

# Weekly highlights by L'ÉCONOMISTE



## Morocco-France

# Who said crisis?

**Exclusive**

**Christophe Lecourtier, French  
Ambassador in Rabat, takes stock**



- **Visas, the page is turned...**
- **Sahara: France is supporting Morocco**
- **“Instead of anti-French sentiment, let’s talk about anti-French discourse”**

**EDITORIAL**

**School dropouts**

Ahlam NAZIH

**I**N general, almost 6 out of 10 high school students come from scientific and technical streams. But once at the university, you can’t find them again! Only 13 to 14% of new university students choose hard sciences. What a huge loss!

It is not that sciences are hated. The first motivation of students is to try to dodge the teaching language in the schools of science, namely the French language which they do not master. This question of language is once again posed... Entire generations continue to pay the price for this decision made in the 1980s, to abruptly replace the French language by the Arabic language in primary and secondary curricula, without an overall vision and without supporting measures. There is still a long way to go before putting an end to this linguistic disruption between secondary and higher education because even if the choice was made to teach scientific subjects in foreign languages in secondary school, the necessary human, technical, and financial means do not follow suit.

However, language is not the only reason pushing young people to “dodge” science: it is also a question of potential careers. Seeing PhD graduates in nuclear physics being unemployed for many years may deter the most enthusiastic people.

However, the economic models of tomorrow will require people with strong scientific and technical skills. New technologies will invade all sectors and all professions. Young people initiated into science and technology will be the ones who will be able to cope best.

It is now necessary to review from top to bottom the offering in terms of science education, in order to offer young people with a scientific fiber courses and pathways allowing them both to flourish and to find a job. This would also serve to prepare them for the future jobs that will emerge. Let us hope that the next-generation bachelor’s degree that will be offered in September will make it possible to meet this challenge... □

## Weekly highlights

# Insurance: Two generalized guarantees next year

“WE are working hard on the implementation decrees for construction site all-risks insurance and the Ten-Year Civil Liability Insurance. Those decrees will be published by the end of the year”. The announcement made by Othman Khalil El Alamy, acting president of the Insurance and Social Welfare Supervisory Authority (ACAPS), restores some hope for these two insurance policies provided for in the program contract of the industry signed in 2011. It must be said that Law 59-13 amending and supplementing Law 17-99 that established the Insurance Code was published in the Official Gazette in October 2016. While some regulations included in the law such as Takaful have entered into force, those establishing the generalization of construction site all-risks insurance and the Ten-Year Civil Liability Insurance have fallen far behind schedule.

In any case, the ACAPS authority has announced the entry into force of the new regulation for 2024, thus inviting insurers and brokers to prepare for it.

The generalization of these two insurance policies will strengthen the protection of third parties, secure investments, and contribute to improving quality in construction. The contracting authority who carries out construction work or has it



*Insurance for all construction risks and a ten-year guarantee are also compulsory for constructions intended for housing and at the same time for one or more uses, in particular for hotels, for residential uses, and other uses*

carried out must be covered, for the duration of the work, by insurance guaranteeing damage to the work and its civil liability for damage caused to third parties. The amount, per construction site and per event, of the Public liability insurance for construction projects may not be less than an amount which varies between 4 million dirhams (USD 400,000) and 40 million dirhams (USD 4 million). The methods for

determining the minimum amount of guarantees will be specified by a regulatory text. The same applies to the deductible in terms of Public liability insurance for construction projects.

For its part, the Ten-Year Civil Liability applies to the repair of all damage caused to a structure excluding damage caused by war, riots, or acts of terrorism and sabotage. The carveout also concerns losses which result from the non-observance of the technical reservations issued by the testing and inspection firm and notified by the contracting authority. □

**Khadija MASMOUDI**

### Three floors

THESE two guarantees apply to any construction intended for housing but provided it has more than 3 floors or when the total covered area exceeds 800 square meters. All-risk construction insurance and the ten-year guarantee are also compulsory for constructions intended for housing and at the same time intended for one or more uses, in particular hotels, accommodation, or constructions used as a summer resort. Added to this are industrial uses, commercial uses, office use, or use for services or parking lots, places of worship, or medical institutions. Only structures built on behalf of the central government or local authorities are exempted. Ditto for maritime, lake, and river works, infrastructure equipment, engineering structures and civil engineering works such as roads and highways. Changes to an existing construction are also excluded. □

## Competition: The reform is complete

THE reform of competition law has come full circle. The fee payment form applicable to the processing of economic concentration operations is now available on the Competition Council website ( [www.conseil-concurrence.ma](http://www.conseil-concurrence.ma) ).

This type of transaction must be notified in advance to the regulator for review. Whether it is an exclusive or joint takeover, the creation of a joint venture, a direct or indirect acquisition by taking a stake in the capital of a company, a purchase of assets, or a contract... If a company does not notify its economic concentration project, it exposes itself to a financial penalty ( see L'Economiste No. 6371 of September 19, 2022 ). Not to mention the fee for which the offender will

always be liable. Its amount has been capped at 150,000 Dirhams (USD 15,000) for a normal procedure and at 300,000 Dirhams (USD 30,000) for the accelerated procedure. The fee regime also includes a minimum amount of 20,000 Dirhams (USD 2,000) or 40,000 Dirhams (USD 4,000) depending on the case. It all depends on the type of procedure, normal or fast-track, and the nature of the operation.

The fee must be paid one month after receipt of the final decision to be made by the Competition Council. The opinion of the Council may be unfavorable to the project of economic concentration, favorable, or favorable subject to the compliance with some commitments that are essential to the

legality of the operation. The parties having notified the operation must pay the fee, even if the parties have dropped their project or have virtually terminated their agreement. The fee is paid into the Council's account opened with the General Treasury of the Kingdom in Rabat.

So this is the end of the free-of-charge services that had persisted since the beginning of the 2000s, a decade that marks the adoption of the first law on freedom of prices and competition and the creation of the first Council chaired by Othman Demnati.

The reform at the end of 2022 notably amended Article 13 of the Law on free pricing and competition. The reform at the end of 2022 introduced a fee, the amount of which was to be set by de-

creed, a decree which also established a simplified procedure and changed the financial thresholds from which an operation must be notified to the Competition Council chaired by Ahmed Rahhou.

The overhauled version of the Law on freedom of pricing and competition and the overhauled version of the law governing the regulator were published in the Official Gazette No. 7152 of December 15, 2022 and their two decrees in issue No. 7197 bis of May 23, 2023.

The fee payment form has been established within this legislative and regulatory context. It was eagerly awaited by competition law practitioners. □

**Faïçal FAQUIHI**

## Christophe Lecourtier, French Ambassador in Rabat, takes stock Morocco-France: Who said crisis?

- Visas, the page is turned...
- Sahara: France is supporting Morocco
- “Instead of anti-French sentiment, let’s talk about anti-French discourse”

**-L’Economiste: What is your view of Morocco-France relations?**

**-Christophe Lecourtier:** What struck me, what still strikes me today and makes me proud, is the intensity of our human ties and exchanges in all areas: culture, education, economy, agriculture, science, defense, training, and other sectors. These exchanges are supported by our Moroccan partners, whether institutional, NGOs, from the private sector, or by the French network in Morocco, our French institutes, our schools, our general consulates, or



*At the end of December 2022, Christophe Lecourtier succeeded Hélène Le Gal at the head of the French Embassy in Rabat. The French ambassador’s mission is to clean up tense relations between the two countries since 2021. Despite a financial and business-oriented profile, Lecourtier is also an informed diplomat since he was ambassador to Serbia and Australia ( Ph. Bziouat )*

### Sahara: “Our position is clearly favorable to Morocco”

ON the question of the Sahara, allow me first of all to say that France is fully aware of the importance of this subject for Morocco and all Moroccans. It is for this reason that France made a point of adopting a very clear position on this subject very early on. We are committed to the resolutions of the United Nations Security Council and we call for a just, lasting, and mutually acceptable political solution that is consistent with those resolutions. Like Morocco, we support the action of Minurso to prevent tensions on the ground and guarantee stability in the region. We call on all parties concerned to facilitate Minurso’s work and to respect the ceasefire. We also fully support the mediation efforts of the UN Secretary-General’s personal envoy for the Sahara, who is working to resume negotiations between the parties with a view to a just and realistic solution.

Regarding the autonomy plan proposed by Morocco in 2007, we did not wait for the decision of any particular country to support that plan. Right from the start, our position has been clearly favorable to Morocco. This is a position that we have been working on for fifteen years, well before 2020, to explain and propagate in all fora with all our partners. We have often been isolated on this subject, including within the United Nations Security Council, where Morocco knows that it can count on the support of France. When I see the evolution in the position of some European partners, I note that they generally tend to take up this French position, and I welcome that.

So, let’s be clear: first of all, France has always supported Morocco and its autonomy plan proposed in 2007. France has had a decisive role in extending the international consensus on this subject and finally, Morocco knows that it can always count on the support of France, in particular at a time when tensions have returned to the field. There can be no ambiguity in this regard. □

our operators. Everyone is committed on a daily basis to keeping this relationship alive and setting ambitious goals for it.

**- Yet with the Resolution of the European Parliament on the freedom of the media in Morocco, France’s promiscuity with Algeria, the accusations of espionage... there are too many subjects that set Morocco’s teeth on edge. What is your answer?**

- As I have already had the opportunity to say, there have been certain misunderstandings between our two countries which have called or are calling for clarifications. There are interpretations that can be read on social media or in the press which are extraordinarily convoluted and which attribute to France a role which it has not played or does not play on a certain number of subjects. A constructive dialogue between our two countries, conducted with candor and benevolence, will allow us to focus on all our common achievements and on our projects because in all sectors, we are, together, resolutely tackling the challenges of tomorrow.

**- Is it the only question of visas which is at the origin of the tension between the two countries?**

- Ms. Colonna’s visit last December has turned the page on the visa issue. The refusal rate has returned to a lower level than in 2019. The consulates general recently made statements concerning the subject. Student mobility is one of our priorities: France is the first destination abroad for Moroccan students, who represent the first nationality in terms of foreign students in France! We are in the process of turning the page on a difficult period which may indeed have been badly experienced by Moroccans, who used to go to France and who felt emotional due to a treatment that was less favorable than in the past. I am fully aware of that. □

Interviewed by Fatima EL OUAFI

### LES GRANDES SIGNATURES SONT DANS L’ECONOMISTE

Personnalités du monde de la finance,  
des affaires et de la politique  
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LA RÉFÉRENCE  
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## Weekly highlights

### The 2030 World Cup

# Telecoms: Painstaking technical prerequisites for Morocco

**T**HIS time will certainly be the right one... In the event that the Moroccan candidacy (with Spain and Portugal) for the organization of the 2030 World Cup is accepted, the country's economy will have to derive all the direct and indirect benefits from such candidacy (media coverage, communication, investments, infrastructure, financial revenue, and other benefits), but if there is one sector that should serve as fuel and a vector of global connectivity for this big machine, it is indeed telecoms. Indeed, telecoms in particular and IT in general should benefit from unlimited direct and indirect spinoffs, except that the technical prerequisites for the organization of such an event, of international scope, suppose the acceleration from this year onwards of a series of transformative and far-reaching projects.

These projects include the awarding of 5G licenses to operators from 2024 onwards to prepare for the implementation of the technology in fairly short timeframes, the deployment of next-generation infrastructure in all the regions of the country, the acceleration of broadband and very high

speed internet rollout, the generalization of connectivity including in landlocked areas, generalized access to fiber optics, the effective rollout of the increase in voice and data traffic, or even the improvement of penetration rates at the national level. This is what emerges from a recent study, carried out by Sogécapital Gestion, on the potential spinoffs from the organi-

zation of the 2030 World Cup by the Ibero-Moroccan trio (Spain, Portugal, Morocco). If ever the option of this joint candidacy, which is both credible and promising, is retained, Morocco will have to make heavy investments in projects related to the extension and improvement of network infrastructure... And above all the acceleration of the establishment and rapid de-

ployment of so-called 5th generation (5G) technology. As a reminder, the Qatar World Cup which was a great success (with 5 billion viewers!) had dedicated 10 years and no less than 20 billion USDs (out of a total of 200 billion USDs) to set up the ultimate ultra telecom infrastructure, with rapid deployment of 5G across the country and antennas around the stadiums. "And this is a big part of the phenomenal success of the Qatar World Cup. Telecoms are a strong part of the success", explained Khalid Ziani. In other words, in the case of Morocco, it will now be necessary to put in place the solid foundations and the fundamentals of an operational infrastructure, to implement, and generalize fiber optic links with the use of submarine cables in order to allow a connection without fault with the 5 continents. More importantly, the effective and rapid rollout of 5G is fundamental. Obviously, all the benefits of these investments and the development of telecoms will ultimately inure to Moroccans who will have access to world-class infrastructure, added Ziani. □

Amin RBOUB

### FIFA specifications

**A**CCORDING to Chapter (3.2.7) of the FIFA specifications, requirements and guarantees inherent in the organization of the FIFA World Cup, "the operations of the FIFA World Cup, and in particular, the related technical solutions must meet the highest international standards and norms". These stringent requirements must allow "global media transmission and uninterrupted broadcasting of all matches, according to the strictest quality standards in terms of technical means and on all platforms". The scope of the government guarantee includes precisely the relevant elements of telecommunications, and especially

the requirements in terms of infrastructure, IT products and services throughout the preparation, hosting, and running of the competition. The challenge of these technical requirements is to ensure that the (candidate) host country has all the technical guarantees for the organization of the competition, the broadcasting of the matches, and the communication or the connectivity of the supporters and athletes in real time with the whole world. Furthermore, governments (the Moroccan Government in this case) must provide all the guarantees required and obtain the commitments of the third parties concerned. □

## Centrale Danone inaugurates its "Green Factory"

**T**UESDAY, July 11, was looking like a high mass, in Meknes, on the occasion of the inauguration of the "Green Factory" of the Centrale Danone factory. Ryad Mezzour, Minister of Industry and Trade, traveled to attend this ceremony alongside Laurent Sacchi, General Secretary of Danone, and Nathalie Alquier, CEO of Centrale Danone. The overall investment program amounts to 161 million Dirhams (US 16 million) and will ultimately enable the creation of 120 direct jobs. At the Meknes unit, the investment includes, in addition to the extension of certain milk beverage and dessert production lines, a major component relating to the installation of equipment and facilities intended to improve the plant's energy footprint with a dedicated investment of 17 million Dirhams (US 1.7 million), with a contribution from the Ministry of Industry and Trade. These investments also demonstrate Centrale Danone's desire to remain at the forefront of innovation and respond to market deve-



lopments through continuous improvement in the quality and diversity of the products offered. "We are delighted to inaugurate our first "Green Factory" in Morocco, in our factory in Meknes, to contribute to the development of renewable energies in Morocco", declared Laurent Sacchi, General Secretary of Danone. The representative of Antoine de Saint-Affrique, Managing Director of Danone, added: "This pilot model illustrates our commitment to improving the energy efficiency of

our industrial sites in Morocco". "We would like to thank the Government of Morocco for its support, guidance, and commitment to the development of a local, modern, sovereign, and sustainable dairy industry", added Sacchi. Concretely, the "Green Factory" of Meknes includes several equipment and facilities intended to improve the energy footprint of the factory. Among these is the installation of a biogas plant for the production of biogas using a chemical process for the methaniza-

tion of organic matter from the sewage sludge from the plant's sewage treatment plant. The biogas generated by the process is used in the plant's boilers for the production of steam. This biogas enables an average production of 4,600 Nm<sup>3</sup>/d, or the equivalent of 30% of the plant's current steam needs. "We have also installed a biomass plant producing biomethane", underlined the management of the company. This plant is fed by a wide variety of materials, mainly olive pomace which is abundant in Meknes. The biomass plant of the Meknes site is built on an area of nearly 550 square meters. It is recognized by its green shaded cladding facades due to its lasting contribution to reducing the plant's energy consumption. It should be noted that the biogas plant has also equipped itself with a wastewater treatment plant with a volume of 2,000 cubic meters of treated water per day. In addition, the Meknes unit has equipped itself with ecofriendly buildings. □

Y.S.A.