



Irving Fisher Committee on  
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BANK FOR INTERNATIONAL SETTLEMENTS

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Bank of Morocco – CEMLA – IFC Satellite Seminar at the ISI World Statistics Congress on “*Financial Inclusion*”

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## Moroccan micro, small and medium-sized enterprises observatory (MSMEO)<sup>1</sup>

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<sup>1</sup> This presentation was prepared for the meeting. The views expressed are those of the author and do not necessarily reflect the views of the BIS, the IFC or the central banks and other institutions represented at the meeting.

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# **Moroccan Micro, Small and Medium enterprises observatory (MSMEO)**

**BANK AL-MAGHRIB-IFC SATELLITE SEMINAR ON  
FINANCIAL INCLUSION  
MOROCCO, MARRAKECH, 14 JULY 2017**

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# Content

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1. Context
  2. Moroccan Micro, Small and Medium enterprises observatory (MSMEO)
  3. Main objectives
  4. Cooperation framework
  5. Data sources
  6. Challenges
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# 1. Context

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- ❑ Micro, Small and Medium-sized Enterprises (MSMEs) represent the most essential component of the Moroccan national productive tissue.
  - ❑ Nearly 98% of all businesses consists of SMEs (less than 10 employees), employing almost 65% of the working population (Economic census 2001/2002, High Commission of Planning).
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## 2. Moroccan Micro, Small And Medium Enterprises Observatory (MSMEO) (1/2)

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- ❑ Considering the fact that MSMEs form the backbone of the Moroccan economy, and the vital source of its economic growth and social inclusion, Bank Al-Maghrib, in partnership with many private and public organizations including:
    - Ministry of Economy and Finance
    - Ministry of Industry, Trade, Investment and Digital Economy
    - Ministry of General Affairs and Governance
    - High commission of planning
    - Moroccan Office of Industrial and Commercial Property(OMPIC)
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## 2. Moroccan Micro, Small And Medium Enterprises Observatory (MSMEO) (2/2)

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- National Social Security office (CNSS)
- Central Guarantee Fund (CCG)
- Morocco SMEs (Maroc PME)
- General Confederation of Enterprises in Morocco (CGEM)
- Moroccan Banking association (GPBM)

Created, in 2013, the Moroccan Micro, Small and Medium enterprises observatory (MSMEO) as a non-profit institution (NPI), and its headquarters are at the BAM branch in Casablanca.

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### 3. Main Objectifs (1/2)

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- ❑ MSMEO's main aim is to foster and develop the role of MSMEs in the economy, by setting up an exhaustive and structured database which will provide the necessary information required to identify the MSMEs population and to make efforts to:
    - conduct MSMEs surveys;
    - provide private and public sector with MSMEs statistical indicators;
    - organize seminars, workshops and training programs for this segment of enterprises;
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### 3. Main Objectifs (2/2)

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- take part in the development of MSMEs professional associations ;
  - improve the collaboration between the public and the private sector to provide the adequate climate for an effective development of MSMEs' business;
  - get involved in the formulation of policies triggering the growth and the prosperity of MSMEs;
  - to facilitate the MSMEs financial inclusion, etc.
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## 4. Cooperation Framework

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- ❑ To reach these objectives, it is a good practice to set up an institutional framework of cooperation between MSMEO and administrative data sources authorities and Statistical sources bodies.
  - ❑ Establishing and maintaining good relationships and cooperation with data sources providers is vital in the long run for MSMEO; in order to ensure continuous supply and easy linkage of data from multiple sources to MSMEO's data base; through a common identification system. This will allow to cross-check and reduce errors due to duplication or omission.
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## 5. Data Sources (1/3)

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- ❑ Administrative records are data collected by organizations and government agencies for the purpose of tax administration, license business and social contribution. The main bodies in this field are:
    - General management of taxes
    - Moroccan Office of Industrial and Commercial Property(OMPIC)
    - National Social Security office (CNSS)
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## 5. Data Sources (2/3)

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- ❑ Statistical sources refer to data collected by statistical processes carried out by government agencies like High Commission of Planning (HCP), and other producers of statistics within the national statistical system as:
    - ❑ Bank Al Maghrib
    - ❑ Ministry of Industry, Trade, Investment and Digital Economy
    - ❑ Ministry of Agriculture, etc.
  - ❑ Other sources are data owned by companies that collect data and maintain databases that they provide to their customers for commercial purposes as KOMPASS, KIREX, etc.
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## 6. Challenges (1/2)

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- ❑ At the present time, we have set up partnership agreements with the three main sources of information on companies, namely the Moroccan Office of Commercial and Industrial Property, the Directorate General of Taxation, the National Social Security Fund To transmit data files to the observatory.
  - ❑ Due to the fact that these files were not designed for statistical purposes, work is in progress to adapt these data to the current nomenclatures.
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## 6. Challenges (2/2)

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- ❑ The finalization of qualification of the administrative data files, which is a complex operation, is planned for next year. Which will allow us to dispose of an exhaustive database that will enable us:
  - ❑ to identify the population of Micro, Small and Medium-sized Enterprises (MSMEs)
  - ❑ to produce performance and demographic indicators
  - ❑ to realize different thematic studies as the financial inclusion for example.
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