and budget (AWPB), and ensure coordination across ministries and public agencies involved in project activities and between central government and regional authorities. The Ministry of Labor and Professional Insertion (MTIP) will ensure the secretariat of the CGP. The MTIP will ensure the overall coordination of the project and will house the Program Management Unit (PMU).

**21.** At the regional level, a **Regional Coordinating Committee** (*Comité de Coordination Régionale*, CCR) has been set up in the Marrakech-Safi Region and will promote coordination of activities at the regional level, ensure the strategic coherence and alignment of project activities with regional development priorities, sectoral interventions and activities supported by national programs and taking place in the MS region. The CCR will also advise on project's annual priorities and results as per annual work plans and budget and reports which will be prepared by the PMU.

**22.** The CCR will have overall responsibility developing and implementing an effective performance and reporting on the Grievances Redress Mechanism (GRM) that will be set up and accessible to all direct project beneficiaries. The CCR will make sure that unresolved grievances be reported to the appropriate mechanism such as the National Ombudsman (*Institution du Médiateur du Royaume, IMR*). The CCR will organize periodic focus group sessions with a representative sample of the project beneficiaries, twice a

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<sup>20</sup> Commission including relevant departments involved in the Employment issues. The commission was set up under the national decree 2-15-569.





year, to provide feedback and make recommendations on services being provided under the project and on any other issue under consideration by the CCR.

At the provincial level, **Provincial Coordinating Committees** (CCP) will be set up in each of the seven provinces and in the Marrakech Prefecture. The CCP will have the responsibility to coordinate project activities and ensure strong alignment between program activities, sectoral interventions and key contributing programs as implemented by key national agencies such as OFPPT, ADS, EN, and NGOs.

### ***Implementation arrangements***

**23.** The MTIP is the project's implementing agency. A **Project Management Unit** (PMU) will be set under the responsibility of the MTIP. The PMU will have teams at both the central and regional levels. It will be responsible for : (i) supporting the CIE in its institutional role in the overall project implementation, (ii) preparing and supporting the approval process of the annual work programs and budgets, (iii) elaborating the annual progress reports, and (iv) coordinating and facilitating the intervention of the ministries and agencies involved in the execution of the project. The PMU will have the responsibility for preparing the overall project financial reports. It will also ensure activities are executed in accordance with the Project Implementation Manual (PIM).

**24.** At the regional level, the PMU will have the responsibility for: (i) supporting and effectively enabling the roles and responsibilities of the CCR, CCP, (ii) ensuring effective coordination between the project implementing agencies namely in the preparation of annual work plans and budgets but also in the deployment, monitoring and evaluation of the project activities, (iii) ensuring that the activities are executed in accordance with the objectives of the project and the procedures established in the PIM, (iv) setting up the project's overall Monitoring and Evaluation system and strategy, that will ensure adequate communication on the project objectives, activities and results, (v) setting up the GRM and ensuring that grievances are addressed and reported,(vi) promoting the adoption of new technologies and innovative approaches to promote more effective ways to achieve project objectives.

### **F. Project location and Salient physical characteristics relevant to the safeguard analysis (if known)**

No physical activities are expected under the project. 'Soft' activities are mainly located in the Marrakech-Safi region. Funding for MSMEs will exclude physical works and be limited to creation of initial businesses.

### **G. Environmental and Social Safeguards Specialists on the Team**

Markus Friedrich Vorpahl, Social Specialist  
Taoufiq Bennouna, Environmental Specialist



**SAFEGUARD POLICIES THAT MIGHT APPLY**

Safeguard Policies	Triggered?	Explanation (Optional)
Environmental Assessment OP/BP 4.01	Yes	<p>OP/BP 4.01 is triggered because the project will include minor upgrade of the facilities. The potential adverse environmental impacts are expected but will be small-scale and site-specific and thus easily remediable. Therefore the project is classified in EA Category B.</p> <p>An EMP checklist for Construction and Rehabilitation Activities will be used as EA instrument and the format will be disclosed in-country and at the info shop prior to appraisal. EMP checklist format covers typical core mitigation approaches to civil works contracts with small, localized impacts. It is accepted that this format provides the key elements of an Environmental Management Plan (EMP) or Environmental Management Framework (EMF) to meet World Bank Environmental Assessment requirements under OP 4.01. Since EMP Checklist does not address potential social risks, the team will consider social risks and impacts related to provisions of services to particular groups during preparation.</p> <p>During implementation phase, each sub project will fill out EMP checklist to identify mitigation measures to be followed.</p>
Performance Standards for Private Sector Activities OP/BP 4.03	No	
Natural Habitats OP/BP 4.04	No	
Forests OP/BP 4.36	No	
Pest Management OP 4.09	No	
Physical Cultural Resources OP/BP 4.11	No	
Indigenous Peoples OP/BP 4.10	No	No groups qualifying as Indigenous Peoples under OP 4.10 will be affected by or benefiting from the project.
Involuntary Resettlement OP/BP 4.12	No	OP 4.12 will not be triggered as the project will not finance any activities requiring involuntary land acquisition resulting in either (i) involuntary resettlement of people and/or loss of (or access to) assets, means of livelihoods or resources and/or (ii)



involuntary restriction of access to legally designated parks and protected areas resulting in adverse impacts on the livelihoods of the displaced persons. Some activities may involve rehabilitation of existing facilities on existing lands, without any need for further land acquisition or other forms of displacement. The ESMF contains screening mechanisms to ensure no activities requiring such land acquisition will be financed.

Safety of Dams OP/BP 4.37	No
Projects on International Waterways OP/BP 7.50	No
Projects in Disputed Areas OP/BP 7.60	No

## KEY SAFEGUARD POLICY ISSUES AND THEIR MANAGEMENT

### A. Summary of Key Safeguard Issues

1. Describe any safeguard issues and impacts associated with the proposed project. Identify and describe any potential large scale, significant and/or irreversible impacts:

The project will not support any infrastructure investments, therefore no large scale, significant or irreversible impacts are expected. No land acquisition or restriction of access, and no negative environmental impacts are expected due to the nature of the project activities.

2. Describe any potential indirect and/or long term impacts due to anticipated future activities in the project area: Due to the 'soft' nature of the project, no indirect or long term impacts are expected.

3. Describe any project alternatives (if relevant) considered to help avoid or minimize adverse impacts. Through support to Youth Employment Centers and Entrepreneurship Centers, opportunities and knowledge will be available for youth interested in creating or linking up with enterprises. No new construction will be necessary and any activities that would trigger such impacts will be screened out. An ESMF has been prepared that includes processes and instruments to screen out any activities that would induce any environmental or social risks or adverse impacts.

4. Describe measures taken by the borrower to address safeguard policy issues. Provide an assessment of borrower capacity to plan and implement the measures described. The project does not trigger any Environmental or Social safeguards beyond OP 4.01. Through support to Youth Employment Centers and Entrepreneurship Centers, opportunities and knowledge will be available for youth interested in creating or linking up with enterprises. An ESMF has been prepared by the Ministry of Labor that includes processes and instruments to manage safeguards policy issues. Given the low risk of the activities, the ministry has the capacity to manage those safeguards policy issues. A PMU will be created that will contain an environmental and social specialist.



5. Identify the key stakeholders and describe the mechanisms for consultation and disclosure on safeguard policies, with an emphasis on potentially affected people.

Institutional stakeholders are those on the central, ministerial level, on the regional level, and on the provincial level. A PMU will be set up at the Ministry of Labor, and coordinate other institutional stakeholders. Other institutional stakeholders are the training centers. The potential beneficiaries have no institutional representation - one objective of the project is to link them up with institutions. The ESMF describes the ESMPs to be prepared under the project, including the requirements for consulting. Consultations on the ESMF will be undertaken by the borrower prior to appraisal, and the ESMF updated taking into account comments received during the consultations.

**B. Disclosure Requirements (N.B. The sections below appear only if corresponding safeguard policy is triggered)**

**Environmental Assessment/Audit/Management Plan/Other**

Date of receipt by the Bank	Date of submission for disclosure	For category A projects, date of distributing the Executive Summary of the EA to the Executive Directors
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**"In country" Disclosure**

**C. Compliance Monitoring Indicators at the Corporate Level (to be filled in when the ISDS is finalized by the project decision meeting) (N.B. The sections below appear only if corresponding safeguard policy is triggered)**

**OP/BP/GP 4.01 - Environment Assessment**

Does the project require a stand-alone EA (including EMP) report?

NA

**The World Bank Policy on Disclosure of Information**

Have relevant safeguard policies documents been sent to the World Bank for disclosure?

NA

Have relevant documents been disclosed in-country in a public place in a form and language that are understandable and accessible to project-affected groups and local NGOs?

Yes



### All Safeguard Policies

Have satisfactory calendar, budget and clear institutional responsibilities been prepared for the implementation of measures related to safeguard policies?

NA

Have costs related to safeguard policy measures been included in the project cost?

NA

Does the Monitoring and Evaluation system of the project include the monitoring of safeguard impacts and measures related to safeguard policies?

NA

Have satisfactory implementation arrangements been agreed with the borrower and the same been adequately reflected in the project legal documents?

NA

### CONTACT POINT

#### World Bank

Ana Paula Fialho Lopes  
Senior Social Development Specialist

#### Borrower/Client/Recipient

Ministry of Finance

#### Implementing Agencies

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**APPROVAL**

Task Team Leader(s):	Ana Paula Fialho Lopes
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**Approved By**

Safeguards Advisor:		
Practice Manager/Manager:		
Country Director:		