

The Moroccan Middle Class from Yesterday to Today: Definition and Evolving

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Abstract

The objective of this paper is to provide an overview of the definition and the emergence of the Moroccan middle classes and shows their economic specificities. Two methods are used to identify the middle classes: the first of one is "the self-identification" where the person classifies himself into a given social order, and the second one known as "the quantitative method". The paper also treats the Moroccan middle classes evolving which was influenced by historical contexts such as the independence, and internal factors like the education, the socio-professional profile of the householder, and the growth of the service sector.

Keywords: Middle class; Definition; Income; Formation; Emergence

Introduction

The theory of social classes in the social sciences appeared for the first time in the study of Vilfredo Pareto related to the concept of the functionalist sociology which was a basic work that contributed in the understanding of social facts. For Vilfredo Pareto the individual is a member of a society given his roots, foundations, and the consequences of those lasts thereof on the state of society. But before analyzing the social stratification, we will study the general concepts of society and group given by Pareto. The society is a system composed of interrelations among individuals which depends on their different characters. While the concept of class that takes an important place in his study, is an unequal distribution of residues among individuals within a social system that determines their position.

The social classes are based on the predominance of the common instinctual nature of their individuals or on the power/ intensity of this common instinct. It explains the heterogeneity and inequality among individuals of a society. Pareto argues that "the concepts of group, class or caste correspond to an aggregate of individuals with broadly similar characteristics, which is arbitrarily ranked in the same category but could also be grouped taking in account other aspects of their psychological configuration." [1]

He distinguishes two kinds of classes depending on the sphere to which they belong:

- The political sphere: the governors and the governed
- The economic sphere: the renters and speculators

Belonging to the first sphere the elite is described by Pareto as: "Suppose we give to each individual in all branches of activity, an index that indicates his capabilities, such as the scoring in school exams. We will form a class of individuals that has the highest indices, and call this class "elite" ... We have two categories of population: 1) the lowest class, away from the elite class ..., 2) ... the elite which is divided into two sub-classes: a) the governmental elite b) the non-governmental elite. [2] "Such as the governmental elite is the top of the social ladder and governs the other categories.

Being a part of an accurate economic sphere could be distinguished by the specific instincts [B] of each individual of the society which is controlling his economic behavior.

That is to say, the base on which is established the ability of each individual: annuitant and speculator to earn income, this allows drawing the break line between these two categories.

The speculator is "a category that we call (S) whose income is variable and depends largely on its ability to find sources of gains [5]," while the annuitant "people whose income is fixed or nearly fixed and depends little therefore ingenious combinations that you can imagine." [2]

The distinction is therefore made between only two social castes.

In this same vein, Schumpeter vision was inspired from social the notion of social need and function. For example, in a capitalist society, the upper class has intelligent industrial abilities, that allow the access to positions of dominance.

For Weber, the social fact results from the individual's action and depends on his senses and orientations. This point joins the concepts of waste mentioned by Pareto and the aptitude mentioned by Schumpeter. However for Pareto, it results from the uneven distribution of residues. While, Schumpeter claims that it belongs to the unequal distribution of abilities.

Also according to Weber, the creation of social classes is a consequence of the individual's attitudes, orientations and different and unequal motivations that creates three closely interrelated social categories, which each one is holding a special power that traces its divergence and is mostly related to the economic sphere, where he considers its inception as a normal result of the inter-relationship of shareholders in the market. As such, from the labor market, he distinguished:

- The first hierarchy identifies itself by the ownership of productive assets, and it's called "class of possession."
- Followed by a second layer, the propertied class "non-privileged": a) the slaves b) the downgraded, c) the poor and debtors.

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Received May 03, 2014; Accepted April 21, 2015; Published April 28, 2015

Citation: Boufous S, Khariss M (2015) The Moroccan Middle Class from Yesterday to Today: Definition and Evolving. Bus Eco J 6: 153. doi:10.4172/2151-6219.1000153

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- And finally the middle class that earns its income from property or acquired skills such as entrepreneurs, proletarians, peasants, craftsmen, servants.

In our study we will focus on this late category: the middle social class. In this purpose we notice that among the few theorists of the old era, Weber was the only one who distinguished its existence. He identified it as the group of individuals neither privileged nor owned, earning income from acquisition, property or skills. Even though it is a very simplistic definition of the middle class, we actually assume, that its existence is counted on the development in developed societies, but still there is any clear theoretical definition that allows an automatic distinction of this caste.

Indeed, both the empirical and theoretical points of view, affirm that social structures differ and this divergence implies the existence of several criteria which must be taken into account the determination of the social middle class definition.

The aim of this work is to provide a clarification about the evolution of the Moroccan social stratification precisely the case of the middle class. This analysis is based on the study prepared by the High commission of Planning (HCP) in 2008, following the support of his Majesty King Mohammed VI, in his royal speech in the same year acclaiming the necessity to enlarge this social category so the social disparities could be decreased.

Social Classes in Morocco during the Independence

The metamorphosis of the Moroccan social structure is closely associated to the political evolution. But the significant stratification appeared only during the beginning of the urbanization which encouraged the emergence of the middle class.

Indeed, in his article "Urban social classes in Morocco [3]", Pr. Adam André [3] compared the Moroccan society in the late 60s and early 70s, to the 19th century Western society while the beginning of the industrial revolution. This comparison is due to the existence of two elements in common:

- An abundant workforce exclusively composed of farmers recently transplanted in urban areas
- A high rate of illiteracy

After the Second World War and the independence (at 1956), Morocco was stuck between two cleavages: modernism that was brought by the settlers and the traditionalism that was anchored by the predominance of monolingual and archaic instruction. This juxtaposition of traditional and modern education has provided a series of social, cultural and economic dualisms.

Urban moroccan social structure at 50's and 60's

The Moroccan social structure was strongly stratified creating a large gap between the superior and the inferior class. That situation could be changed during the independence where we assisted to the emergence of the first Moroccan middle class but it was limited to the urban area, this due to the association of a multiple elements which we will detail in this section.

The moroccan bourgeoisie: The Moroccan bourgeoisie existence is closely related to the glorious history of the Kingdom (due to a large civilizations and dynasties that brought wealth and prestige to the country such as: Phoenicians, Carthaginians, Berbers, Alaouite and Almoravide dynasties and so on). The bourgeoisie was created by the

growth of trade market which took place in Morocco because of its geographic and strategic location.

However, earlier during the protectorate and colonization (the 40's), the Moroccan bourgeoisie could with its income enjoy the same European bourgeoisie level of life and adopt its consumption habits (clothing, housing, leisure, transportation, culture ...) and could be more enriched after the independence when it took the businesses left by a large number of foreign merchants who had to go back to their countries.

This "generation" of Moroccan bourgeoisie even not "highly educated" was using modern methods of credit, and was conscious that the future will be risen by a modern bilingual education. Thus, this caste had the intelligence to send its children abroad to study. They will become therefore the future Moroccan nationalist elite.

The working class: Below this upper class, there was a working class overwhelmingly composed of illiterate peasants, and had a lower standard of living than its French, German or American pair.

Unlike the 19th century European workers, it benefited from revolutions run by the modern world.

In fact, all the thorniest issues such as the syndicalism, labor laws, minimum wages, and the workdays 8h/day, the regulation of women and children work, labor inspection and seniority bonuses have been already treated centuries ago... so on, was already discussed.

The late formation of the Moroccan working class escaped the despotism underwent by the first activists working classes in Europe and US, and could benefit from advances in labor law provided by the modern world (*Allardes decrees of 1791 [4], the genesis of labor law during the second half of the 19th century to the First World War and beyond*).

However, local craft productions haven't disappeared even if modern trade left by colons emerged. In 1960, this sector concerned 85 000 people, 77% had less than 400 francs per day such as average income and could go down to 38 francs per day [3], which is less than the minimum wage due to the traditional techniques used and their standard of living.

Another type of crafts coexisted beside the traditional one: repair and maintenance activities.

This category of handicraftsmen had a higher standard of living than the first one. Their average income was greater than or equal to the legal minimum wage in 1960.

The majority of them were slightly educated, and a few ones of them were educated from professional schools, but both have had experience with modern techniques. Their openness to new ideas, attention and listening to messages progressive political parties made their lifestyle close to the European worker one.

The middle class: Between those two categories a middle class emerged. According to the same report [3], this caste was especially composed of middle functionaries, employees, modern merchants and technicians, teachers, and some skilled laborers such as those defined in the last section.

This social class was characterized by a modern lifestyle and a psychosocial behavior because of their bilingual secondary education. The scarcity of diplomas at that time, made this class civilly influent in the 60's society.

Social stratification and education vs. employment

From the fifty's to the sixty's, Morocco was facing the coexistence of traditional and modern education beside a high rate of illiteracy.

The archaic Madrasa kept an important place in the Moroccan education even after the independence, thus according to its weight in the local culture but also because it was more accessible to the lower social class.

This traditional education purely theoretical was monolingual, and was taught only in Arabic without any technical training. This lack blocked the employment of its laureates such as the illiterate individuals because finding a job at that time required having technical and a bilingual knowledge.

Modernism imported by the missionaries and settlers had gradually made its place in Morocco.

The modern education was bilingual: teaching was in both Arabic and French. This education encouraged a lot the openness to the western culture and views. Those advantages led its few laureates to access to the new Moroccan middle class so that explains the lack smallness of this social category during that time.

The few who went beyond the secondary school and "graduated", added to the children of the bourgeoisie who have studied abroad, had an easy access to the "leading class". Being restricted, this category had the opportunity to serve in high administration and in public offices. Beside their background, two other elements encouraged their social ascension:

- The lack of interlocutors having the same level in the private sector but the foreigners
- A heavy technocracy due to the absence of a high skilled professionals

The independent Kingdom was in dire need of qualified professionals to serve and help it to be upgraded but they were rare, and this lack couldn't be filled by the middle class because of its smallness at that time.

Since that transitional period -precisely at the late eighty's-, the country had to adopt the structural adjustment program, and could gain stability and decrease the unemployment rate that was high because of the importance of the illiteracy.

As we mentioned the social structure evolution is highly related to the education and the urbanization, thus as long as the national economy evolves, the social structure evolves too. The next section which is based on national surveys of HCP that extend from 1985 to 2007, and that focus on the income and standard of living will help us to identify the actual Moroccan middle class and also its characteristics.

The Actual Moroccan Middle Class

In the international practice, different methods and statistical estimators were built to precisely distinguish the middle class among the other classes, it depends very closely on the structure of the social hierarchy and takes in consideration multi-criteria such as age, occupation, household structure, etc. ... but still agree on almost same calculation principle.

Before specifying the calculation method of the middle class it is appropriate to remind the definition of this caste developed by the High Commission of planning HCP before reporting the results of its study.

According to the HCP: "*the middle class is constituted of individuals whose consumption, expenditure or income levels are in the middle range of the social distribution of those indicators*".

When the institution mentioned the "middle range" it referred to the Median notion. The calculation method of the median is based on two criteria: the income and living standards considering the survey of 2007 which takes into account a sample of 7200 households: 4320 from the urban area and 2880 from the rural one.

Methodology for defining the middle class

The distinction of the middle class from the other social classes could be done by two methods.

The first one is: "the self-identification method", which supposes that each head of family classify him/ herself to a specific social class.

Even if this method has the advantage to represent the individual experience and social status, it does not consider the detailed structure of the society to which the individual belongs, therefore most international statistical communities consider it as an insufficient method (example: INSEE, USA ... etc). The second method is the median of "the income and standard of living", which is more interesting because of its objectivity. In fact, this criterion has many advantages: including the feature of linking personal situation to the social reality, thereby it gives an accurate picture of the individual social position within his society. This method is mainly based on [5]:

Statistical distribution of national wealth between different social groups

The identification of segments and socio-economic characteristics and trends

The primary aim of the HCP study is to identify this strata and its characteristics so the government can develop an operational strategy to increase the Moroccan middle class and its economic position. However, the institution has tried both formulas, in order to maximize information that can be included in the factual identification and finalize the strategy. Thereby, we will start by the self-identification method.

Self-identification of households: According to the subjective method over half of Moroccan households (55.8% or 17.2 million people) identify themselves as middle class. As 75% from the 20% richest and 37% from the 20% poorest admit to belong to this class too.

Unfortunately, this rate does not reflect the reality because 39.4% of the latter category belongs to the poor and relatively poor classes, while 3.2% are from rich and relatively rich one.

Though the results reveal that as long as the area and its social disparity are small, the self-reporting of belonging to the middle class is more important: 79% of people from those places proclaim themselves middle class, the bias generated by this approach is even more accentuated with the total exclusion of the evaluation of past trends, which completely separates the result of the reality.

Even if it could not study the evolution of the current trend of the social position, it demonstrates that as egocentric as the individual is, he considers his own feelings to identify his place in society: the poor underestimates himself and thinks he is poorest than he is in reality, while the rich, embarrassed by his wealth refuses to show his belonging to the high social sphere.

So this method can be instructive by some given information like the influence of the area and disparity size to the self-classification, but

it isn't enough to define concisely the social middle class. The second section will show how the median calculation method could provide an accurate picture of this strata.

The economic approach

The economic approach used by the HCP locates the middle classes in the central range of social distribution of income or consumption expenditures.

By choosing the median as a criterion, the influence of extreme values fixing the terminal ranges of the middle classes and divided them into two groups of the same observations (x_i) can be corrected, in addition that this method is used by the majority of the countries for this purpose.

The Median ranges from which we can identify the middle class in Morocco are calculated such as:

- The lower limit is 0.75 times the median income or consumption expenditure (this excludes the poor, vulnerable and very vulnerable who are beyond the limit of vulnerability [6]), like:

Size \times 0.75 \times Median income per person and per month (663.1 DH)

The calculation based on the household monthly expenditure:

Size \times 0.75 \times median expenditure per person and per month (674.6 DH)

While the upper limit is purposely set at 2.5 times the upper median, such as:

Size \times 2.5 \times Median income per person and per month (663.1 DH)

Size \times 2.5 \times Median expenditure per person and per month (674.6 DH)

The study holds that:

10% of the wealthiest population monopolizes 38% of revenues and 33% of the consumer spending

27% of the income of people living below the threshold of vulnerability represents only 11% of the total revenues. And their consumers spending are accounted for only 10% of the total consumption expenditures.

This technique reduces the category of wealthy households for the benefit of the middle classes, which reflects better the reality of the social distribution of income in Morocco.

Presentation of Moroccan Middle Class

According to the latest method: 53% of the total population belongs to the middle class (16.3 million people) with 59% of them are living in urban areas and 45% of them are living in rural areas.

This stems from the fact that urbanization contributes to the development of the middle class as it was stated in the first section. This influence is justified by 67% of correlation between the both.

The middle class profile

The middle and the lower social classes have benefited from the 15.2% rising of gross enrollment rate since the mid-nineties to 2008 which implied the predominance of skilled middle-class family heads. Thus, their average income varies with their level of education:

The family heads that have a primary education have an average income of 4,990 DH

The family heads that have a level of secondary education have an average income of 6,975 DH

And the heads of middle-class families with higher education have an average income of 13,033 DH and only 4,356 DH for heads of household of school whom didn't attend school [7].

So this ascertainment reinforces the relation that link middle class to the education which was stated in the first section. The study also identified other specificities distinguishing this class, as it will be specified below.

The heterogeneity of the middle class: Belonging to a category assumes that all its elements are homogenous, but in the case of the middle class this rule doesn't work and that will be shown in terms of criteria such as the average income, profession and the activity.

In terms of the monthly average income per household, we note that: Given the average income that is the amount which around all revenues slightly deviates, we note that:

28% of the middle class belongs to the middle upper class, whose income is above the national average income (which is established to 5308 DH)

42% of the middle class belongs to the intermediary middle class whose income is between the median national income that is equal to DH 3500, and the average national income (DH 5308).

30% of the middle class belongs to the lower middle class, which corresponds to less than the national median income 3,500 dirham monthly per household.

So from this sub-stratification, we note that the middle class in its whole isn't homogenous and contains sub-categories that even if they share elements in common (like the median range of income and expenditures) they have diversities within these same common elements.

In terms of the activity

The expansion of the Moroccan middle class is positively correlated to the economy development. The study notes that in the 48% of the total employees 61% who belong to the middle class mostly work in the secondary sector, beside 43.7% of inactive persons composed of: housewives, students, retirees and pensioners, elderly and infirm ... and others, and 8.2% unemployed.

Regarding the unemployment the middle class is more affected than the other social classes, it represents 14.6% of its individuals - mostly graduates (31.7%) - while 10.9% of the modest and 10.4% of the affluent classes who are concerned.

The scourge predominates especially in small urban areas (24%) and barely existing in the rural locations (2.8%). Although it has slightly decreased in 2007 compared to 2001 (from 14.8% to 14.1%), the decline of the unemployment rate was coordinated to the levels of education such as:

- The unemployment rate for "no educational level" fell from 8.1% to 7.4%
- From 27.5% to 23.5% for the middle graduates,
- And for the higher graduates, it decreased from 37.0% to 31.9%.

According to the data, paradoxically the middle class is more affected by the unemployment than the modest social class and it is higher in its graduated individuals.

In terms of socio-professional structure

The professional structure refers to the belonging to a specific

trades, the national classification of professions distinguishes six categories and is given in Table 1.

The table shows that again the levels of education and qualification are widely involved in the creation of the middle class. Also, the gap between income levels and living conditions contributes to the heterogeneity of the socio-professional middle class. However, the HCP has divided the middle class into broad categories of occupations and classified them into it (Table 2).

We observe that the categories of " Employees, installation conductors, artisans, skilled trades workers craft " and " annuitants, retired and inactive » predominates middle classes, while " Senior managers, the liberal professions " represents only 1% but that still represents 75% of the upper middle class. From an even hand, the intermediate middle class is dominated by the "merchants, middle managers, financial intermediaries" that constitutes 42 % of it.

While the laborers class represents 38% of the lower category of middle class against only 27% for the categories "annuitants, retired and inactive" and 23% for "merchants, middle managers, intermediaries financial".

So in addition to having a heterogeneous income, the middle class doesn't belong to the same profession and is present within the six categories identified by the national profession classification.

The middle classes economic profile

The economic weight of the middle class in the total population is measured by its income and expenditures. To evaluate this weight it is necessary to stand out the income sources of the middle class. Regarding the survey, we note that it mostly consists of wages, transfers, individual agricultural and non-agricultural companies and annuities, such as Table 3:

We note that in urban areas, the salary represents the primary source of income (52.7%), while in rural areas, individual agricultural and non-agricultural firms predominate the income. Also, annuities contribute only by 9.4% of the total income especially in rural areas where it represents only 5%.

In terms of expenditure, it is noted that the middle class consumes two-thirds of its income on food and housing, and less than that (9%) in transport and communication. It should be noted that this last expenditure is higher in the upper middle class where it consumes up to 19% of their income. The study also states that between 1985 and 2007, expenditure patterns of the middle classes were marked by (Table 4).

Thus, depending on the sub-category of the middle class we note that: the income of the upper middle class is greater than its entire consumer spending by 8%, which gives it a wide enough margin for savings, while for the intermediate category income equals consumption, which means that resources cover all expenses.

Whereas the modest middle class income is less than 12% of its expenditures. It consumes more than it is able to pay. This gap can be filled in by a debt thing to check.

The Moroccan Middle Class Indebtedness

The study [8] reveals that the middle class has much recourse to credit than the other social classes and in a faster frequency than them. In fact, indebted households are estimated to 31% of the total middle class, like:

- 26.8% belongs to the lower middle class
- 30% belongs to the intermediate middle class
- And 34.8% belongs to the upper middle class.

We notice that the upper middle class is the most indebted. This indebtedness generally concerns: consumer credit, mortgage, equipment and transportation credits, such as:

Consumer credit up to 59%
Lower category 71.2%
Category Intermediate 55.8%
Upper category 54.6%
Mortgage credit up to 25.1%
Lower category 16%
Category Intermediate 26.7%
Upper category 29.3%
And equipment and transportation credits up to 15.9%
Lower category 12.8%
Category Intermediate 17.5%
Upper category 16.1%

These object credit refers to the point raised by the U.S. Economics and Statistics Department in its 2009 national survey [9] related to the middle class aspirations we find mostly here among other things:

The need of property ownership: a roof, a home and get rid of the lease or any other type of liability to third parties

The need of equipment: Given the level of education of this class, its aspiration to modernity is strong and tries to pay a home comfort

The need of transportation: the acquisition of a mean of transport has become a necessity for freedom to move around and an independence from public transportation. This freedom opens several fields of operation from which the most important is the search for employment and work even away from home. Opportunities become geographically accessible to this class.

From this information, we can confirm that indeed, even with different environments, the middle classes continue to share the same needs and goals.

However, we note that when the middle class is indebted, rather it uses the non-institutional credit institutions especially when it comes to consumer credit where the demand for this type of institution represents 70% of total loans while for heavy long-term loans (mortgages) the middle class are moving rather to institutional establishments where 38.4% of the loans granted are in their favor.

For this purpose, the figures revealed by the study of HCP confirm the strong enthusiasm of the middle class to the real estate acquisition, such as:

68% of the middle class living in modern houses, of which 63% are homeowners

15% live in apartments of which 68% are homeowners

1.3% in villas of which 59% are homeowners

Finally, 8% in traditional houses (owners: 58.2%) and 6% in a summary habitat with rates of 58.2% property and 75%

Professional category	Proportion in the Total middle class	Proportion in the Total modest middle class	Proportion in the total wealthy middle class
Employees,handicraftsmen,skilled workers	63%	26.1%	10.9%
Annuitants, retired and inactive	58.6%	26.7%	14.7%
Middle managers, traders, financial intermediaries	56.3%	12.6%	31%
Agricultural and non-agricultural laborers	48.6%	48.4%	3%
Farmers	40.2%	53.2%	6.6%
Senior managers and the liberal professions	19.5%	4%	76.5%

Source: Elaborated from the statistical middle classes income and living standards survey data of the HCP, 2007

Table 1: Socio-professional sources of the middle class composition.

Serial No	Proportion in the total middle class	Proportion in the lower category	Proportion in the intermediate category	Proportion in the upper category
Employees, installation conductors, handicraftsmen, skilled workers	29.40%		42%	28%
Annuitants, retired and inactive	26%	27%		32%
Peasants	16.20%	35%		21%
Laborers	16.10%	38%		18%
Merchants, middle managers, financial intermediaries	11.50%	23%	77%	
Senior managers, the liberal professions	0.80%			75%

Source: Elaborated from the statistical middle classes income and living standards survey data of the HCP, 2007

Table 2: Structure of the socio-professional middle class.

Sources of the income	The % in the income	Urban area	Rural area
Salary	44.5%	52.7%	27.7%
Individual farming and non farming firms	30.3%	19.3%	53.2%
Transferts	13.3%	13.8%	12.2%
Annuities	9.4%	11.4%	5.2%

Source: Elaborated from the statistical survey data HCP 2007 on income and living standards from 2007 to the middle classes

Table 3: The composition of the income of the middle class.

Item of expenditure	Variation % in 2007 compared to 1985
Transport and communication	+100%
Health and health care	+68,8%
Education, leasure and culture	+44%
Transferts, tabac, taxes	+56,3%
Clothing	-54,2%
Domestic equipment	31,4%
Food	-13,9%

Source: Elaborated from 2008 HCP survey data study [8]

Table 4: Variation of expenditure weights in the income of the middle class in 2007 compared to 1984.

Given that this is one of the most important middle class budget items, the rate of ownership is important for all sub-categories. Except that the middle class does not choose the same type of accommodation. In fact, the survey shows that they acquire many forms of housing and do not necessarily share a specific type.

For its specificities, Moroccan middle class took time to be constituted unlike in developed societies. Hampered by the predominance of rural areas and illiteracy, the middle class has arisen among the elite class and the modest class due to large range of economic and political developments.

During the first phase, the accessibility to belonging to the middle class was through secondary education. This factor has been developed and strengthened with other criterions. Actually, we notice the existence of three sub-categories of the middle class. The distinction

is made by the income and the standard of living in addition to the instruction which becomes the most indicative factor of this caste.

According to the latest data used by the HCP to base its intervention, the Moroccan middle class is mostly a homeowner, but it borrows a lot especially for the consumer and this in a much faster pace than that of the evolution of its income, which indicates its high frequency of consumption. Thus, it would be rather and according to the figures of caste debt, intermediate and concentrated largely in urban education

Conclusion

The economic literature does not provide a concise theoretical definition of the middle class but nevertheless it admits the construction of social classes. Although many of the old theories focuses only on the two extreme social classes: the richest and the poorest, even the great Karl Marx has not identified the middle class as an independent social class but rather as a part of the richest caste and called it "petty bourgeoisie ". The middle classes had to wait for with the morals and political scientists economic to develop, to find its way and impose its place into the modern society.

Indeed, the emergence of this social stratum is considered such as a sign of the development level of the societies. Dr. Alain Lipietz has shown that in his theory: a society that has hourglass form [10] reflects a very strong social disparity with a rare or nonexistent middle class, while a society that has a shape of balloon form reflects that social inequalities are very small and the social middle class is very important (for example the Tunisian society, that its middle class represents 89.5% of its total population according to the study of the AFDB [11-13].

According to the same study, the African middle class is growing (350 million people or 34% of the total population in 2010) especially in the north of the continent. This expansion is due to the favorable evolution of several indicators such as the decrease of vulnerability rates, improvement of the governance, growth of the economy... etc. and it is accompanied by a global and a continuous growing trend, such as, according to the OECD [14-17] study, the global middle class will grow from 1.8 billion people in 2009 to 3.2 billion in 2020 and 4.9 billion in 2030 because of the growth of the Asian middle class that will represent 66% of the global middle class against 28% in 2009.

Whatever its origin, the middle class has the same concerns: having a house, a car, education for children...so on. Life comes down to planning and saving to meet these needs.

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Citation: Boufous S, Khariss M (2015) The Moroccan Middle Class from Yesterday to Today: Definition and Evolving. Bus Eco J 6: 153. doi: 10.4172/2151-6219.1000153

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