

Economic Inclusion and Revenue Improvement Programs as Catalysts for Achieving SDG 8: Insights from INDH Program 3 in Morocco.

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Pour citer cet article : ISSAMI .J, CHERQAOUI .M & MORCHID.M (2025). « Economic Inclusion and Revenue Improvement Programs as Catalysts for Achieving SDG 8: Insights from INDH Program 3 in Morocco », African Scientific Journal « Volume 03, Num 28 » pp: 0495 – 0514.

Date de soumission : Janvier 2025

Date de publication : Février 2025



DOI : 10.5281/zenodo.14886915
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Abstract

This study examines the role of economic inclusion and revenue improvement programs in advancing Sustainable Development Goal 8 (SDG 8): Decent Work and Economic Growth, with a particular focus on Morocco's INDH Program 3 in Kénitra Province. The research explores how targeted initiatives contribute to youth employment, entrepreneurial development, and income improvement in marginalized regions.

A mixed-methods approach was employed, combining quantitative data analysis from official reports with qualitative insights gathered through interviews with program beneficiaries and stakeholders. The study's sample consists of 4,954 program participants aged 18 to 45, including 33% women. The empirical analysis focuses on key variables such as educational background, gender distribution, sectoral focus, and the effectiveness of capacity-building programs.

The findings reveal that INDH Program 3 has significantly contributed to job creation and economic inclusion, particularly in the services and crafts sectors, which account for 79% of supported projects. However, challenges persist in achieving gender parity and expanding access to underrepresented fields such as agriculture and education. The study underscores the importance of strengthening gender-focused strategies, diversifying sectoral interventions, and improving post-creation business support to enhance long-term program sustainability.

This research contributes to the literature on local economic development by offering an in-depth case study of a government-led inclusion initiative. Policy recommendations emphasize the need for scalable entrepreneurial support mechanisms, tailored financial assistance, and a more inclusive approach to economic participation to maximize impact.

Keywords : Economic Inclusion, Sustainable Development Goal 8, INDH Program 3, Youth Employment, Revenue Improvement Programs

List of Abbreviations

- **ADB** – Asian Development Bank
- **CPDH** – Comité Provincial de Développement Humain
- **ESS** – Économie Sociale et Solidaire
- **INDH** – Initiative Nationale pour le Développement Humain
- **MCISE** – Moroccan Center for Innovation and Social Entrepreneurship
- **NEET** – Not in Education, Employment, or Training
- **OFPPT** – Office de la Formation Professionnelle et de la Promotion du Travail
- **OECD** – Organisation for Economic Co-operation and Development
- **RIP** – Revenue Improvement Program
- **SDG** – Sustainable Development Goal
- **UN** – United Nations
- **UNDP** – United Nations Development Programme

Introduction

The United Nations Sustainable Development Goals (SDGs), adopted in 2015 as part of the 2030 Agenda for Sustainable Development, provide a comprehensive framework for addressing critical global challenges. Among these, Sustainable Development Goal 8 (SDG 8) focuses on fostering "*sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all*" (United Nations, 2015). Achieving SDG 8 is vital not only for reducing poverty and inequality but also for ensuring long-term global stability and prosperity. The goal emphasizes the importance of inclusive labor markets, entrepreneurship, and economic equity as cornerstones of sustainable development.

In Morocco, persistent structural challenges impede the realization of SDG 8. With youth unemployment rates exceeding 26% for individuals aged 15-24 (World Bank, 2022), the country faces a significant barrier to economic growth and inclusion. Additionally, over 29% of young Moroccans fall into the NEET category neither in education, employment, nor training highlighting systemic issues related to skill mismatches, limited access to economic opportunities, and regional disparities. Rural areas and marginalized populations, including women and youth, bear the brunt of these inequalities, exacerbating social and economic vulnerabilities (World Bank, 2022).

In response, Morocco launched the National Initiative for Human Development (INDH) in 2005. This ambitious, nationwide program addresses poverty, inequality, and social exclusion through targeted interventions. Program 3 of the INDH, titled "*Income Improvement and Economic Inclusion for Youth*", aims to tackle unemployment by promoting entrepreneurship, supporting social enterprises, and enhancing access to formal employment opportunities. By leveraging youth platforms as hubs for skill-building and entrepreneurial development, the program seeks to foster sustainable income generation and economic resilience. (**Moroccan Government, 2005**).

Despite global recognition of the role of economic inclusion in fostering equitable growth, gaps remain in understanding how localized interventions address structural challenges such as youth unemployment and income disparities. Morocco's INDH Program 3 provides a unique case study to explore these dynamics within the context of a developing economy. The impact of INDH Program 3 on improving income and fostering economic inclusion has already been analyzed in a local context, particularly in the Kenitra province (Issami & Cherqaoui, 2025). This prior study demonstrated that social entrepreneurship can act as an effective lever for sustainable development by creating economic opportunities for youth and women.

The central research problem guiding this study is: **How do economic inclusion and revenue improvement programs in Morocco contribute to achieving SDG 8?**

This research is guided by the following objectives:

1. To evaluate the impact of INDH Program 3 on job creation, sustainable income generation, and youth employment in Kenitra Province.
2. To identify the structural and operational challenges limiting the program's effectiveness.
3. To provide evidence-based policy recommendations to enhance scalability and long-term impact.

1. Literature Review

1.1. Theoretical Framework for Achieving SDG 8 through Economic Inclusion

Economic inclusion refers to the process of ensuring that all individuals, regardless of their socio-economic status, have access to opportunities that enable them to contribute to and benefit from economic growth (World Bank, 2013). It encompasses equitable access to education, financial resources, and employment opportunities, alongside the elimination of barriers such as discrimination or systemic inequalities. Within the framework of sustainable development, economic inclusion is pivotal as it fosters social equity, reduces poverty, and promotes inclusive economic systems that leave no one behind (UNDP, 2016).

The critical role of economic inclusion in sustainable development is underscored by its alignment with Sustainable Development Goal 8 (SDG 8), which emphasizes "sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all" (United Nations, 2015). Achieving economic inclusion ensures that marginalized groups, including women, youth, and rural populations, participate actively in the economy, thereby enhancing productivity and social cohesion. Economic inclusion is not only a moral imperative but also a pragmatic strategy for driving sustainable development through diversified and resilient economies (OECD, 2020).

Table 1: Theoretical Foundations of Economic Inclusion

Theoretical foundations of economic inclusion	
Human Capital Theory (Becker, 1964)	Human Capital Theory underscores the importance of education and skill development as pivotal drivers of economic productivity and inclusion. According to Becker, investments in human capital—such as education, training, and health—enhance an individual’s productivity, which in turn contributes to economic growth and societal well-being. In the context of this study, capacity-building initiatives within INDH Program 3 exemplify this theory by providing beneficiaries with the skills and knowledge needed to engage effectively in the labor market and entrepreneurial activities.
Social Capital Theory (Putnam, 1993)	Social Capital Theory emphasizes the value of networks, trust, and community engagement in facilitating economic participation and development. Putnam argues that robust social networks and a high level of social trust can significantly enhance economic outcomes by fostering collaboration, reducing transaction costs, and promoting knowledge sharing. The INDH Program’s use of youth platforms to connect participants with mentors, collaborators, and resource providers reflects the principles of this theory.
Capabilities Approach (Sen, 1999)	The Capabilities Approach, developed by Amartya Sen, focuses on expanding individual freedoms and capabilities as a means of achieving social and economic inclusion. This theory posits that development should not merely be about economic growth but also about enabling individuals to lead lives they value. INDH Program 3’s targeted interventions, which aim to empower marginalized groups and improve access to resources, align with this approach by enhancing the agency and capabilities of its beneficiaries.
Inclusive Growth Model (World Bank, 2013)	The Inclusive Growth Model emphasizes equitable access to opportunities and the need for systemic changes to address barriers faced by marginalized groups. This model underlines the importance of structural reforms and targeted policies to ensure that the benefits of economic growth are shared broadly, a goal central to the design and implementation of INDH Program 3.
Gender Mainstreaming Framework (UN Women, 2018)	Gender Mainstreaming Framework advocates for integrating gender perspectives into all aspects of economic development. INDH Program 3 incorporates this framework by emphasizing gender inclusivity in its projects, aiming to increase women’s participation in the workforce and entrepreneurial initiatives.

Source: Authors

By combining education and skill-building (Human Capital Theory), leveraging community networks (Social Capital Theory), expanding individual freedoms (Capabilities Approach), and adopting inclusive strategies (Inclusive Growth Model and Gender Mainstreaming Framework), economic inclusion directly contributes to the achievement of SDG 8. The integration of these theories into INDH Program 3's design and implementation provides a comprehensive framework for addressing systemic barriers to economic participation, fostering sustainable income generation, and promoting decent work for all.

Figure 1: Theoretical Framework for Achieving SDG 8 through Economic Inclusion



Source: Authors

1.2. Revenue Improvement Programs as Development Catalysts

Revenue improvement programs (RIPs) are strategic initiatives designed to enhance the income levels of targeted populations, often through capacity-building, entrepreneurial support, and access to financial resources. Globally, similar programs have proven effective in fostering economic growth by addressing structural inequalities and creating pathways for economic mobility (Banerjee & Duflo, 2011).

For example, India's Self-Employed Women's Association (SEWA) has empowered women through microfinance and vocational training, significantly improving their income and social status (Chen, 2010). In Brazil, the Bolsa Família program has used conditional cash transfers to promote education and healthcare while alleviating poverty (Soares et al., 2010). These programs illustrate how targeted interventions can stimulate local economies, reduce income disparities, and contribute to broader developmental goals. Effective RIPs share several characteristics: they are participatory, context-specific, and emphasize sustainability (Kabeer, 2005). By addressing the unique needs of their beneficiaries, these programs foster long-term economic resilience. Moreover, they often integrate gender-sensitive approaches to ensure equitable benefits across diverse population groups (UN Women, 2018).

Such initiatives not only improve individual livelihoods but also generate multiplier effects that benefit communities and economies at large (ADB, 2019).

1.3. The INDH Framework in Morocco

The National Initiative for Human Development (INDH) represents Morocco's flagship program for promoting economic inclusion and social cohesion. Launched in 2005 by His Majesty King Mohammed VI, the INDH aims to reduce poverty, vulnerability, and exclusion through a series of targeted interventions (Moroccan Government, 2005). Its third phase (2019–2023) introduced a renewed focus on intangible aspects of human development, with Program 3 (P3) specifically addressing income improvement and economic inclusion for youth. Program 3 is grounded in a multidimensional approach that combines entrepreneurship support, skills development, and job creation. By leveraging local resources and engaging stakeholders across public, private, and civil society sectors, the program seeks to create sustainable economic opportunities. The program's objectives align closely with SDG 8 by fostering decent work and economic growth in disadvantaged regions (World Bank, 2021).

In the province of Kenitra, P3 has established youth platforms as hubs for entrepreneurial and professional development. These platforms offer training in areas such as design thinking, financial planning, and digital marketing, alongside mentorship and access to funding (MCISE, 2020). By addressing systemic barriers to economic participation, P3 not only enhances individual capabilities but also contributes to the resilience and diversification of local economies. Positioned within the context of SDG 8, INDH Program 3 serves as a case study for understanding how localized interventions can advance global sustainability goals. The program demonstrates the potential of integrated, community-based approaches to tackle entrenched socio-economic challenges and drive inclusive growth (UNDP, 2021).

As highlighted by Issami & Cherqaoui (2025), INDH Program 3 demonstrates how a local initiative can promote social entrepreneurship by targeting vulnerable groups such as youth and women. Their study emphasized the relevance of participatory approaches and support platforms in achieving long-term impact.

1.4. Research Gap and Contribution

While the National Initiative for Human Development (INDH) and its various programs have been widely recognized for their innovative approaches to socio-economic challenges, there remains a notable gap in in-depth academic studies specifically analyzing Program 3, particularly within the context of Kenitra. Existing research on the INDH tends to focus on its overall framework or specific case studies in urban centers, leaving critical questions about its localized impacts on marginalized regions insufficiently addressed (UNDP, 2021; World Bank, 2021).

This study seeks to bridge this gap by providing a detailed analysis of Program 3's implementation in Kenitra. By examining its role in fostering economic inclusion and addressing youth unemployment, the research offers valuable insights into the program's effectiveness at a provincial level. Additionally, this study explores the unique challenges faced by beneficiaries in Kenitra, such as limited access to funding and gender disparities, which have not been sufficiently explored in previous evaluations.

The contribution of this research lies in its multidimensional approach, which combines quantitative and qualitative methods to evaluate the program's outcomes. It not only assesses Program 3's alignment with SDG 8 but also provides actionable recommendations to enhance its scalability and impact. By addressing these gaps, this study aims to enrich the academic discourse on localized development initiatives and their role in achieving global sustainability goals.

2. Methodology

2.1. Research design

This study employs a mixed-methods research design that integrates both quantitative and qualitative approaches. The quantitative component involves the analysis of statistical data and official reports to assess the measurable outcomes of Program 3, such as job creation and income improvement. The qualitative component complements this by providing insights into the experiences of beneficiaries and stakeholders through interviews and focus group discussions. This dual approach ensures a comprehensive understanding of the program's impacts and facilitates triangulation of findings to enhance validity and reliability.

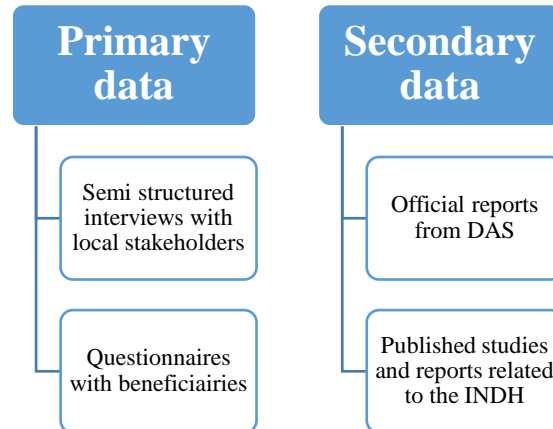
2.2. Data collection

Data for this study were collected from multiple sources to ensure robustness and depth. Primary data were obtained through semi-structured interviews with local stakeholders, including program beneficiaries, administrators, and community leaders. Secondary data were gathered from official reports and statistics provided by the Division of Social Action in Kenitra. Additional data were extracted from published studies and reports related to the INDH framework and its implementation.

The tools used for data collection included questionnaires for quantitative analysis and interview guides for qualitative inquiry. Questionnaires focused on variables such as employment status, gender representation, sectoral distribution. The interview guides explored themes like capacity-building experiences, perceived challenges, and recommendations for

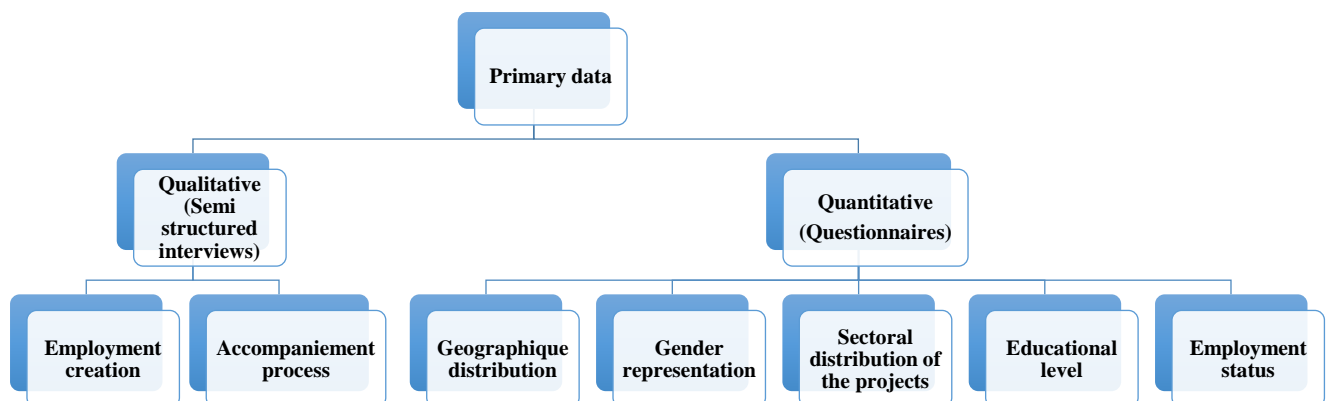
program improvement. Analytical frameworks were applied to organize and interpret the collected data systematically.

Figure 2: Data collection process



Source: Authors

Figure 3: Data collection outcomes



Source: Authors

2.3. Variables and indicators

Key variables and indicators examined in this study include:

- **Education Level:** Educational attainment of beneficiaries, categorized into primary, secondary, and higher education.
- **Gender:** Gender distribution of program participants, with a focus on representation and inclusivity.

- **Geographic Distribution:** The spatial allocation of projects across Kenitra, Sidi Taibi, and Souk Larbaa.
- **Sector of Activity:** Classification of supported projects by economic sectors such as services, crafts, and agriculture.
- **Capacity-Building Processes:** Types and effectiveness of training and mentorship provided to beneficiaries.
- **Job Creation:** Number and sustainability of jobs generated through supported initiatives

2.4. Analytical tools

The analysis of quantitative data in this study was conducted manually. Although this approach can be more labor-intensive compared to automated methods, it allows for a deeper and nuanced understanding of participant responses, capturing details often overlooked by standard analytical tools. Initially, an exploratory review of the data was performed to identify key themes expressed by beneficiaries. Each response was segmented into meaningful units, facilitating the extraction of relevant insights. The data were then manually sorted and filtered to highlight the primary ideas shared by participants. These responses were grouped into categories to identify different beneficiary profiles and to classify answers according to specific themes.

The primary goal of this analysis was to understand beneficiaries' perceptions regarding the program's impact on their economic inclusion and entrepreneurial development. By adopting a meticulous qualitative approach, this method provides a detailed perspective on the individual experiences of participants and offers a nuanced understanding of the effects of INDH Program 3 on social entrepreneurship and youth economic inclusion.

3. Data analysis and discussion

3.1. Educational levels of the beneficiaries

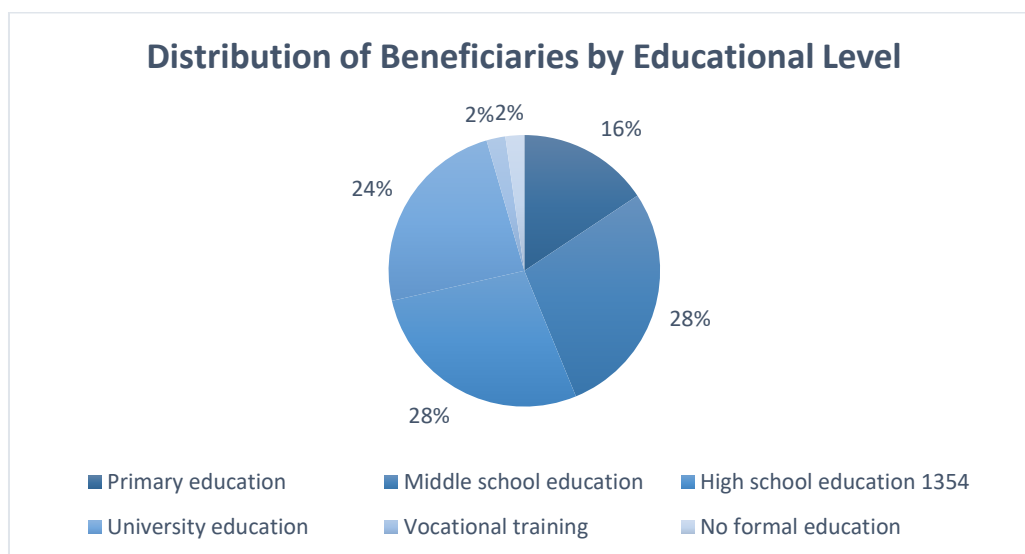
In terms of educational attainment, beneficiaries of INDH Program 3 demonstrate significant diversity, ranging from no formal education to university-level qualifications. This heterogeneity reflects the inclusive nature of the program and provides a solid foundation for analyzing the differentiated impact of initiatives based on the educational profiles of participants. The distribution of education levels among beneficiaries is as follows:

Tableau 2: Distribution of Beneficiaries by Educational Level

Educational level	Number of beneficiaries
Primary Education	767 beneficiaries
Middle School Education	1,377 beneficiaries
High School Education	1,354 beneficiaries
University Education	1,178 beneficiaries
Vocational Training (OFPPT)	110 beneficiaries
No Formal Education	110 beneficiaries

Source: Authors

Figure 4: Distribution of beneficiaries by educational level



Source: Authors

Participants in this study do not have fixed incomes, highlighting their relevance for evaluating the impact of INDH Program 3 on improving economic conditions and fostering social inclusion. The notable diversity in educational levels underscores the program's inclusiveness, addressing individuals from various educational backgrounds. By integrating participants with diverse profiles, the program aims to offer tailored training and entrepreneurial support suited to the specific needs of each group. This approach directly contributes to enhancing income levels and promoting economic inclusion among youth in the province of Kenitra.

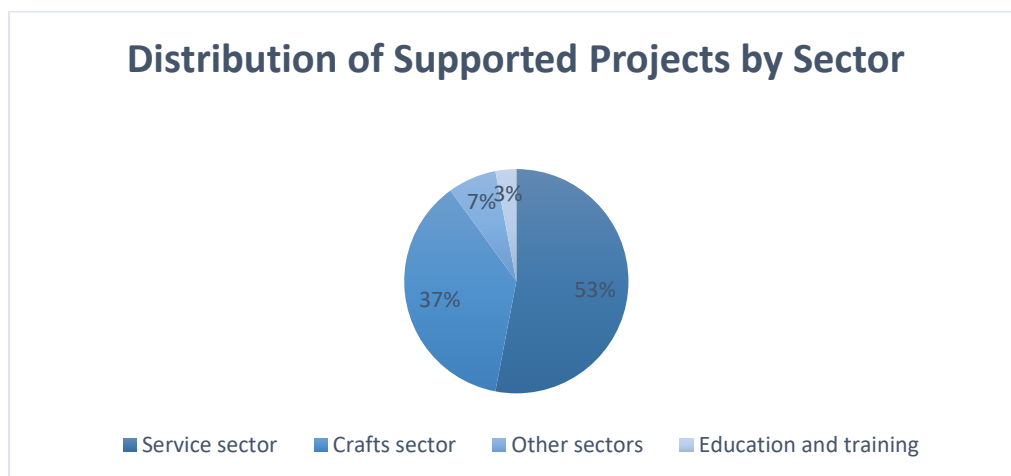
3.2. Sectoral distribution of supported projects

The sectoral distribution of projects supported by INDH Program 3 highlights significant trends in entrepreneurial preferences and their impact on local economies. A majority (79%) of beneficiaries began with only an idea for a project, emphasizing the importance of pre-creation support. The Moroccan Center of Innovation and Social Entrepreneurship (MCISE), tasked with this mission, has played a central role in guiding and supporting candidates. Through bootcamps and practical workshops, MCISE assists beneficiaries during the pre-creation phase, transforming ideas into viable projects. This support continues into the post-creation phase, with additional training provided to ensure the optimal management of validated projects.

In terms of activity sectors, the distribution is as follows:

- **Services Sector:** 53% of projects
- **Crafts Sector:** 37% of projects
- **Other Sectors:** 7%
- **Education and Training:** 3%

Figure 5: Distribution of supported projects by sector



Source: Authors

Dominance of the Services Sector:

With 53% of projects, the services sector dominates entrepreneurial initiatives supported by INDH Program 3. This trend reflects a global shift towards service economies, where activities such as information technology, financial services, and personal services are experiencing rapid growth. The flexibility and diversity of opportunities in this sector, combined with lower entry barriers compared to industrial sectors, make it particularly attractive for young entrepreneurs.

Significance of Crafts:

Crafts, accounting for 37% of projects, play a vital role in the local economy. This sector, deeply connected to cultural and historical traditions, contributes to heritage preservation while generating income for artisans. Its importance is especially pronounced in rural areas, where job opportunities are limited, and crafts offer a sustainable economic alternative.

Diversity in Other Sectors:

Although representing only 7% of projects, the "other sectors" category demonstrates the entrepreneurial diversity within the program. These projects often involve emerging or niche fields, creating opportunities for innovation and differentiation. Such diversity is crucial for fostering a dynamic and adaptable entrepreneurial ecosystem.

Education and Training:

With only 3% of projects, education and training are underrepresented among supported initiatives. However, this sector holds strategic importance for long-term development. Projects in this domain have the potential to significantly impact human capacity building, skill development, and preparation for a knowledge-based economy.

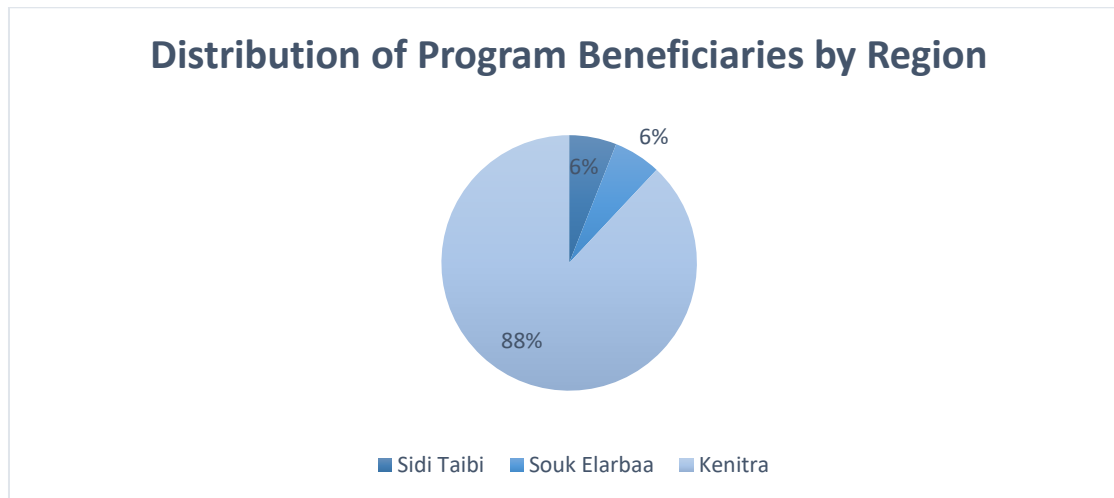
The distribution of projects by sector emphasizes the concentration in services and crafts, highlighting their critical role in the local economy and their potential for impact. However, to achieve more balanced and sustainable economic development, increased diversification of initiatives and strengthened support for sectors like education and training are recommended. These steps are essential for preparing a skilled and adaptable workforce to meet future economic challenges.

3.3. Geographic distribution of projects

All participants in this study reside within the province of Kenitra, distributed across the communes of Kenitra, Sidi Taibi, and Souk Larbaa. This geographic distribution enables a focused analysis of a specific region, offering a targeted perspective and facilitating the evaluation of Program 3's localized impact under the INDH framework.

By concentrating on these three communes, the study highlights how localized development strategies address regional disparities. The geographic spread ensures accessibility to resources, mentorship, and entrepreneurial platforms, thereby fostering a more inclusive economic environment within the province. The strategic positioning of youth platforms in these areas reflects a deliberate effort to enhance outreach and equity in economic opportunities for marginalized communities.

Figure 6: Distribution of program beneficiaries by region/platform

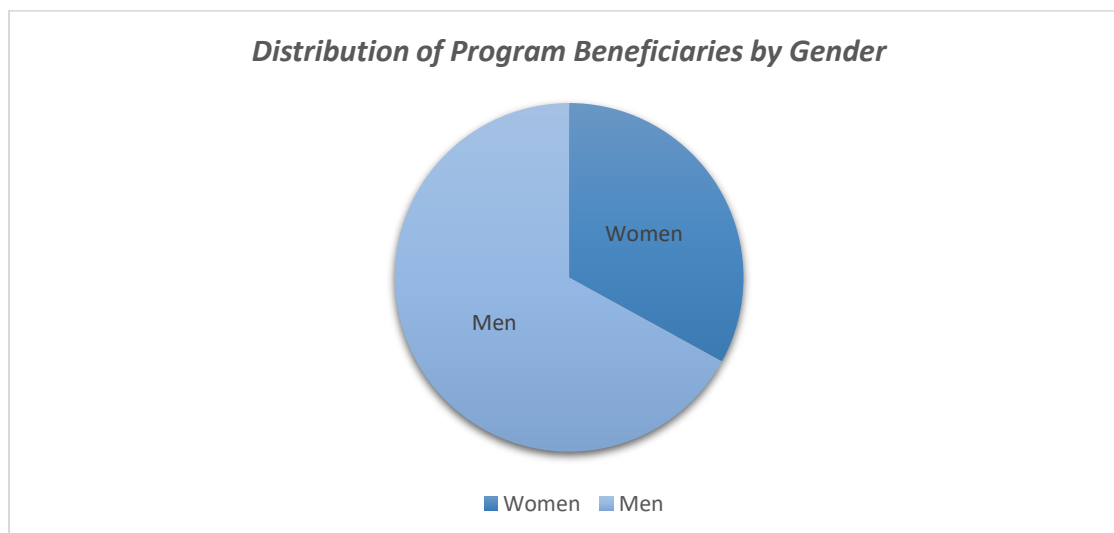


Source: Authors

3.4. Gender representation

The age of participants ranges between 18 and 45 years, representing a young and dynamic demographic capable of contributing significantly to the local economy. Regarding gender, more than 4,954 beneficiaries were supported during the study period, of whom 33% were women. This level of female representation highlights a notable participation of women in the social entrepreneurship initiatives promoted by Program 3 of the INDH framework.

Figure 7: Distribution of program beneficiaries by gender



Source: Authors

While the program has succeeded in engaging a significant number of women, their participation remains lower compared to men. Gender disparities can often stem from cultural norms, limited access to resources, or additional responsibilities faced by women, such as

caregiving roles. Addressing these disparities requires targeted measures to enhance female inclusion, such as:

1. **Tailored Training Programs:** Offering women-focused capacity-building sessions that address their specific needs and challenges.
2. **Access to Financing:** Introducing microfinance options or grants specifically for women entrepreneurs to alleviate financial barriers.
3. **Mentorship Opportunities:** Pairing female entrepreneurs with experienced mentors to provide guidance and support.
4. **Awareness Campaigns:** Promoting the importance of gender equality and showcasing successful female-led projects to inspire broader participation.

By implementing these measures, Program 3 can further empower women and create a more balanced entrepreneurial ecosystem, ensuring that both men and women benefit equitably from the program's resources and opportunities. This inclusive approach not only supports gender equality but also enhances the overall impact and sustainability of the program.

3.5. Summary of the accompaniment process

The accompaniment process under Program 3 of the INDH is a cornerstone of its success, aiming to transform project ideas into sustainable ventures. This process begins with an intensive capacity-building phase, featuring bootcamps and tailored training sessions designed to equip participants with essential entrepreneurial skills. Key components of this training include:

- **Design Thinking:** A user-centered approach to problem-solving that helps beneficiaries develop innovative and market-relevant project ideas.
- **Financial Planning:** Training in budgeting, cash flow management, and identifying funding opportunities to ensure financial viability.
- **Commercial Strategy:** Sessions focused on market analysis, competition assessment, and effective sales techniques.
- **Digital Marketing:** Workshops on leveraging social media and digital tools to promote products and services, reaching broader audiences.

The Moroccan Center of Innovation and Social Entrepreneurship (MCISE) plays a pivotal role in delivering these sessions, ensuring that participants are equipped with practical skills to navigate entrepreneurial challenges. Post-training, beneficiaries receive continuous support through:

- **Personalized Mentorship:** Each entrepreneur is paired with an experienced mentor who provides one-on-one guidance tailored to their specific project needs. This mentorship ensures that beneficiaries can refine their business strategies, overcome operational hurdles, and adapt to market dynamics.
- **Follow-up Support:** Regular check-ins and feedback sessions are conducted to monitor progress, address emerging issues, and provide additional resources as needed.

The importance of this accompaniment process lies in its holistic approach, addressing both the technical and emotional aspects of entrepreneurship. By combining comprehensive training with ongoing mentorship, INDH Program 3 not only enhances the sustainability of supported projects but also builds the confidence and resilience of young entrepreneurs. This integrated model has proven effective in fostering long-term economic inclusion and driving local development.

3.6. Employment creation through supported projects

Program 3 of the INDH has demonstrated substantial success in creating employment opportunities within the province of Kenitra. Supported projects have resulted in the creation of 825 permanent jobs and 162 seasonal positions. This accomplishment underscores the program's ability to address the pressing issue of unemployment, particularly among youth. These findings confirm the conclusions of Issami & Cherqaoui (2025), who underscored that INDH Program 3 significantly contributes to improving the economic conditions of youth in Kenitra province. However, the present study provides additional insights by exploring the specific challenges related to sectoral diversification and gender parity.

The diversity of supported projects, spanning sectors such as services, crafts, and education, has contributed significantly to these employment outcomes. For instance, initiatives in the crafts sector have not only preserved local heritage but also generated steady income for artisans. Similarly, service-oriented projects have responded to growing local demands while providing stable employment opportunities.

Success Stories: Several success stories have emerged, highlighting the program's transformative impact. For example, a group of young entrepreneurs in Sidi Taibi utilized training and mentorship provided by the program to launch a digital marketing agency. This venture has since grown, employing over 15 local youth and attracting clients from across the region. Another notable case involves a craftswoman in Souk Larbaa who leveraged financial and strategic support to expand her handmade jewelry business, enabling her to hire additional workers and access broader markets.

Challenges Encountered: Despite these achievements, challenges remain. Some beneficiaries have faced difficulties in securing additional funding to scale their projects, limiting their growth potential. Additionally, seasonal jobs, while beneficial, highlight the need for more sustainable employment solutions. Addressing these issues requires enhanced access to financial resources, ongoing mentorship, and targeted interventions to diversify income streams.

By focusing on job creation and addressing these challenges, INDH Program 3 continues to make strides toward achieving SDG 8, demonstrating that localized initiatives can have a profound impact on economic inclusion and growth.

4. Guidelines and recommendations for practice

To further enhance the effectiveness of INDH Program 3 in promoting economic inclusion, several strategic policy recommendations are proposed:

- **Improving Gender Inclusion:** Despite significant participation of women, gender disparities persist. Tailored interventions are required to increase female engagement. Specific measures include introducing women-focused entrepreneurship programs, expanding access to childcare facilities, and offering financial incentives for female-led projects.
- **Sectoral Diversification:** The concentration of projects in services and crafts, while impactful, limits the potential for broad-based economic growth. Promoting diversification into underrepresented sectors such as agriculture, renewable energy, and technology could create new opportunities and enhance economic resilience. Targeted subsidies and training programs could encourage ventures in these sectors.
- **Equitable Resource Access:** Many beneficiaries face challenges in accessing necessary resources, such as funding and market opportunities. Establishing regional microfinance institutions, expanding digital literacy programs, and improving logistical infrastructure are essential steps to ensure equitable access.
- **Enhanced Monitoring and Evaluation:** Implementing robust monitoring systems would enable better tracking of project outcomes and resource allocation. Regular evaluations should include beneficiary feedback to adapt programs to evolving needs.

By addressing these areas, INDH Program 3 can amplify its impact on local communities, ensuring inclusive economic growth and aligning more closely with SDG 8 objectives.

Conclusion

This study has explored the significant role of INDH Program 3 in fostering economic inclusion and contributing to Sustainable Development Goal 8 (SDG 8) within the province of Kenitra. By focusing on capacity-building, entrepreneurial support, and job creation, the program has demonstrated its ability to address pressing socio-economic challenges such as youth unemployment and gender disparities. Key findings include:

- The program has successfully supported diverse beneficiaries, with 33% of participants being women, highlighting efforts toward promoting gender inclusion.
- A total of 825 permanent and 162 seasonal jobs have been created through supported projects, showcasing the program's tangible impact on local employment.
- The majority of supported projects are concentrated in the services and crafts sectors, underscoring their critical role in the local economy while identifying opportunities for diversification.
- Beneficiaries have benefited from tailored training in areas such as design thinking, financial planning, and digital marketing, which has enhanced their entrepreneurial competencies and project sustainability.

These findings affirm that localized development initiatives, when effectively designed and implemented, can have a profound impact on economic inclusion and growth.

The study contributes to the academic discourse on sustainable development by providing an empirical evaluation of a localized economic inclusion program within a developing country context. Theoretical contributions include:

- Extending the understanding of how targeted initiatives can address structural barriers to economic participation, particularly for marginalized groups.
- Highlighting the interplay between capacity-building efforts and job creation in achieving SDG 8.

From a practical perspective, the findings offer actionable insights for policymakers and practitioners. The program's emphasis on capacity-building and mentorship serves as a replicable model for other regions seeking to foster inclusive economic growth. The study underscores the importance of addressing gender disparities, promoting sectoral diversification, and ensuring equitable access to resources to maximize the impact of such initiatives.

Despite its contributions, the study acknowledges certain limitations:

- The geographic focus on Kenitra limits the generalizability of the findings to other regions. Future studies could examine the implementation of INDH Program 3 in different provinces to provide comparative insights.
- The reliance on self-reported data from beneficiaries and stakeholders introduces potential biases. Incorporating longitudinal data collection methods could enhance the robustness of future evaluations.
- The analysis predominantly emphasizes job creation and gender inclusion, with limited exploration of other dimensions such as environmental sustainability and social cohesion. Expanding the scope to include these aspects could enrich future research.

Further research is also recommended to explore the scalability of the program's interventions, particularly in underrepresented sectors such as agriculture and technology. Additionally, examining the long-term outcomes of supported projects would provide a deeper understanding of their sustainability and broader economic impact.

By addressing these limitations and pursuing new research directions, future studies can build upon the findings of this study to further enhance the effectiveness of localized development programs and their alignment with global sustainability goals.

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