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Land marked out**



EDITORIAL

Maze

Amin RBOUB

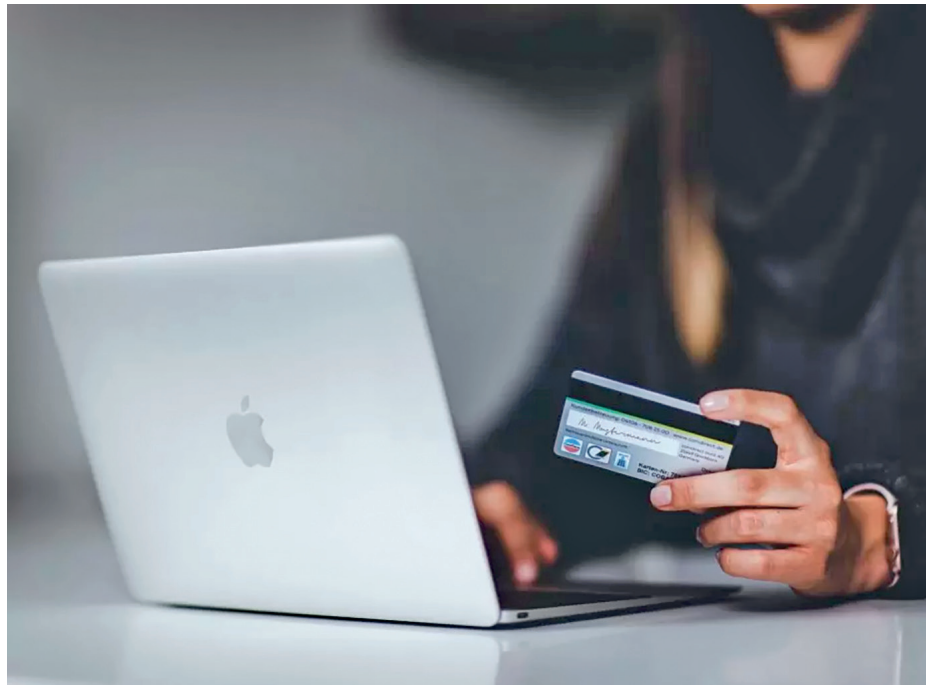
TOO much procedure kills procedure. This is the lot of many sectors, and tourism is one of them. Admittedly, this activity has achieved unprecedented growth over the last 20 years in terms of revenue, arrivals, overnight stays, attractiveness, employability... with a contribution of 7 to 10% to GDP. At the same time, however, professionals are complaining of «counterproductive, slow and inefficient» territorial governance. Today, the pace of administration continues to be asynchronous with that of business and the private sector. As a result, the old demons are back (if not gone): administrative blockages, complex procedures, a profusion of interpretations from one territory to another, a multiplication of signatures and countersignatures between central and local government and the regions... Also on the list is overtaxation (taxes on taxes), against

a backdrop of multiplicity of charges under the impact of inflation, economic gloom... As a result, staff salaries are the first items targeted for savings. In the end, this inevitably translates into poor service, non-quality, or a regrettable customer experience... Today, it's time to get out of the straitjacket of the administrative and procedural maze, as operators keep repeating. This same maze is in danger of becoming a brake on investment in a global context marked by major evolutions, agile changes in the habits and behavior of tourists who are increasingly demanding and ethical... Solutions can only come from effective decentralization and above all the acceleration of regionalization, one of the major levers put forward by the Investment Charter, which will only be worthwhile if it is put into practice on the ground... □

Weekly highlights

Online fraud: Moroccans fall victim to digital naiveté

DIGITAL literacy is the weak link of Moroccan society. Today, 92% of Moroccan consumers are susceptible to online scams. In fact, a recent study by the Visa group revealed that the majority of Moroccans have a «costly trust» that exposes them to various types of online scams. The same study (Stay Secure) highlights «a worrying trend towards overconfidence among Moroccan consumers». This makes them more exposed and vulnerable to various fraud subterfuges. «Although more than half of those surveyed (57%) consider themselves sufficiently warned to spot online and telephone scams, the reality is quite different. 9 out of 10 people (92%) are likely to ignore warning signs that indicate criminal activity online». The Stay Secure study also reveals that just over one in three people in Morocco (33%) have been the victim of a scam at least once. What's more, 12% have been duped several times. In fact, the modus operandi is ingenious. Scammers experiment with



92% of Moroccan consumers are sensitive to online scams. More than one in three people (33%) have been the victim of a scam

different approaches to create quasi-authentic messages. As a result, recipients remain unsuspecting and make immediate decisions. In Morocco, the study identified patterns and traps predominant in the language associated with scams. This

modus operandi is based on urgency, the notion of bait, positive news or tempting offers, or even promises to win money, a car, a house, a gift... Cybercriminals often feign urgency to get people to act without thinking, for example by clicking on a

link or replying to a sender, or by communicating personal data (bank account number and other bank account information, national identity card, money remittance...). Up to 33% of Moroccans will be seduced by messages concerning a security risk, such as a stolen password or data breach, while a notice from a government entity or the forces of law and order may deceive 36% of them, the study points out. Furthermore, 75% of those surveyed in Morocco would take action if a message had a positive tagline, such as «free gift», or «you've been selected»...Members of Generation Z are more exposed and likely to act on a promotional gift (41%) than a government notice (36%), while 40% of those surveyed would click on a link or respond to a message offering a financial opportunity. According to the study's findings, vulnerability, overconfidence, greed and temptation can sometimes lead people to click on a fake link or respond to a fraudulent offer. □

Amin RBOUB

Morocco is losing its geologists!

THE number of students studying «hard» sciences is shrinking year by year. By 2022, barely 14% of new university students had opted for scientific courses. «In geology, it's even worse!» exclaims Taoufik Mourabit, a researcher in the field of seismology and seismic risk at Abdelmalek Essaâdi University in Tétouan (FST Tangiers). «We have a real shortage of geologists and seismologists, and the situation is getting worse with retirements», he adds. The phenomenon is worrying. The earthquake that shook the Al Haouz region is a reminder of just how essential it is today to have sufficient skills in geology, seismology, geophysics... and geosciences in general. More generally, the climatic and natural challenges of our time call for a particular interest in science and technology. In Morocco, however, these specialties are losing ground.

«The teaching of geology should be revisited at high school level. Young people who come to us are disgusted, because geology is poorly taught. Its coefficient is also low, so students



don't pay much attention to it», points out Omar Saddiqi, acting dean of the Ain Chock school of science in Casablanca.

«Of the 800 or so students we enroll in the first year in college, we only get about 15 back in Earth Sciences» he confides. In 2023, the Ain Chock School of Sciences in Casablanca graduated just 12 students in geology, compared with 298 in biology. At the

Rabat School of Science, too, very few students are trained in geology. This year, only 14 students graduated with a Bachelor's degree in Earth and Universe Sciences, out of a total of 556 graduates with a so-called fundamental Bachelor's degree. In the end, almost all of these students were trained in biology, and they end up teaching geology in secondary schools, a field they barely touched on in a

module in their first year at university. «This is really paradoxical! Morocco is a paradise for geologists, yet it can't train enough of them!» laments Saddiqi.

The number of geologists is dwindling, and succession is not assured. Pioneers in this field are retiring all the time. The Oujda School of Science, for example, will lose 10 of its 30 professors by 2026. «The decline of geology began around fifteen years ago. There are no more Ph.D. students in this field. In six or seven years' time, we won't be able to find any more geologists!» laments Yacine Zarhloule, President of the University of Oujda, who is also a geologist.

«It's a very vast field. We've already run out of paleontologists, structuralists, stratigraphers, tectonists... and there are only 3 or 4 oceanographers for the whole of Morocco!» he adds. Zarhloule suggests the creation of a National Institute for Natural Risk Management, capable of training geologists as well as specialized physicists and biologists. □

Ahlam NAZIH

Al Haouz construction sites: Land marked out

THE work is almost complete. The Ministry of National Land Planning, Urban Development, Housing, and Urban Policy is working at full speed to prepare for reconstruction. The survey of damaged buildings is proceeding at a steady pace. According to minister Fatima Ezzahra El Mansouri, the survey in Marrakech has been completed. «*The one in the province of Al Haouz is not far behind*», minister El Mansouri told us in an exclusive statement. On the ground, there were a few constraints linked to the strong presence of the notion of belonging on the part of the inhabitants, who didn't want to leave their homes despite the hazards and damage. «*But we finally convinced them for their own safety*». The Land Planning's intervention is not limited to the census. Committees of experts in urban planning, architecture, topography, design offices, laboratories... did a gigantic job in a short space of time (21 days). They have finalized the specifications for the rebuilds, and are ahead of the deadlines set by the line ministry. Fifty expert missions have been set up. Their task is to gather information to create a reliable



After the census and the specifications, it's time for the reconstruction operations

database on the various types of structural damage caused by the Al Haouz earthquake, affecting different types of buildings in urban and rural areas. (see l'Economiste no. 6600, September 18, 2023). At the same time, the Ministry of Land Planning has been working on the specifications for building materials, which are ready, confirms Fatima Ezzahra El Mansouri. Another project completed in less than 24 days after the earthquake was «*a hazard*

map, as well as geotechnical and seismic studies for future investors», says El Mansouri. The study characterizes vulnerability, and assesses risks. As a reminder, the earthquake that struck Morocco on September 08 particularly affected 6 Moroccan provinces (Marrakech, Al Haouz, Taroudant, Chichaoua, Azilal, and Ouarzazate). Damage affected homes over 200,000 hectares in all 6 provinces. A general reconstruction and rehabilitation

program for areas affected by the Al Haouz earthquake has been decided on the basis of high royal instructions, with an estimated budget of 120 billion Dirhams (USD 12 billion). The main goals of the reconstruction program include rebuilding housing and rehabilitating basic infrastructure. Another overriding goal is to encourage economic activity and employment, and promote local initiatives. □

B.B.

The High Atlas will have its own development agency

AFTER setting up Special Account 126 and the emergency program, Fouzi Lekjaâ, minister in charge of the Budget, is back before the finance committee of both Houses of Parliament, this time to present and pass the draft decree-law on the creation of the High Atlas Development Agency. This is an executive entity dedicated to implementing the emergency reconstruction and rehabilitation program for areas affected by the Al Haouz earthquake. This piece of legislation, approved by the Government Council, has been submitted to the House of Representatives. We need to move fast and ensure that the emergency program, estimated to cost 120 billion dirhams, is carried out quickly and efficiently over a 5-year period, from 2024 to 2028. To achieve this, the agency will need to have the necessary flexibility, following the example of the MCA, which took charge of the American Millennium Challenge program.

This is all the more important given that the royal directives for the



In order to carry out the emergency reconstruction program, estimated to cost 120 billion MAD (USD 12 billion) over a 5-year period, the new agency will need to be as flexible as the MCA, which took charge of the American Millennium Challenge program

implementation of this program could not have been clearer: the aim is to adopt exemplary governance whose components are speed, efficiency, precision, and convincing results. The aim is for the general reconstruction and rehabilitation program for affected areas to become a model of integrated and balanced territorial development. With this in mind, the draft

decree-law aims to create the Agency in the form of a state-owned entity, with legal personality and financial autonomy. Thus, the High Atlas Development Agency will be responsible for supervising the implementation of this program and managing its projects. A major clarification: the text creating the agency also provides for its dissolution no later than December

31, 2029. The draft decree-law determines the missions and prerogatives assigned to this agency, particularly the implementation of all components of the program. On the list of missions is the execution of reconstruction and rehabilitation projects in affected areas, taking into account the environmental dimension and respecting the unique heritage, traditions, and lifestyles of this population, and this without sacrificing seismic construction standards and the completion of social and economic development projects in the areas targeted by the program. This agency will have to ensure the synergy and coherence of the projects included in the program, in coordination with the different administrations and operators concerned. It will also be responsible for monitoring program implementation and preparing reports on achievements, in particular project progress, expenditure commitments and payments. The agency will assess the impact of completed projects using performance indicators. □

Mohamed CHAOUI

Weekly highlights

IMF-World Bank Meetings Marrakech all set



12,209 people by the end of September. This is the number of participants already accredited to the annual meetings of the World Bank Group and the IMF scheduled for October 09-15. These meetings are being held for the second time in Africa, following those held in Nairobi 50 years ago. «*The challenges facing Africa today are significant, and it was essential that the continent succeed in attracting the attention of institutions such as the WB and the IMF*», explained Nadia Fettah Alaoui, Morocco's minister of Economy and Finance, at a press conference held on October 4 on the site where the Meetings will be held. Her department leads the inter-ministerial committee and coordinates the actions of the various partners. Investing in people, showing resilience, and accelerating growth are the three main themes to be addressed during the Assemblies. «*These are also key issues and challenges for Africa, which has the opportunity to make its voice heard*», insisted the minister of Finance. Hosting an event of this scale in the aftermath of the earthquake that struck Morocco and the Al Haouz region was also a challenge for Morocco.

«*Faced with the natural disaster it has just experienced, Morocco was able to rapidly deploy solutions to save lives, house disaster victims and, above all, set up a reconstruction program just as quickly*», recalled the minister. All these signs



of resilience are at the heart of the scientific program of the World Bank and IMF meetings. The Fund also focuses on improving people's lives and managing change. For its part, Morocco will be organizing conferences on financial inclusion, entrepreneurship and innovation, sustainable development and tolerance and living together. As was the case in 2016 for COP22, and again for the

Global Forum on Migration in 2018, an entire village will be set up at Bab Ighli.

The site where the meetings will be held is designed in the shape of a circle 550 meters in diameter. It covers an area of 23 hectares. It is organized into four quarters with a fluid architecture for the participants. The 44-hectare site, half of which is already developed, was chosen for

Steering

AND as with any major conference, a National Steering Committee (NSC), chaired by the Head of Government, Aziz Akhannouch, oversaw the services to be provided as host country. Work aiming at turning the site into a campus capable of accommodating 14,000 people, with conference rooms, offices, catering facilities, etc., began on January 26 and was completed on September 1st. It took more than nine months of work, and hundreds of workers and technicians who worked tirelessly to deliver an exhibition palace and host such important meetings with 189 official delegations. □

the conference because of its location in the heart of Marrakech and its proximity to hotels. □

B.B.