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Moroccan Migrants as Unlikely Captains of Industry

Remittances, Financial Intermediation, and La Banque Centrale Populaire

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In 1963 Morocco signed an accord with West Germany to send workers to address the European country's shortage of labor. Morocco soon thereafter signed similar accords with France, as well as with Belgium and the Netherlands.[1] Within a decade, over 200,000 Moroccans were recruited from rural areas in the north and south of the kingdom to work in Europe's factories and mines. Many more Moroccans migrated to Europe as "tourists," securing employment and labor contracts after they arrived.[2]

The work was arduous, and the pace on assembly lines and in mine shafts was relentless. "I didn't even think I would be able to complete my one-year contract, it was so hard," recalls a Moroccan immigrant employed in a mine in the north of France. "It was all just work, then exhaustion, and starting all over again [the next day]."[3] The living conditions were equally difficult. Lodged in employer-supplied barracks where workers were often assigned beds in shifts, in shanty-towns that sprung up on the edge of industrial complexes, in shacks that were, as one resident remembered, "soaked to the nails in water and mud," or in substandard public housing, the immigrants lived segregated by nationality and isolated from the rest of the population.[4] In France, the destination country for most Moroccans, they were subject to intensive policing, both on the street and on the factory floor.[5] French authorities in major cities conducted frequent checks of North African workers' identity papers and work permits. Those unable to prove current employment were detained and deported for being "vagrants." Likewise, immigrants who were injured on the job or who challenged their working conditions were reported to the authorities as "unfit," and many were summarily extradited.[6] In Paris, Moroccan immigrants, at their jobs on factory assembly lines before daybreak, began to call themselves "the tunnel people, those that never see the light of day."[7]

The same workers, whom European employers favored as a source of strong, abundant, and cheap labor, paid in turn, for Moroccan industrialization.[8] From their jobs on Europe's factory floors or in its mineshafts, they were, collectively, one of the most important financiers of Moroccan national development initiatives. From the late 1960s onward, their wages, though consistently lower than their European coworkers, helped bankroll the construction of Moroccan dams and massive irrigation systems for agribusiness. They also financed major industrial investment in Morocco's growing coastal cities.[9]

In the context of current debates about the relationship between migration and development, the role of Moroccan migrants as sponsors of national development seems improbable. Remittances are generally viewed as having a marginal impact on economic development despite the volume remitted. Some observers even argue that migrant transfers can depress economic growth.

This narrow assessment of remittances' impact on development stems from a set of assumptions about remittances and the migrants who send them. Although remittances can make up several percentage points of a nation's income when summed, they are, in effect, very small interpersonal payments. Precisely because the disbursements are small and shared among many people, they are generally viewed as having too diffuse an effect on an economy to catalyze structural change. For the same reasons, remittances are also viewed as difficult to aggregate. Grouping together tiny amounts of money that are dispersed throughout an economy, in order to transform them into capital for targeted investment, has been characterized as a herculean task. This is in part because of whose hands the money is in: the migrants who make up the vast majority of remittance senders worldwide, as well as the family members who receive their wages, are viewed as difficult to bring into the formal banking system, for reasons ranging from lack of financial literacy, to geographic mobility, to legal status. Daunted by the challenge of providing financial services to this population, governments, banks, and donor organizations have turned their attention instead to the mechanisms for money transfer, focusing, in particular, on reducing the cost and complexity of sending money across borders.

The role that Moroccan migrants played in financing their country's industrialization suggests that such assessment of remittances represents a lost opportunity. It reveals that the challenge of using remittances to fund development may rest neither with migrants nor with the small size and large volume of remittance transfers, but rather with the way financial intermediation for migrants has been conceived. Moroccan migrants became the kingdom's unlikely captains of industry, not because of the remittances they sent home, but because of the kind of financial institutions the Moroccan state set up to channel those funds to national development. From 1969 onward, the Moroccan government used its state-controlled bank, the Banque Centrale Populaire (BCP), to create a set of financial tools that allowed migrants to send money home, to save and invest, while simultaneously making funds available to the government for state-sponsored investment. The bank directed remittances it aggregated and transformed into capital toward large-scale projects that were considered centerpieces of the nation's development plan. The Moroccan state, through the BCP, devised a system of financial intermediation that allowed the government to borrow from migrants to pay for projects that promoted industrialization. That system still remains unparalleled today: Morocco, often considered a backwater kingdom with ossified governance structures, continues to deploy the world's most sophisticated and effective tools for bringing migrants into the formal banking system. And, through the BCP and increasingly through private banks that have emulated it, migrants continue to fund development projects and business investment via their deposits—deposits that amount to about one-fifth of the total money in the national banking system.

However, the process of creating the financial instruments that fueled the Moroccan development and investment was laborious. It required substantial investment in time, money, and manpower. This is because the bank had to engage intensively with Moroccan migrants, to design financial services that would appeal to migrant workers with little previous exposure to formal banking. It had to collaborate with migrants to identify what obstacles prevented them from accessing formal money transfer channels and to translate their financial aspirations into workable banking services. After a few false starts, the cooperation between migrants and the state bank produced a wide range of innovative transnational financial instruments. Those instruments, first launched in the late 1960s, have multiplied and become more nimble and sophisticated. They blend financial participation in Morocco with a sense of cultural belonging.

The Moroccan experience with the BCP challenges the current obsession with facilitating money transfers, and brings the process of institution-building to the fore of discussions about the relationship between migration and development. The effect of remittances on the Moroccan economy grew out of the institutions for financial intermediation that migrants and the state constructed together. It is a story of mutual engagement. Migrants did not *act on* a country of origin that served as a passive recipient of remittances. Neither did the state *act on* migrants to seize their remittances. Rather, migrants and state actors *acted with* one another to create institutions that allowed migrants to support the aspirations they had for themselves and their communities, even as they enabled the government to capitalize on the monies migrants sent home.

The engagement between migrants and the state—the process of *acting with*—not only allowed for the wholesale integration of migrants into Morocco's formal financial system. It also created an opening for the redefinition of what development was and where development, in Morocco, should occur. In a classic two-sector model, the Moroccan government defined development as a national project of rapid, urban industrialization and the promotion of large agribusiness to the deliberate and explicit exclusion of traditional agriculture systems that prevailed in the communities from which most migrants came. As Moroccan migrants became more invested in their home country's financial system, they began to challenge the national development schemes their wages were supporting. They used both the financial tools the bank provided and the political leverage the sum of their deposits afforded them to push for development in rural areas long neglected by their government. They advocated for the extension of basic infrastructure services, essential to support both small-scale agricultural production and microenterprises emerging in semiurban centers that they were building throughout the countryside. In time, they edged sustainable rural development and poverty alleviation in rural communities onto the government's list of principal economic development priorities. The shift was arguably the most transformative, if unintended, impact of the Moroccan government's aggressive efforts to capture migrant remittances. It had even greater influence on Morocco's development trajectory than the large industrial projects the government bankrolled with migrant wages.

Debating Remittances, Debating Development

In recent years, the money that migrants send home has risen to unprecedented levels, surpassing foreign direct investment by a large margin, and providing a quorum of countries with one of their most important sources of national income. Given the sums of cash at stake, it is no wonder that the debates about how migrant remittances foster development, if they do so at all, have been heated. Some have observed that remittances accelerate economic growth rates and reduce poverty levels, generally through standard Keynesian effects.[10] They have noted that remittances provide income support to families, act as insurance against income shocks, and allow households to make investments in housing and education.[11] Critics have countered that remittances have a modest impact on growth and that their positive effects are limited to specific sociogroups and regions.[12] Moreover, they add that remittances may dampen labor market participation, increase inequality, and create inflationary pressure.[13]

Despite the diversity of positions articulated in this debate, a set of shared assumptions broadly demarcate its contours. Most of the evaluations of remittances view them as categorically distinct from other monies flowing into and circulating within a given national economy. Remittances are seen as economic add-ons, as integrated into mainstream economic exchange only through the investment and consumption behavior of migrants themselves. Institutions have been noted to play a role in informing these behaviors: a favorable institutional environment, observers have noted, can attract increased remittance flows into an economy.[14] A stable macroeconomic environment that keeps currency values from ricocheting tends to do the same: migrants transfer more money when they enjoy some assurance that their earnings will not abruptly lose value. However, remittances themselves have little impact on the features of institutions that structure economic production and promote economic development. With few exceptions, remittances remain a supplemental resource, with minimal transformative effect on the economy.[15] To be sure, they may accelerate existing economic patterns, through the multiplier effect consumption and local spending can have. They may also accentuate economic differences, such as income inequality.[16] However, for the most part, they are not considered a factor that can alter the fundamental organization of production in an economy, either locally or nationally.[17] The predominant industries remain largely the same, and the economic institutions that govern them remain basically unaffected.

The analytic distinction of remittances from the rest of the money in an economy stems from attributes associated with them. Remittances are primarily defined as person-to-person payments of low monetary value. Furthermore, the small sums of money are characterized as being sent to individuals for uses already determined before the money is transferred. Thus, with remittances so tightly wedded to migrant and migrant-family expenditure practices, the assumption is that it is very difficult to aggregate the small transfers in the same manner as other money in the economy, to transform it into capital that can be reinvested for production.

Not only do these characteristics supposedly make remittances resistant to financial intermediation, but migrants themselves are portrayed as difficult to bring into the formal financial system. To use the vernacular of development organizations, migrants are viewed as "unbankable." The reasons are myriad. For one, the transaction costs to process large numbers of small transfers are too high to be profitable for traditional banking institutions, even given rapidly evolving information technology platforms. Two, migrants' lives, and their monetary transfers, often reflect their legal liminality, and the informal aspects of migrants' lives makes meeting security requirements on international finance more complex. Three, the mobility of migrants and the remoteness of many of their communities of origin creates challenges for banking systems that still rely mainly on the static physical infrastructure of bank branches. Furthermore, it is widely (but inaccurately) believed that because migrants have had limited exposure to banking systems, it would require significant resources to build financial literacy.[18] Migrants' tendency to have low savings amounts (as opposed to saving rates, which tend to be relatively high) or to use funds immediately for household expenditures compounds these perceptions and makes dedicating the resources to overcome those obstacles seem like a poor investment.[19]

Initiatives ostensibly geared toward providing migrants with greater financial access reflect this perspective. The emphasis has been on reducing the price associated with remittance transfers.[20] Significantly less attention has been paid to ensuring that migrants have easy and reliable access to mainstream financial institutions, especially traditional banking services in their countries of origin.[21] This is true even though recent surveys have demonstrated that migrants do in fact want greater access to formal financial services, and have a somewhat higher propensity to have bank accounts in the countries to which they migrate than in their home countries.[22]

Instead, governments, development organizations, and financial institutions have focused on altering migrants' behavior. Policy interventions designed to turn remittances into an economic input that can change the structure of an economy have focused on changing the preferences and practices of migrants, specifically on shifting migrant spending from expenditures viewed as consumption toward expenditures viewed as productive investment.[23] The line between spending and investment is a movable one, with some policymakers considering expenditures on housing, health, and education consumption, whereas others consider them investment. Regardless of where the distinction is drawn, the policies share a marked propensity to *act on* migrants. They endeavor to redirect a portion of migrant remittances toward development projects. They attempt to turn migrants into philanthropists or entrepreneurs. And they encourage migrants to invest in schemes for income generation in their communities of origin.

Financial experiments of such ilk have explored tactics ranging from marketing government bonds to migrants to pooling remittances into small funds for local development projects.[24] Remittance matching-funds programs in countries such as Mexico (described by David FitzGerald in his chapter of this book), have provided migrants with incentives—in the form of government grants that equal or exceed migrant donations—to pool a portion of the remittances they would otherwise have sent to their families for development projects. What qualifies as development projects has been tensely contested among migrants and their governments. Migrants elect projects that have symbolic and cultural value for them, churches and rodeo rings, for example, while governments vie for projects they consider productive, such as infrastructure investment and small business support.[25] Efforts by small community banks and credit unions to create banking services for migrants, in both countries of origin and destination, also reflect the tendency to *act on* migrants to change their spending practices. The local institutions often have a deep knowledge of their customer base and the specific linguistic, cultural, and financial challenges the migrants among them face, so that to create tailor-made services for migrants requires minimal additional investment.[26] Even so, they instead have concentrated on providing remittance transfer services that are competitively priced.[27] When they have offered additional financial products to migrants, such as current deposit, savings accounts, and microcredit, they have tended to pair the services with financial education, to alter the mix of migrant spending practices away from consumption and toward investment considered productive. This drive to reorient migrant expenditure occurs at both the individual and community level through, for example, campaigns that claim saving with credit unions will foster local business development, including migrant businesses. Although small community banks at times integrate some migrants into formal financial systems, they have had little influence on larger conversations about the direction national development policy should take.[28]

The Moroccan government's approach to remittances was not constrained by concerns about the feasibility or cost of integrating migrants into the country's formal financial systems. The Moroccan administration viewed Moroccan emigrants as an arm of the national economy and the wages they earned in Europe as a source of hard cash for its national investments, cash to which it was fully entitled. As a result, it viewed no transaction as too small and no aspect of migrants too socially complex to discourage it from bringing migrants into the national financial system. As a result, it also did not attempt to change migrant spending behavior, to direct more of their wages to expenditures considered investment. The Moroccan government had little interest in *acting on* migrants in this fashion, because it had no desire to involve migrants or their communities in development policy. Quite to the contrary, it was keen on using their wages to fund megaprojects in what it defined as the modern industrial sector—a sector in which migrant rural economies had no part. Ironically, the government's ambitious and determined approach to banking migrants integrated them into the financial system so deeply that migrants were ultimately able to amend the government's development strategy to include the rural areas it initially had deliberately sidelined.

Wages for Development

The Moroccan government had two goals when it launched its policy of exporting workers: to reduce the level of unemployment within its borders, and to use the wages of Moroccan emigrant workers as capital for national investment.[29] In all the accords it crafted with European labor-recruiting nations, it was careful to include language contractually protecting the flow of worker earnings to Morocco. "Moroccan workers shall be able to transfer their savings to Morocco in compliance with existing legislation and regulations," read the compact signed with France in 1963.[30] The kingdom's national development policy codified the function of migrant wages even more explicitly. The 1968–1972 National Development Plan predicted that labor emigration "would permit the increase of transfers of foreign currency which would finance internal investments." It stated that the government's goal was thus "to achieve the augmentation of workers abroad by the end of the five-year period [covered by the plan]," especially since labor export ensured "the employment of a portion of our population that cannot be absorbed within [Moroccan] frontiers."[31] The 1973–1977 National Development Plan continued in a similar vein, deeming emigration to be "the equivalent, in economic terms, of the export of a product produced in Morocco" that promoted cash flow into the country.[32]

Although unemployment remained high, migrant transfers quickly yielded a sizable addition to national income. In 1964, a year after the first labor-export agreements were signed, Moroccan migrants remitted an estimated 93 million dirhams (which was roughly equivalent to 9 million U.S. dollars, as they were valued in 1968). By 1967, that sum more than doubled, to 208 million dirhams, accounting for about 1.3 percent of the country's GDP.[33] Because the number of Moroccan workers that the Moroccan government formally sent abroad under the auspices of labor agreements was growing by about 20 percent annually, and because the number of "tourist" workers was increasing even more, remittances were expected to rise substantially.[34] However, much to the Moroccan government's consternation, migrants bypassed the formal transfer channels, the postal money orders the government had taken pains to protect in the 1960s. Migrants sent their money home informally. They brought back their earnings in cash when they returned, or sent money home through trusted couriers. These informal transfers, and the black market currency exchanges that went with them, entirely bypassed the formal banking system. Short on hard currency and running a deficit that stood at a third of its operating budget, the government had launched an all-out public relations campaign to promote savings and investment.[35] It pressed citizens to deposit their money in bank accounts, and required all banks to purchase treasury bonds equivalent to no less than 30 percent of their deposits. Although it doubled savings between 1968 and 1974, the initiative failed with migrants and their families. Migrant wages remained unavailable for national development use.[36]

In response, the minister of finance took the extraordinary step in 1968 of issuing an official missive to the BCP, directing it to bring migrant wages into the formal financial system. The state-owned bank, based on a network of credit unions, was already the main implementing institution of the government's private savings and investment initiative. It had embraced "bancarizing the masses" as both its mission and its slogan, and introduced banking services to wide swathes of Morocco's merchant class in cities and small towns.[37] The minister ordered the bank to complete "the elaboration of a very refined system such that the repatriation of savings by the workers abroad no longer escapes state control."[38] Had the "workers abroad" remained in Morocco, the bank would never have extended services to them. Before their departure, migrant workers belonged to an economic stratum in which the bank had been uninterested. Most of them were illiterate, rural laborers. According to a household survey, only 23 percent of migrants who left Morocco between 1965 and 1975 had any formal schooling, and only 7 percent were more than marginally literate.

Although the wages migrants earned abroad catapulted them into the Moroccan middle class, the BCP had little sense of how to approach a demographic group bank staff had viewed as inherently "unbankable." Moreover, the bank had no experience offering financial services to people whose everyday financial practices stretched across national borders, with wages earned in Europe and family expenditures in Morocco. Its lack of expertise in this area was unremarkable. Save for one bank in Portugal that was just beginning to experiment with offering financial services to migrants, no bank anywhere was providing banking access to emigrants in the 1960s. As one former BCP director recalled, "Everyone thought [the minister] was crazy. No one—no one!—at the bank or anywhere else—thought it could be done."[39] Under Morocco's authoritarian government, the BCP, nevertheless, was bound by the minister's stern dictate to ensure that remittances "no longer escaped state control." Unable, however, to design financial services for migrants on its own, the bank was compelled to *act with* migrant workers to discover how to bring them into the Moroccan banking system, and to direct their wages to the government's development priorities.

Tea and the Art of *Acting With*

Within months after receiving the ministry of finance's executive order, the BCP sent an exploratory delegation to Paris to come up with a prototype of financial tools that could capture remittances. Operating out of provisional offices set up in the Moroccan embassy in Paris, as well as out of suburban consulates, the BCP staff set out to "map the circuits" through which migrants moved their money from Europe to Morocco. To discover this information, staff attempted to conduct an informal survey of migrant workers about their remittance practices, but they were sharply rebuffed by migrants who were deeply suspicious of the Moroccan bureaucrats' sudden interest in their financial affairs. The staff thus abandoned their direct line of questioning, and instead tried to forge relationships with migrant workers that eventually enabled them to discuss money transfers. The bankers visited migrants at their worker dorms and factory trailers. They went to the barbers in the shantytowns Moroccan workers frequented, where they chatted with workers who had come in for a shave or a haircut. They also prayed with workers in basement prayer rooms, had lunch with them outside the factories where they worked, and relaxed with them over a glass of Moroccan tea when workers finished their shifts. Bank veterans recall running competitions over who had had the most glasses of tea during the course of a day.[40]

Over time, the relationships that the BCP staff forged with Moroccan emigrants in Paris opened up the space for discussions about the informal transfer systems the workers used. They explained that they relied on trusted representatives from their communities, from their Berber tribe, who traveled to Europe, to pick up their wages and hand carry them to their families in Morocco, for a fee. Moroccan emigrants called this arrangement, in a riff on the formal postal service, "playing postmen—*faire de la poste*."[41] In addition to transporting money, "postmen" fulfilled a host of other quasi-social service functions for migrants and their families. They provided loans, using future remittances as collateral. They extended the equivalent of insurance against illness, crop failure, and migrant unemployment, deducting a fee from the remittances they carried for workers. They also organized collections among their clients for unfortunate expenses, such as for burials and the repatriation of bodies. Furthermore, they offered social and community support. They provided migrants with information about their families, their harvests, and home disputes, as well as about employment opportunities at other factories and in other cities in Europe.[42] "I take care of the business and family affairs of my relatives," explained a postman from a rural community in the north of Morocco. "The money repatriated varies by year, you know. There are illnesses, ups and downs. I take care of twenty-seven workers (eleven in Germany, seven in Holland, five in Belgium, four in France) and even if they are hardworking, sometimes there is nothing you can do about destiny."[43]

For emigrant workers, these informal arrangements were costly but invaluable. Postmen charged high fees for their service, taking a cut of the remittances when they picked them up from workers in Europe but also when they delivered them to families. Reported charges hovered around 10 percent of the money delivered.[44] Moreover, it took several weeks for migrant monies to be delivered to their families, and frequently funds were lost in transit, with couriers claiming that they had been robbed. Postmen, in addition, charged for currency exchange, typically transacted on the black market, because of the government's stringent currency exchange regulations at the time. Aside from carefully controlling prices, the government only authorized a limited number of institutions to change currency, and it imposed onerous reporting requirements.[45]

Eventually, conversations between migrants and the BCP turned to the obstacles that prevented migrants from using formal money transfer alternatives, and to how a suitable transnational banking system might be developed. The discussion brought to the surface barriers that prevented Moroccan workers from accessing formal transfer channels in France, and the disconnect in Morocco between the government services and the financial needs of Moroccan emigrants and their families.

In France, prevailing social attitudes toward North African immigrants made government offices, including post offices, inaccessible to Moroccan workers. Entering an official institution at a time when North African workers were often barred from grocery stores was daunting for many migrants. Even those who braved offices that they experienced as exceedingly inhospitable reported being treated dismissively. They described receiving poor service and little help filling out postal orders. Furthermore, Moroccan migrants, like all North African workers during this period, were subjected to policing and frequent identity checks in public spaces and government offices. Leaving worker barracks and Arab shantytowns meant risking police harassment, and possible deportation if a worker could not prove legal employment.

Even if Moroccan workers frequented post offices, they faced another barrier, rooted in their low literacy level, especially in French and the Latin alphabet. Sending a postal money order required filling out a basic form in French. For workers who were functionally illiterate, this was an impossible task. Even those who were able to fill out the forms made frequent errors in the address noted for the recipient. When an error made it impossible to deliver funds, the formal transfer agreements stipulated that the monies were to be returned to the postal office where the transfer order was submitted. However, the workers frequently failed to receive the money.

Meanwhile, in Morocco, the transfer services the government provided failed to meet the needs of Moroccan emigrants and their families. In the 1960s and 1970s, post offices in the rural mountains of the north and south, from where most migrants originated, were few in number and often at some distance from migrants' villages of origin. Further complicating matters, the post offices were often too far for a woman to travel to alone, given gender norms at the time, and migrants had to grant a male relative power of attorney to pick up the funds, a bureaucratic process that was prohibitively convoluted. Moreover, postal transfer services did little to address either the challenges of exchanging foreign currency at the time or the desires of migrants and their families to secure occasional loans and insurance.

Based on insights that emerged from the conversations between Moroccan workers and BCP staff, the bank addressed the obstacles that had kept migrants from using formal postal transfers, in a manner that brought migrants into the Moroccan banking system. The new services, packaged in an initiative that was formally launched in 1969, known as Operation Moroccan Workers Abroad, reflected a new way of conceptualizing banking. More than simply providing financial access, bringing migrants into the formal banking system involved *acting with* migrants in the context of a larger relationship, of which banking services were only one part.

To ensure that migrants had access to formal money transfer systems, bank staff engaged in what the BCP termed "a strategy of accompaniment." Bank staff literally went with Moroccan workers to French post offices, and filled out the money order for them. When accompanied by a Moroccan professional, fluent in French and able to advocate for migrants' rights, Moroccan workers received markedly better service than when they had gone alone. "Postal clerks became much more patient with Moroccan workers when they saw us with them," remembered one BCP veteran. Once the BCP staffer completed the transfer form, the migrant worker who was with him only had to sign his name. "In the early years [of the program], sometimes they just used a thumbprint," explained one BCP staffer. The BCP thereby resolved challenges that marginal literacy had posed. The migrant's money was then wired to a general BCP account in Casablanca, at no cost. (The BCP absorbed the nominal fee charged by the French postal service for transfer services.)

Thus, migrant wages were brought into the formal banking system as part of remittance transfers, not as an additional service offered alongside remittance delivery. Once migrants felt confident enough to use postal transfers on their own, the BCP supplied them with preprinted transfer forms with all the necessary information, save for the amount to be transmitted and the sender's signature.[46]

At the BCP headquarters in Morocco, each migrant's funds were rerouted to an individual personal account, which he or whoever else was a signatory to the account could access at will. The transfer from a Paris post office to a migrant account took only two or three days, which, in 1969 (when the technology available was telex and filing card accounting systems) was considered highly efficient, and much faster than when delivered by informal couriers, who often took weeks, if not months, to deliver funds. The families of migrants could withdraw funds at the bank's extensive and growing network of branches and regional centers or from mobile "van-branches," Volkswagen vans refurbished to serve as ambulatory bank branches, which ambled through

TABLE 8.1. Migration, Remittances, and BCP Results, 1969–1976

	1969	*1970*
Remittances (in millions of Dh)	302	316
% of GDP	1.6	1.6
Proportion of Transfers through BCP (%)	22.3	49
Number of BCP Migrant-held Accounts	16,550	35,000
Number of Moroccan Migrant Workers in Europe	143,397	170,835

Sources: BCP in Bossard (1979), World Bank (1966, 1981), BCP (1986).

small towns and villages in rural Morocco on market days.[47] While not delivering door-to-door service, the BCP restructured in a manner convenient for remittance recipients.

The BCP complemented these logistical solutions with the same social support that informal postmen had provided. In France, the bank's staff began to help migrants with various day-to-day tasks, such as going to the doctor, reading or writing letters, and filling out administrative forms relating to their employment. This engaged style of banking became core to the BCP's approach, so much so that three decades later, the BCP delegate general remarked that the functions that the BCP staff performed were "not exclusively commercial. They are often called upon to provide a whole menu of other services. They are called upon to write a letter or resolve an administrative problem."[48]

Concomitantly, in Morocco, the BCP, through its decentralized network of credit unions, offered migrants and their families many of the same financial services postmen had provided informally, including small loans and crop insurance. The bank very quickly developed a compendium of products designed specifically for their migrant clients, including insurance policies for the repatriation of bodies and for travel expenses incurred due to family emergencies. The mobile van-branches, and the hundreds of physical offices that the BCP later opened throughout the Moroccan countryside, became gathering places for migrant families, where information about migrants and employment opportunities in Europe were exchanged. Bank staffers were also on hand to extend financial advice, if requested. Other service providers important to migrant families, for example, village scribes, in turn gravitated to the bank branches. The BCP viewed this strategy as broader than just extending their banking network into rural areas. As Benaces Lahlou, director for emigrant services at the bank, would later remark, "We are not satisfied

1971	1972	1973	1974	1975	1976
480	640	1,020	1,557	2,159	2,417
2.2	2.8	4.0	4.6	6.1	4.7
72					
159,000					
194,296	218,146	269,680	302,294	322,067	347,984

with opening branches. We bring the bank to the emigrants. We follow them all the way to their homes."[49]

Money in the Bank

"Operation Moroccan Workers Abroad," with its engaged style of banking based on "accompaniment," showed remarkable results within a very short time. By the end of 1969, transfers through the BCP reached 13 million Moroccan dirhams a month, a sum equal to almost a quarter of all remittances to the kingdom that year. Moreover, an impressive 16,550 migrants had opened accounts at the BCP in the first year of the initiative, and their accounts represented 9 percent of all deposits in the bank. Over the next several years, the BCP's reach among Moroccan migrants continued to grow: by 1970, the number of migrants the institution counted among its clients had doubled to 35,000, and by 1975 the number had increased nearly another fivefold, to 159,000, at a time when the total population of Moroccan migrants in Europe was estimated at only slightly more than 300,000. By 1976, the BCP was handling 50 percent of all remittance transfers to Morocco, with all transfers held for some period of time as deposits in migrant current accounts (see table 8.1). With the remittances as a whole making up close to 5 percent of GDP by that time, the BCP was bringing in about 2 percent of national income by banking on those who by today's standards still are considered unbankable.[50]

The Moroccan government was keen on strengthening its financial intermediation so that it could access a larger portion of migrant funds for long-term investments. In late 1974, the government, through the BCP, offered a 3 percent interest rate on savings accounts. The government complemented these incentives for savings with compensation

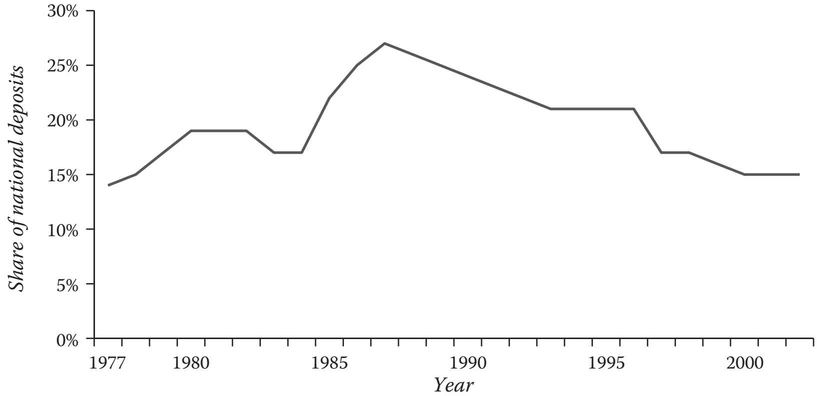

FIGURE 8.1. BCP Moroccan Emigrant Deposits as a Share of Total National Deposits, 1977–2002

for variable gaps between European currencies and the Moroccan dirham. When the French franc began to slip in relation to the Moroccan dirham in 1978, for example, the Moroccan treasury covered the difference and mandated that the BCP extend a 3 percent "fidelity bonus" on all bank deposits. Although the government, struggling with its own budget constraints, was not always able to offer bonuses on deposits, it was careful to protect migrants from shifts in exchange rates, especially at times when a drop in prices of phosphate (Morocco's main export), a war (in the western Sahara), and a rise in petroleum costs increased the government's need for foreign currency.[51]

Through the provision of these services, the BCP brought migrants and their remittances into the formal banking system and kept them as loyal clients who continued to increase their bank deposits and savings. It continued to expand its migrant client base and the remittances it channeled to Morocco, even after Europe fundamentally redefined its immigration policy when its demand for labor contracted (in 1974). Major firms that had hired Moroccan labor, especially in heavy industry, began to let workers go, invariably laying immigrants off first, and European countries allowed for limited family reunification, just as Moroccan workers had begun to have their wives and children join them. Nonetheless, during the 1980s remittances rose, and migrant deposits, which averaged 20 percent of total BCP deposits in all Moroccan banks, peaked at nearly 30 percent in 1987 (see figure 8.1).[52] By 1990, when the number of Moroccan men, women, and children living in Europe was estimated at 1 million, the BCP had an astounding 400,000 emigrant clients.[53]

Such a large emigrant contribution to the liquidity in the Moroccan financial sector would, by definition, have a significant impact on the Moroccan economy, but its impact was magnified by the BCP's position in the Moroccan banking system. As a state-controlled bank, the BCP also served as one of the state's main financiers.[54] Definitive data on exactly where and to whom the BCP tendered its funds is impossible to obtain. The boundary between the state's and the bank's accounting columns were porous, and laws against reporting the crown's income, investments, and expenditures made the BCP's funds especially fungible. Nevertheless, available evidence suggests that its involvement in national development investments was substantial. In addition to the 30 percent of its equity that the bank was required by law to invest in government bonds, which the state used to fund such major infrastructure projects as dams, in the 1960s and early 1970s, and transportation, beginning in the mid 1970s, the annual BCP reports indicate that it was a major creditor to the phosphate, energy, fishing, and food-processing industry.[55] Accounts in the Moroccan press also suggest that the BCP played a significant role in the kingdom's "Moroccanization" program, launched in 1973 but lasting throughout the 1970s, to buy majority ownership in the country's dominant firms, and that it underwrote the Moroccan government's war in the western Sahara, which began in 1975.[56] The BCP also supported capital investment in public, semipublic, and to a lesser extent, private enterprises in Morocco's coastal cities.[57] By banking with the BCP, migrants were bankrolling the development of heavy industry and agribusiness, and transforming the structure of the Moroccan economy. They were never directly responsible for the changes, via a shift in their outlays from consumption to productive investments. They continued to spend on themselves and their families. However, they recognized that they simultaneously helped fund a development strategy that bypassed the communities from which they came and where many of their families still lived.

How Close Is Too Close?

Although the migrants relied heavily on BCP financial transfer and banking services, they did so with some ambivalence. The mistrust many migrants felt when the BCP first approached them in the late

1960s never completely dissipated, and several migrants who would later become labor activists accused the BCP of trying to co-opt migrant workers' wages.[58] Moreover, migrants met up with Moroccan government representatives at European worksites whom they distrusted. The Moroccan government sent a number of shadowy "management consultants" to large firms that were especially heavy users of Moroccan labor. These consultants were dispatched to factories and mines to "protect the Moroccan brand name," as one migrant activist wryly put it.[59] They were sent to assist in the supervision of Moroccan workers and ensure that they remained "obedient and hardworking."[60] Bank staff occasionally resolved administrative issues for Moroccan workers that were related to their employment, but they tended to steer clear of labor disputes. Under the circumstances, many migrants suspected that the Moroccan consultants exercised a disciplinary function. "You saw the working conditions in the smeltering factories, you saw the Moroccan police, and you saw the Banque Chaabi [Banque Centrale Populaire] collecting the workers' money—it was enough to make your blood boil," recalled one migrant activist.[61]

Beginning in the early 1970s, the management consultants were largely replaced by a more informal but more brutal form of labor control. The Moroccan government organized a network of "Friendship Societies," ostensibly cultural associations, made up of migrants who were government loyalists and who collaborated closely with Moroccan consular offices in Europe. Their members functioned as agents of the Moroccan government in labor disputes involving Moroccan workers, and they informed on labor activists to the Moroccan and European authorities. As a result, labor leaders experienced difficulty renewing worker contracts and arrest upon return to Morocco, and workers experienced verbal and physical abuse.[62] As one worker employed in a mine in the north of France recounted, "The representative of the Friendship Society came to our mine and he told [us]: 'You are here to work, not to protest or to go on strike. Anyone who doesn't want to work, I'll send him back to Morocco, and his problems will start as soon as he clears customs.'"[63]

As production in European heavy industry began to slow down and then contract, starting in the mid 1970s, and as companies began laying off many workers, labor battles around work conditions and employment became more pitched. Much to the Moroccan government's consternation, Moroccan workers were at the vanguard of migrant protest movements, first against layoffs and then for parity with nonmigrant workers in severance benefits. This was especially the case in France, as well as in Belgium.[64] Following a massive and highly publicized strike over safety violations at the Pennaroya foundries in Lyon and Paris in 1971, Moroccan workers mobilized protests at automobile factories, steel mills, mines, and chemical processing plants throughout Europe.[65] Retaliation by the Moroccan government through their Friendship Societies turned thuggish. In labor disputes, striking workers were beaten up, their families in Morocco were threatened, and their cars and homes subjected to arson, until the end of the 1980s. Also, a number of workers were incarcerated when they traveled to Morocco.[66]

The Moroccan government viewed migrant employment as essential to maintaining remittance flows it had come to rely on, and deemed what it considered "labor agitation" as jeopardizing its revenue stream. In addition to cracking down on labor organizing, the government attempted to discourage Moroccans from mobilizing for greater civic rights in destination countries, such as for voting rights in local elections and for easier naturalization procedures. Hassan II, Morocco's authoritarian monarch, complemented the government's use of on-the-ground dissuasion by its Friendship Societies with stern public pronouncements in European media throughout the 1980s. He warned Moroccan migrants to refrain from seeking integration in destination countries.[67]

The Moroccan government's heavy-handed attempt to control migrants began to affect the delicate relationship that the BCP had established with Moroccan emigrants through its "strategy of accompaniment." Moroccan activists remembered the late 1980s as a time when they "grieved for [their] country and let it go—*on a fait le deuil de notre pays.*"[68] At a plenary organization of Moroccan labor and community organizations in Europe, held in Paris, one representative summed up the sentiments of Moroccan workers, activists, and laymen alike. He noted that "the maneuvers of the Moroccan authorities weigh heavily on us. They isolate us . . . By compelling us to work here and not return to Morocco, they oblige us to remain more than loyal; [they demand] a complete loyalty to the Moroccan regime. . . . It weighs heavily on us and we need to make an effort to free ourselves from it."[69] Moroccan activists pushed for a complete disengagement with the Moroccan government, and as a result, naturalization rates of Moroccan migrants surged. The annual acquisition of French nationality, for example, rose from

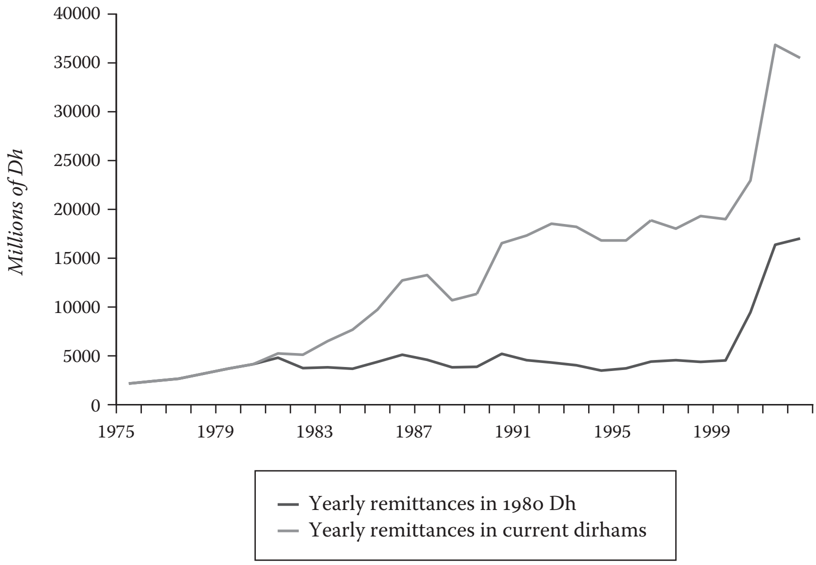

FIGURE 8.2. Annual Recorded Remittances to Morocco, 1975–2003

Source: Government of Morocco, Office de Changes. Yearly remittances–data series: 1975–2002; IMF Balance of Payments Statistics Yearbooks, 1975–2002

3,000 in 1988 to 12,000 in 1992.[70] More troubling to the Moroccan regime were the explicit calls for "remittance boycotts." While it is impossible to say whether these calls had an impact on remittance flows, transfer levels (adjusted for inflation) dropped by 20 percent between 1986 and 1988.[71] Furthermore, Moroccan emigrant deposits in the BCP, as a percentage of national deposits, fell steadily after 1987 and would never recover their previous levels (see figure 8.2).

In an effort to revive Moroccans' connection to their homeland, and more saliently, to boost flagging remittance receipts, the Moroccan government, and Hassan II personally, established a set of new institutions to reengage with migrants. In 1990, the king created a royal foundation, the Hassan II Foundation for Moroccans Living Abroad, a ministry for the Moroccan community abroad, and he opened a new bank, Bank al-Amal, to support migrant business investment. However, the government's attempt to broaden the BCP's style of engagement, with its "strategy of accompaniment," to cultural and political realms was clumsy, and it ultimately backfired. The foundation's board was stacked with presidents of Friendship Societies, while the foundation itself was funded through a diversion of the bonuses that had previously been offered to migrants for their deposits in BCP savings accounts, in what one emigrant activist called "the biggest hold-up in history." The ministry, in turn, was downgraded to a department in the Foreign Affairs Ministry just three years after its founding, and then shut down completely in 1995 because it had become disturbingly clear to the crown that it could not co-opt emigrant political organizers. Moreover, Bank al-Amal never got off the ground. The BCP, unwilling to broker any state-sanctioned competition in the emigrant market it considered its territory, starved the new initiative by delaying indefinitely the transfer of start-up funds the king had mandated.[72]

Calls for remittance boycotts continued throughout the 1990s and into the 2000s, occasionally spiking in stridency, depending on the political issues at stake. After the Ministry for the Moroccan Community Abroad was dismantled, the Hassan II Foundation positioned itself as the main intermediary between migrants and their government and excluded migrant groups it viewed as disloyal to the regime. It sidelined migrant labor and migrant rights groups, in particular. These organizations reminded their constituents that the BCP was a de-facto arm of the same Moroccan government that refused to acknowledge them and their concerns.

In 1998, when the ailing Hassan II allowed for a transitional government to midwife a limited political aperture, migrant issues were completely overlooked in the detailed review of government portfolios and the preparation of new strategic plans.[73] Migrant groups bristled at this political erasure and underscored an appeal, issued through the Forum for Immigrants in the European Union, that the Moroccan government "give the Moroccan diaspora its rightful place and role in Morocco," with a reminder of how important remittances were to the country's income.[74] Increasingly, statements that Moroccans were akin to the "goose that hatches golden eggs" were tied to complaints about the government's abject and long-standing neglect of Morocco's rural areas in its development policy.[75] Migrants widely derided "the state's complete abandonment—*la démission totale de l'état*" in rural Morocco. They criticized the low levels of service provisioning and government development investment in their communities of origin, and demanded a broader role in shaping development policy, in exchange for their contribution to national income and for the role their monies had played in financing the government's development initiatives.[76] "Moroccans living abroad want political compensation for their economic contribution . . . They want real participation in the management of the country; if not, they will shut off the [remittance] faucets," summed up the lead editorial in one of Morocco's best-selling economics magazines in the summer of 2003.[77]

Certainly, calls for remittance boycotts were politically powerful, and suggested an awareness among migrants generally, and migrant activists more pointedly, of the role their remittances had played in bankrolling national development, thanks to the government's determination to bring remittances into the formal banking system. However, migrants may have ultimately had a greater impact on the direction of Morocco's development strategy through their quiet, everyday use of the financial tools to which they had access, thanks to their integration into the financial system and into the BCP in particular.

The Formation of a Different Vision of Development

The Moroccan migrants that traveled to Europe during the 1960s and 1970s, and who made up the BCP's first emigrant client base, overwhelmingly came from the rural areas in the center-south region of Morocco called the Souss, or from the northern, mountainous regions of the Rif. Those areas have, since the 1970s, experienced accelerated processes of microurbanization and mesourbanization.[78] In other words, villages located in these regions have "urbanized," expanding into towns and experiencing internal migration from within their provinces. The growth and emergence of secondary cities, particularly in provinces that were overwhelmingly rural, have been significant throughout the country, with small and medium cities growing at twice the rate of Morocco's largest city, Casablanca.[79] Rates of growth have been highest among towns with 20,000 to 50,000 inhabitants.[80] However, growth has been greatest in areas with the highest historical numbers of out-migration.

Studies tracking the accelerated micro-urbanization in historical emigration areas of Morocco posit that migrant investment in housing drove the change. A national survey conducted in 1975, as well as a follow-up survey published in 2000, found that roughly 70 percent of Moroccans had invested in housing in Morocco.[81] However, they did not always construct houses in their communities of origin. Instead, migrants of rural origin gravitated toward the small but growing towns near their home villages and hamlets. As a result, such secondary cities as Agadir, Taroudant, Tetouan, and Ouarzazate experienced marked, if disorganized, growth over the last three decades, and several cities emerged as completely new urban settlements, such as Nador, in the Rif, and Zagora and Tinghir, in the south. In the isolated Todgha valley, in the south of Morocco, for example, only 5 percent of houses financed by migrants were built outside the region. However, 20 percent of the houses migrants built were not in their villages of origin, but in Tinghir, the valley's local boomtown.[82] Although migrant investment in sectors other than housing has been marginal, at less than 16 percent of total investment, even those ventures follow similar patterns.[83] For example, when migrants have invested in small businesses, they have chosen to locate them in the burgeoning secondary cities near their hometowns.[84]

Migrants' access to credit through their participation in Morocco's formal financial system may have accentuated this process of microurbanization. In the discussions that the BCP had with their migrant clients throughout the 1970s, migrants emphasized their concern with constructing homes in Morocco. In response, the BCP launched a program in 1978 to offer migrants subsidized loans to construct or purchase housing in Morocco. The bank used migrant deposits as collateral and their remittance transfer history as a proxy to predict their creditworthiness. The program was an instant hit. Within a couple of years, the bank extended nearly 8,000 migrant mortgages, 85 percent of its real estate investments at the time.[85] After 1982, the bank stopped disaggregating its mortgages by the migrant or nonmigrant status of its borrowers, but staff accounts suggest that the program continued to expand. Bank data on the location of the homes purchased or constructed with its loans is not available. However, a parallel but much smaller government subsidized housing program in the 1980s also shows that migrants preferred homes in secondary cities near their villages, over more established littoral cities.[86] In addition, the BCP became an important supplier of microcredit for small businesses in emerging secondary cities. Those loans have never been disaggregated by the migrant status of the borrower, but the BCP's evisceration of the bank Hassan II set up for migrant investment suggests that the proportion of migrant clientele was significant.[87]

As secondary cities grew in migrant sending areas, provisioning of basic infrastructure services became a political imperative for the government.[88] In the 1970s and 1980s rural infrastructure had been minimal. Among rural residents, barely more than 20 percent had electricity, less than 15 percent had access to potable water, and fewer than 40 percent had access to roads of any kind, paved or unpaved.[89] Once the government began to extend services to the burgeoning secondary towns it became politically untenable to continue to neglect nearby villages. Thus, the government improved its rural infrastructure delivery dramatically. By the end of the 1990s rural electrification came to exceed 90 percent, access to water topped 80 percent, and the rural roads network expanded by 11,000 kilometers, or 20 percent.[90]

The strides the government made in infrastructure provision were soon matched by an explicit policy shift in its approach to rural development. In 1999, shortly after Mohammed VI ascended to the throne, following his father's death, he issued a directive indicating that his top priority for the forthcoming National Development Plan was "the promotion of neglected regions and their integration into the dynamic of economic development, notably by reducing the delay that rural areas suffer in the matter of basic infrastructure and social service provision."[91] In subsequent official communications, Mohammed VI formally acknowledged the role of migrants in shifting the development paradigm that the country had relied on for so long. In a letter to the prime minister on development policy, he called migrants "dynamic agents" of development, and praised "the laudable efforts of our loyal subjects living outside the national territory in the matter of investment," encouraging them to "continue in this vein given the numerous and great benefits that they have generated for themselves and for Morocco."[92] He stressed, in particular, that their involvement with "the reduction of vast poverty and the improvement of basic service provision in rural areas [brought the crown] great satisfaction."[93]

With such royal pronouncements, migrants were recognized as more than purveyors of money for development, whose wages should "not escape state control." They were formally acknowledged as important agents of the social and economic transformation of their homeland.

And important agents migrants have remained. During the Arab Spring of 2011, the secondary cities in the heartland of the country were the sites of some of the most active protests against the political status-quo. Cities like Taounate, Ouezzane, Fikh Ben Salah, and Oued Zem that were largely tranquil during the protests of the 1980s and 1990s, if they could even be described as cities and not rural hamlets, saw significant unrest in 2011. Arguably, it was tumultuous unrest of these burgeoning cities, removed from the geographical center of power in Morocco's littoral strip that motivated the crown to offer a reformed constitution for a referendum vote in July of that year.

Lessons for Financial Intermediation and the Dangers of Losing Touch

The excuses proffered for not providing migrants with greater access to formal banking services are legion. They include the claims that the technological infrastructure to manage large volumes of small transfers and depository accounts in a cost-effective manner do not yet exist; that migrants are too dispersed and geographically mobile; that they have special cultural and linguistic needs; that their financial literacy, to say nothing of their actual functional literacy, is weak; and that the regulatory structure governing international transactions is rigid and complex.

The historical example of Morocco's Banque Centrale Populaire reveals that these excuses are, for the most part, hollow. The Moroccan government established a compendium of services that enabled it to integrate the vast majority of its citizens abroad into the kingdom's formal banking system. It did so beginning in 1968, when paper ledgers and the telex were the technology of the day. And it serviced a clientele made up of many who were only marginally literate, and who faced significant obstacles when attempting to use formal money-transfer channels. As a result of its initiative, Operation Moroccan Workers Abroad, the government annually brought an amount equal to several percentage points of Morocco's national GDP through the formal banking system, and a sizable portion of the funds were transformed, through traditional financial intermediation, into capital that funded major national development projects. However, its success hinged on its partnership with its migrant clients. Never did it attempt to alter migrant spending practices, to direct their expenditures toward investments considered productive. Instead, the bank, and the government that stood behind it, acted with migrants to create financial products that would allow them to meet the objectives that they had set for themselves and their families.

The BCP continues to enjoy success. Even though other Moroccan banks have entered the remittance market and have worked hard to attract migrant clientele, remittances held in BCP accounts still represent about 12 percent of total national deposits.[94] Its outreach to Moroccan migrants in newer destination countries, such as Spain and Italy, has been aggressive and effective. Through its tried and true strategy of accompaniment, it has drawn new migrants into the formal banking system, as well as into a system of financial intermediation that supports government development priorities, even since it became a public company in 2004 (albeit with majority state ownership). By continuing to work with migrants, the BCP has introduced new and innovative services, from cell phone banking to new payment and borrowing mechanisms, tailored to their concerns.

However, the BCP, and the other Moroccan banks following its lead, are struggling to appeal to more recent migrants. Migrants who came in the early waves of Moroccan emigration, in the 1960s, 1970s, and even 1980s, continue to be strong senders of remittances, both in terms of the amount they send home and the proportion of migrants who remit, even though most theories of migrant remittance behavior posit that transfers decline with length of stay abroad. The Moroccan exceptionalism can, arguably, be attributed to the BCP initiative. However, fewer of the more recent migrants in France send money home or invest in Morocco. On the whole, the newer migrants to France are more educated, and more tightly integrated into French professional networks. Although they maintain strong ties to Morocco, fewer of them plan to return permanently.[95] The BCP has been slow to connect with these migrants, a client base that is not only able to access a wider array of banking institutions both in Morocco and in the countries in which they have settled, but that has more sophisticated understandings of the services they need and that is more exacting in its standards. It has failed to invest in the practice of *acting with* this class of migrants and has thus fallen short of creating the full range of transnational banking services that could meet their needs both in Morocco and in France.

The BCP's mixed performance contrasts sharply with its success in providing banking services to Moroccan migrants in new destination countries like Italy and Spain. The demographic profile of Moroccans emigrating to these two countries, in particular, echoes that of early migrant waves: they are relatively less-educated migrants who leave Morocco with minimal exposure to formal banking services and who experience significant social exclusion in the destination country. In Italy and Spain, the BCP has engaged with new migrants with relative ease. Thus, the BCP seems caught in a model of engagement with migrants based on an understanding of who they are and what they need that is stuck in the past. To continue its remarkable success in drawing

Moroccan migrants into the national financial system, and using traditional financial intermediation to make remittances available as capital for a growing economy, the bank, and the government that stands behind it, needs to connect with Moroccan migrants in all their diversity. The bank needs to draw on its own historical memory of how it cultivated the art of *acting with* migrants, rather than simply limiting itself to a set of practices that it used to connect with earlier waves of migrants. This is critical because, thanks to its engagement with migrants, Moroccans abroad were not asked to choose between their household needs and development projects, as has been the case, for example, in Mexico, and they came to trust the bank that channeled its deposits to national development projects, unlike Cuban recipients of remittances, who, to date, lack confidence in how the official bank might use their deposits—as David FitzGerald and Susan Eckstein describe in their respective chapters. More importantly, the Moroccan government's engagement with Moroccans abroad about their remittances equipped migrants with the political leverage and access to the financial tools they needed to push for alternate approaches for development, to their own good as well as that of their home country.

Notes

1 This article draws on a multiyear, multimethod research project to evaluate Morocco's migration and development policies. To analyze the Moroccan government's provision of financial services to Moroccan emigrants specifically, I conducted significant documentary and archival research, including an archival press review and a careful analysis of the BCP's financial statements from 1974 to 2010, and of their marketing material over that same period. I also conducted numerous interviews with bank staff, bank users, and migrants who chose not to use the bank's services, both in Morocco and in France. I also interviewed Moroccan government officials, current and past, about Morocco's national development plans, and I reviewed both internal and external descriptions of Morocco's formal development plans. Finally, I interviewed staff at Morocco's numerous institutions that provide services to Moroccan migrants, services that were in some way related to the BCP's financial services, as well as migrants who used the services.

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3 Quoted in Yamina Benguigui, *Mémoires d'immigrés: L'heritage Maghrébin* (Paris: Canal + editions, 1997), 37–38.

4 Brahim Benaïcha, quoted in Pascal Blanchard, Eric Deroo, Driss El Yazami, Pierre Fournié, and Gilles Manceron, *Le Paris Arabe* (Paris: La Découverte, 2003), 183.

5 Alexis Spire, *Étrangers à la carte: L'admistration de l'immigration en France* (Paris: Bernard Grasset, 2005).

6 Ibid., 189–205; Vincent Viet, *La France immigrée: Construction d'une politique, 1914–1997* (Paris: Fayard, 1998), 281–90.

7 Zakya Daoud, *Travailleurs Marocains en France: Mémoire restituée* (Casablanca: Tarik éditions, 2004), 12.

8 Anne Frennet-De Keyser, "La convention Belgo-Marocaine de main d'oeuvre: Un non-événement?" in *Trajectoires et dynamiques migratoires de l'immigration Marocaine de Belgique*, ed. Nouria Ouali (Louvain-La Neuve, Belgium: Bruylant-Academia, 2004). The Belgian consul-general in Casablanca, for example, lauded Moroccan labor as a source of manpower for employers, a source "appreciate[d] very much" for being just as capable but more malleable than workers from other North African countries (Frennet-De Keyser, "La convention Belgo-Marocaine de main d'oeuvre," 220).

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